

STERLING BANK PLC FINANCIAL PERFORMANCE

2019



FEBRUARY

MARCH

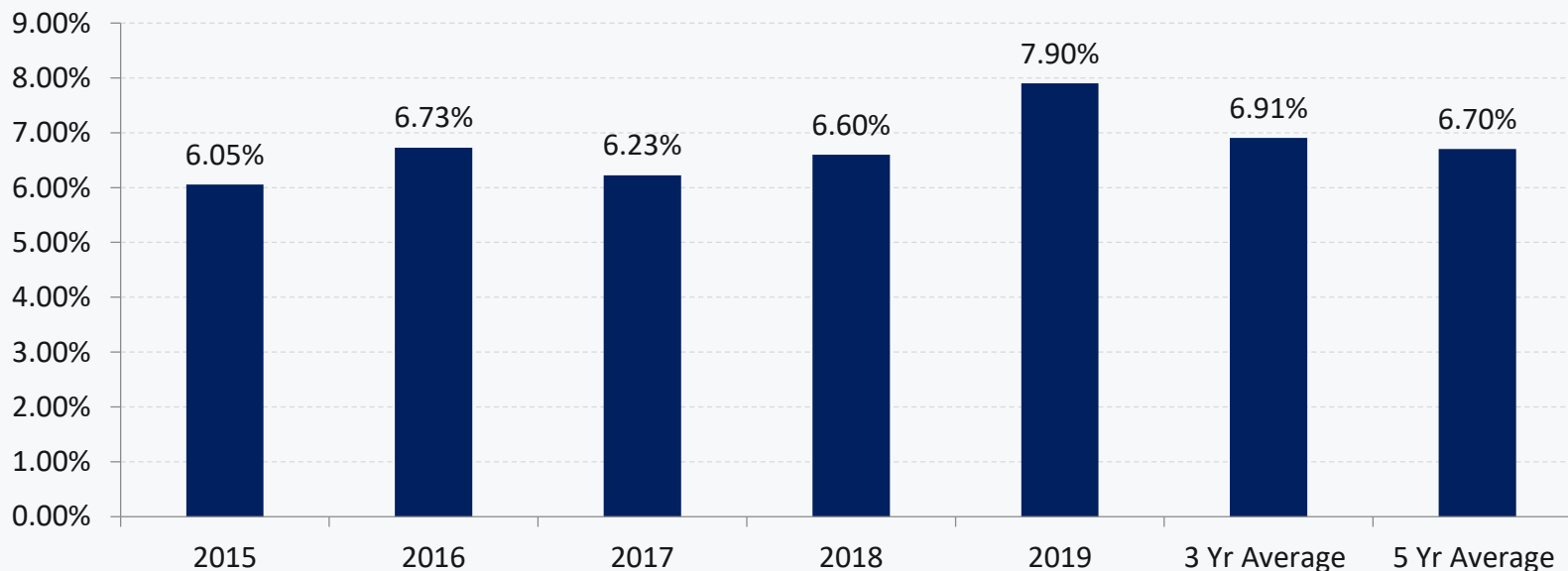
SECTION ONE

10 Ratios You Need to Know

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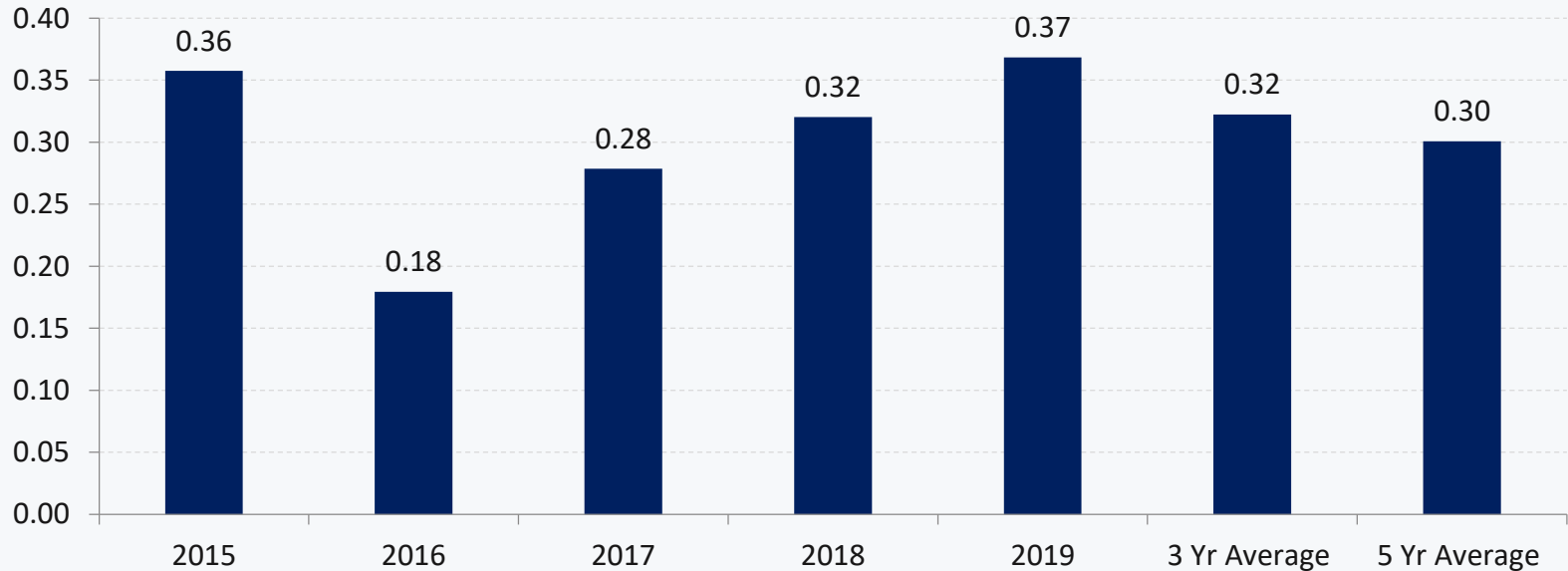
STERLING BANK NET INTEREST MARGIN (2015-2019)

Net interest margin (NIM) is a measurement comparing the net interest income a financial firm generates from credit products like loans and mortgages, with the outgoing interest it pays holders of savings accounts and certificates of deposit



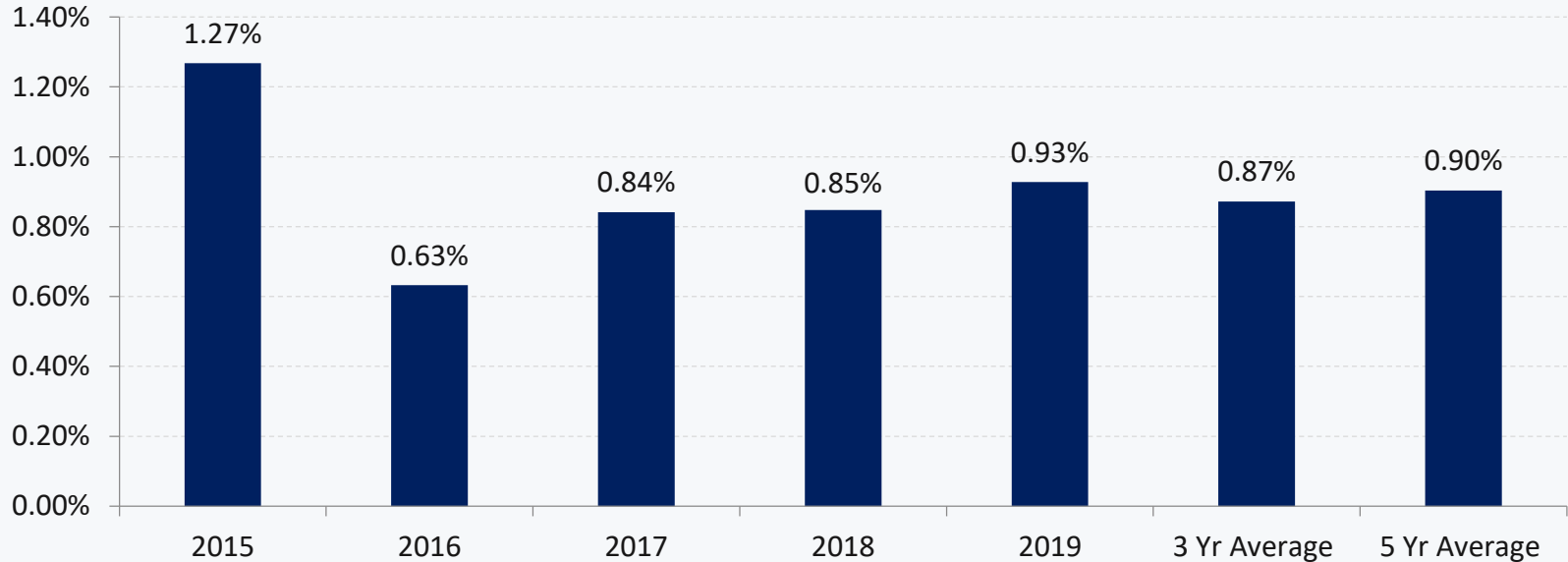
STERLING BANK EARNINGS PER SHARE (2015-2019)

Earnings per share is calculated as a company's profit divided by the total outstanding shares of its common stock. The resulting number serves as an indicator of a company's profitability.



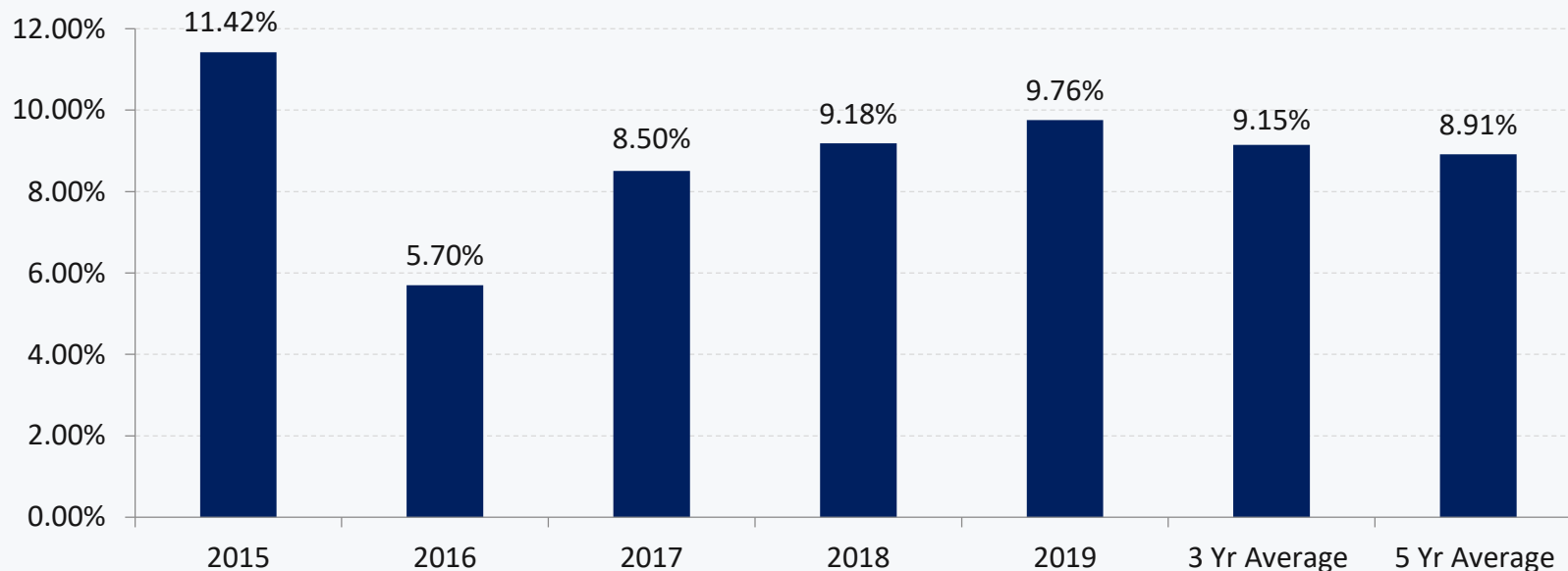
STERLING BANK RETURN ON AVERAGE ASSET (2015-2019)

Return on average assets (ROAA) is an indicator used to assess the profitability of a firm's assets, and it often used by banks and other companies as a means to gauge financial performance.



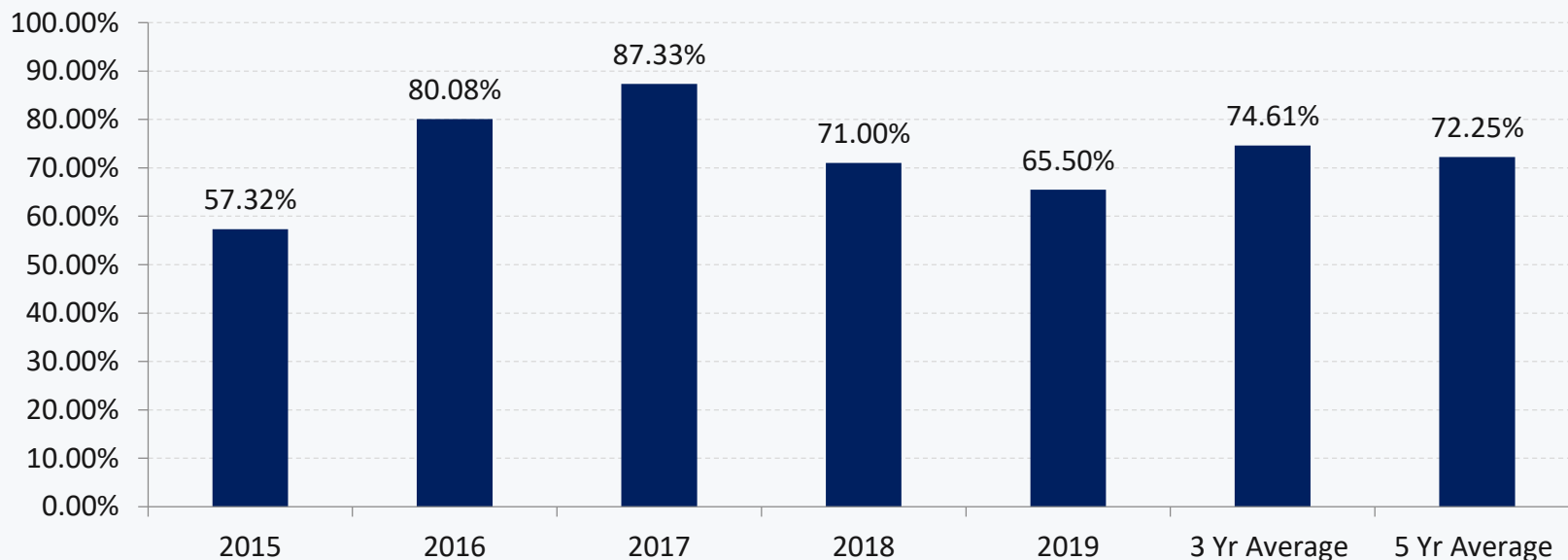
STERLING BANK RETURN ON AVERAGE EQUITY (2015-2019)

Return on average equity (ROAE) is a financial ratio that measures the performance of a company based on its average shareholders' equity outstanding.



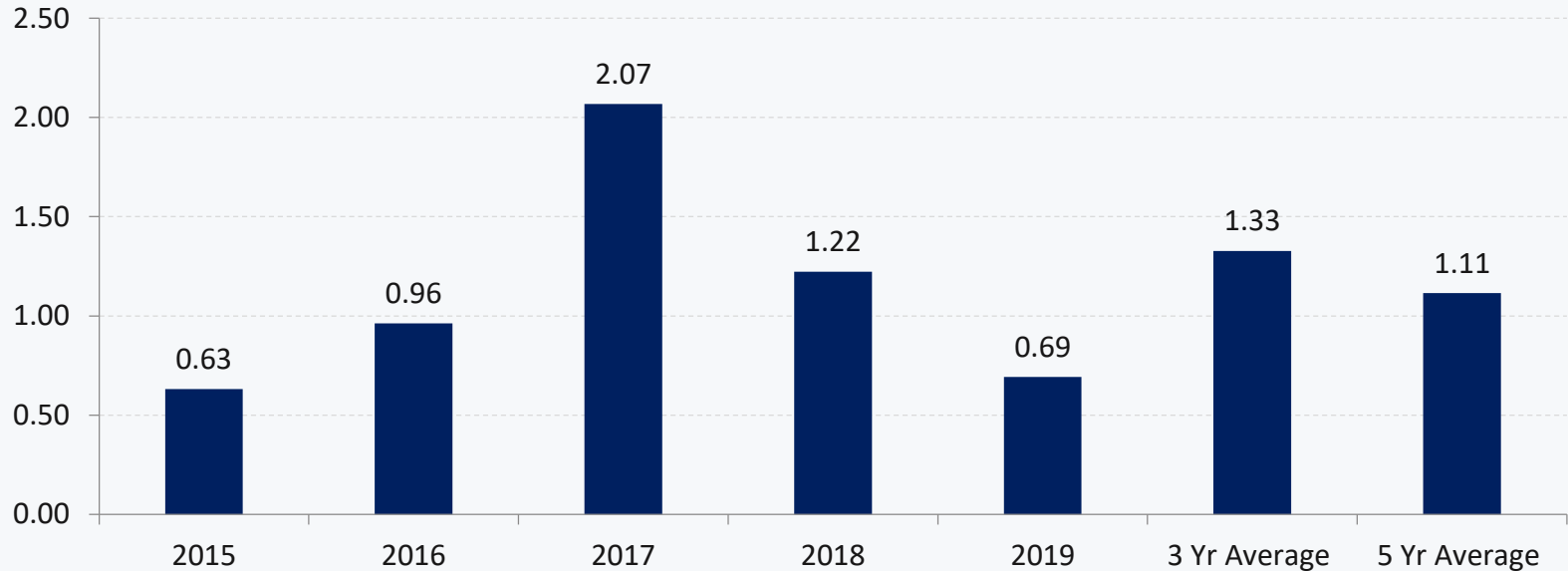
STERLING BANK LOAN TO DEPOSIT (2015-2019)

The loan-to-deposit ratio (LDR) is used to assess a bank's liquidity by comparing a bank's total loans to its total deposits for the same period. The LDR is expressed as a percentage. If the ratio is too high, it means that the bank may not have enough liquidity to cover any unforeseen fund requirements



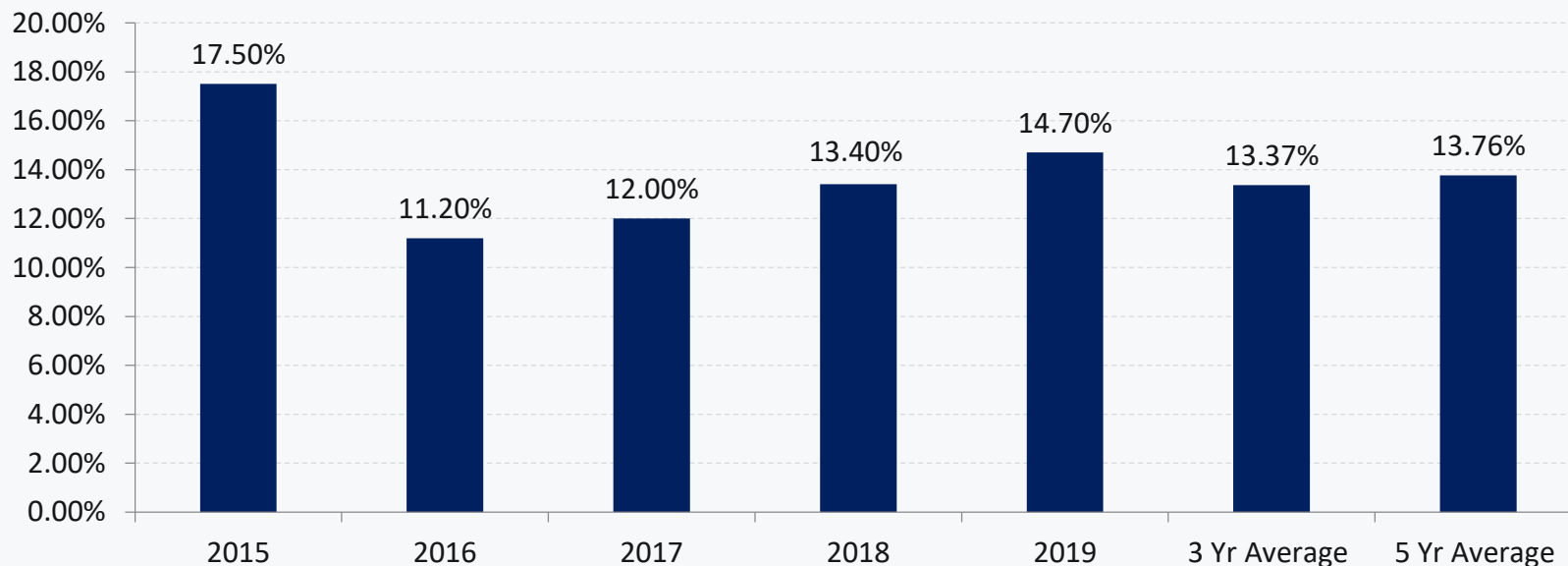
STERLING BANK DEBT TO EQUITY (2015-2019)

Debt here incorporates both short-term and long-term debts. The debt-to-equity (D/E) ratio is calculated by dividing a company's total liabilities by its shareholder equity. These numbers are available on the balance sheet of a company's financial statements.



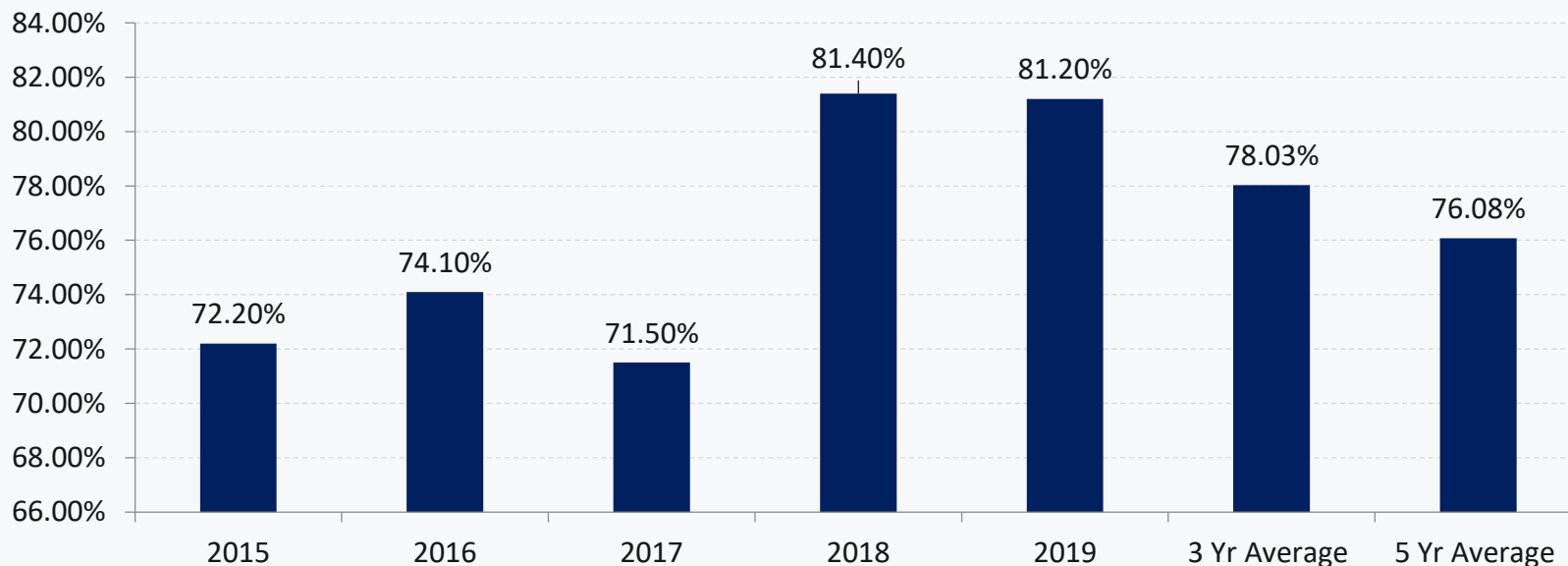
STERLING BANK CAPITAL ADEQUACY RATIO (2015-2019)

The capital adequacy ratio (CAR) is a measurement of a bank's available capital expressed as a percentage of a bank's risk-weighted credit exposures. CAR, also known as capital-to-risk weighted assets ratio (CRAR), is used to protect depositors and promote the stability and efficiency of financial systems around the world. The CAR is a ratio of a banks equity as a percentage of its total risk assets.



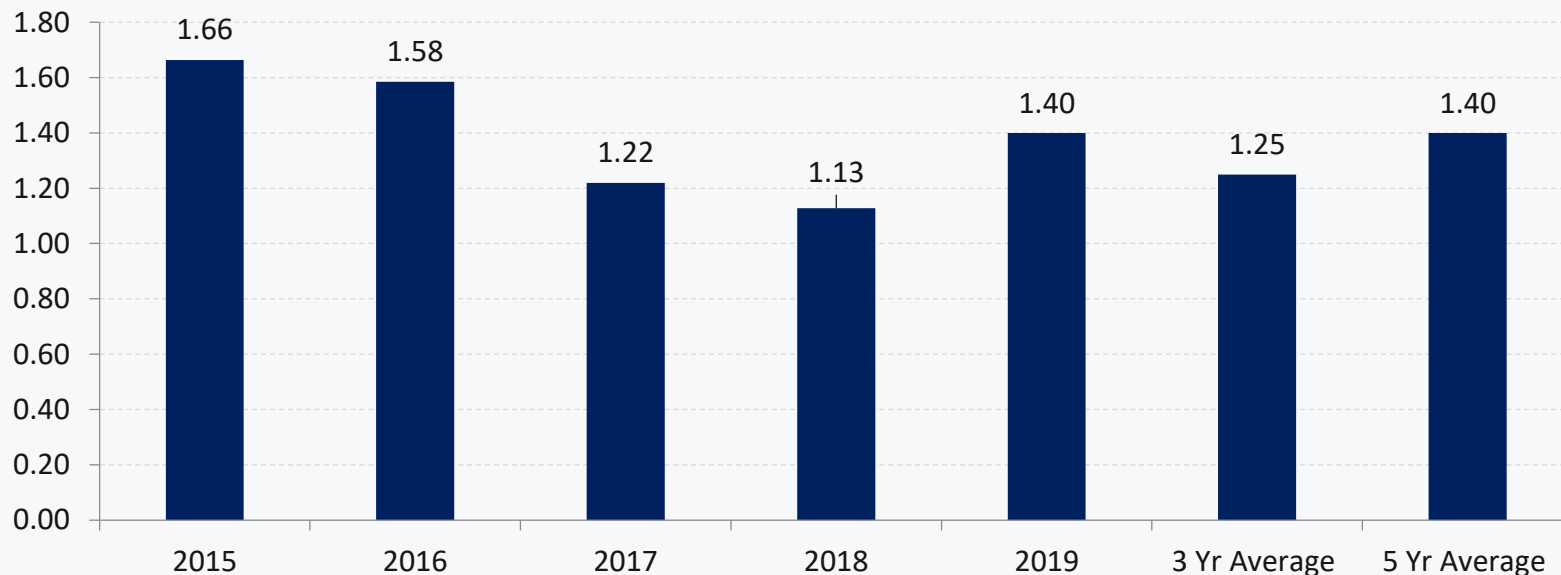
STERLING BANK COST TO INCOME RATIO (2015-2019)

Cost-to-income ratio is the measure of the costs of running a company in relation to its operating income. The higher the ratio, the greater the risk of zero profitability.



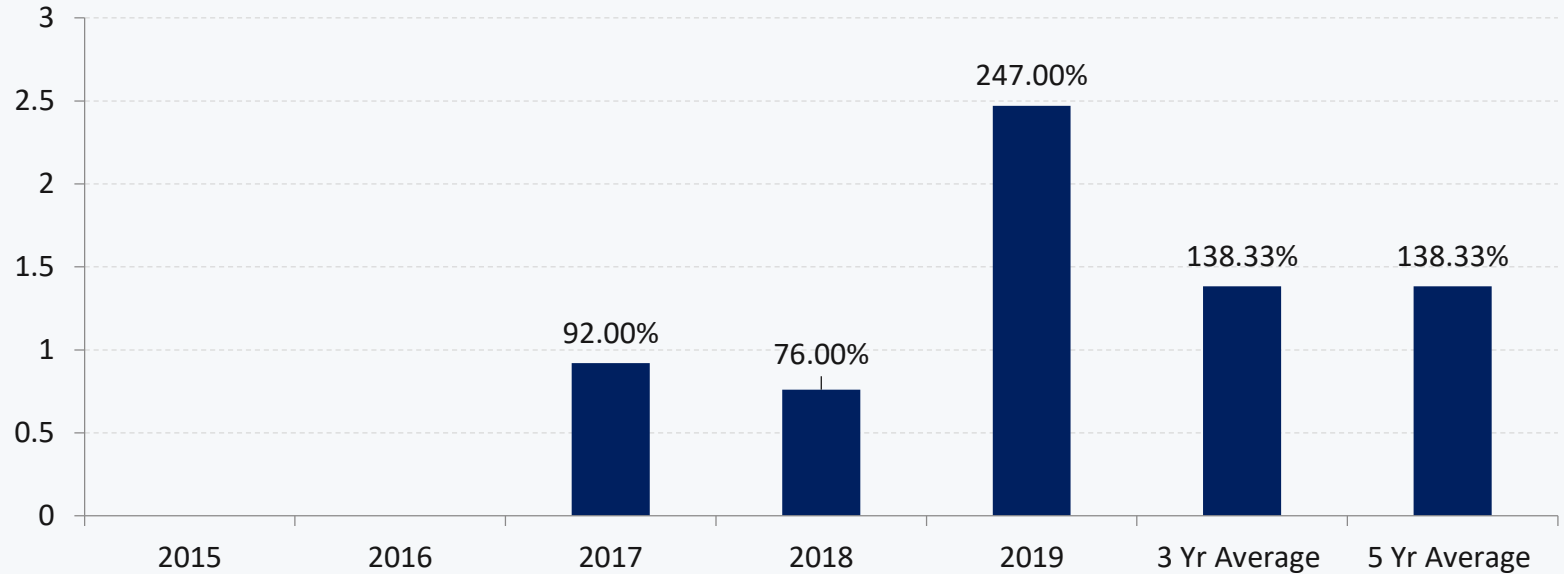
STERLING BANK TIMES INTEREST EARNED (2015-2019)

The times interest earned ratio is a measure of a company's ability to meet its debt obligations based on its current income. The formula for a company's TIE number is earnings before interest and taxes (EBIT) divided by the total interest payable on bonds and other debt.



STERLING BANK NON-PERFORMING LOANS COVERAGE RATIO (2015-2019)

The non-performing loan coverage ratio measure of a bank's ability to absorb potential losses from its non-performing loans. Formula: $(\text{Loans} - \text{Reserve balance}) / \text{Total amount of non-performing loans}$.



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