

PURPOSE

At Sterling, we improve lives and strengthen communities. We are a bridge to the possible.

Sterling Bank's goals represent our journey.

They define where we are headed, and how we become a bank that benefits our employees, customers, communities and shareholders we serve. Each of our goals has a series of key initiatives that will be put into place over the coming year. These are indicators of our success. The business initiatives and projects will evolve as Sterling evolves. However, our purpose, values and overarching goals will guide our plans.

GOAL

Exceptional Stakeholder Experience

OUR EMPLOYEES

Build a knowledgeable and strong team. Become an employer of choice.

OUR CUSTOMERS

We are bankers that care. We provide expertise and services that make life better for our customers. We will grow customer satisfaction and loyalty, increase awareness and preference. We will enhance our product and service offering.

OUR COMMUNITIES

We live where we work. We have a responsibility to help our communities thrive. We will enhance our community investment and commitment.

OUR SHAREHOLDERS

Strive for top-quartile financial performance and shareholder returns. Create a future of opportunity.

GOAL

Exceptional Financial Performance

Cost Effective Funding

Sound Risk Management

High Quality, Profitable Relationship Growth

Effective Expense Control

GOAL

Exceptional Operational Performance

Improve efficiency: Systems/Processes

Ensure Competitive Technologies

Strengthen Risk Management Processes

GOAL

Exceptional Positioning for Growth

Grow full balance sheet relationships

Acquire Depositories in Strategic Markets

Acquire Specialty Business Lines

Exceptional \ik-'sep-shnəl

1: forming an exception : *rare* <an exceptional number of products>

2: better than average : *superior* <exceptional skill>

3: deviating from the norm