

Appendix 1: (Other Tables): Location of Financial Institutions Before Restructuring

Bank	Offices	CBD	Business District	Industrial Areas	Suburb	Institution Areas	Market Places	Neighbourhood Districts
Afri Bank	5	1	1	-	-	2	-	-
African C. Bank	1	1	-	-	-	-	-	-
African int'l Bank	1	-	1	-	-	-	-	-
Allied Bank	2	1	-	-	1	-	-	-
Bank of North	1	-	1	-	-	-	-	-
Co-operative Bank	6	1	1	-	-	2	1	-
Devco .Mer. Bank	1	1	-	-	-	-	-	-
First Bank Plc	4	1	-	1	1	1	-	-
Habib Bank	1	1	-	-	-	-	-	-
Nal .Mer. Bank	1	-	1	-	-	-	-	-
New Nigeria Bank	1	1	-	-	-	-	-	-
Nigeria Agriculture & coop. Bank	1	1	1	-	-	-	-	-
Nigeria Arab	1	1	-	-	-	-	-	-
Nigeria Bank for com & ind	1	-	1	-	-	-	-	-
Owena Bank	1	-	1	-	-	-	-	-
Peoples Bank	1	1	-	-	-	-	1	-
Progress Bank	1	1	-	-	-	-	-	-
Savannah Bank	2	-	2	-	-	-	-	-
Society Gen. Bank	1	-	1	-	-	-	-	-
Trans int'l Bank	2	1	-	-	-	1	-	2
UBA Plc	4	1	2	-	-	1	-	1
Union Bank	6	2	1	-	-	2	-	-
Wema Bank	8	-	1	-	-	1	4	1

Appendix 2: Location of financial institutions after the restructuring (2008).

Bank Branches and Locations	Offices	CBD	Business District	Industrial Areas	Suburb	Institution Areas	Market Places	Neighbourhood Districts
Access Bank	10	3	4	1	-	2	-	-
Citi Bank	2	-	-	-	1	1	-	-
Co-operative Bank	1	-	1	-	-	-	-	-
Diamond Bank	3	1	1	-	-	1	-	-
Dynamic Standard Bank	-	-	-	-	-	-	-	-
ECO Bank	13	3	4	-	3	1	1	1
FCMB Bank	10	2	3	-	1	3	1	-
Fidelity Bank	4	2	2	-	-	-	-	-
First Bank Plc	23	3	3	3	2	5	5	2
GTB Bank	8	1	3	-	2	1	1	-
Heritage Bank	15	3	3	1	3	3	2	-
Jaiz Bank	1	1	-	-	-	-	-	-
Keystone Bank	4	-	2	-	1	-	1	-
Nig. Agri. Co-op.and Rural Dev. Bank	1	-	1	-	-	-	-	-
Skye Bank	18	2	4	2	3	4	2	1

Stanbic IBTC	8	1	1	1	1	2	2	-
Standard Chartered Bank	1	-	-	1	-	-	-	-
Sterlin Bank	10	1	4	1	1	2	1	-
UBA Plc	14	2	3	1	2	3	3	1
Union Bank	8	2	1	1	1	1	1	1
Unity Bank	4	2	1	-	-	1	-	-
Wema Bank	17	2	3	2	3	3	4	-
Zenith Bank	20	1	4	7	4	3	1	-

Sources: Field Survey, (2008)

Appendix 3: Location of financial institutions after the restructuring (2017).

Bank Branches and Locations	Offices	CBD	Business District	Industrial Areas	Suburb	Institution Areas	Market Places	Neighbourhood Districts
Access Bank	10	3	4	1	-	2	-	-
Citi Bank	2	-	-	-	1	1	-	-
Co-operative Bank	1	-	1	-	-	-	-	-
Diamond Bank	3	1	1	-	-	1	-	-
Dynamic Standard Bank	-	-	-	-	-	-	-	-
ECO Bank	13	3	4	-	3	1	1	1
FCMB Bank	10	2	3	-	1	3	1	-
Fidelity Bank	4	2	2	-	-	-	-	-
First Bank Plc	23	3	3	3	2	5	5	2
GTB Bank	8	1	3	-	2	1	1	-
Heritage Bank	15	3	3	1	3	3	2	-
Jaiz Bank	1	1	-	-	-	-	-	-
Keystone Bank	4	-	2	-	1	-	1	-
Nig. Agri. Co-op. and Rural Dev. Bank	1	-	1	-	-	-	-	-
Skye Bank	18	2	4	2	3	4	2	1
Stanbic IBTC	8	1	1	1	1	2	2	-
Standard Chartered Bank	1	-	-	1	-	-	-	-
Sterlin Bank	10	1	4	1	1	2	1	-
UBA Plc	14	2	3	1	2	3	3	1
Union Bank	8	2	1	1	1	1	1	1
Unity Bank	4	2	1	-	-	1	-	-
Wema Bank	17	2	3	2	3	3	4	-
Zenith Bank	20	1	4	7	4	3	1	-

Sources: Field Survey, (2017).