

ASSESSING THE EXTENT OF COMPLIANCE BY
NIGERIAN BANKS WITH THE BASLE COMMITTEE'S
RECOMMENDATIONS ON BANKING REGULATIONS
AND SUPERVISORY PRACTICES (A CASE STUDY OF
UNITED BANK FOR AFRICA PLC)

BY

NAME

OKEKE HYGINUS. I.O.

REG. NO

PG/MBA/98/45649

DEPARTMENT

BANKING AND FINANCE

SUBMITTED TO THE DEPARTMENT OF BANKING
AND FINANCE, FACULTY OF BUSINESS
ADMINISTRATION, UNIVERSITY OF NIGERIA,
ENUGU CAMPUS IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE AWARD OF MBA IN
BANKING AND FINANCE

JUNE 2000

ABSTRACT

The primary objective of this research work is to assess the extent of compliance by Nigeria banks with the Basle committee's recommendation on banking regulations and supervisory practices. In the process of solving this research problem, the work also threw more light on capital adequacy, its importance to the banking industry. It thereafter suggested ways for measuring and maintaining capital adequacy.

Chapter one introduced the general background to the study. It traces the history of bank capital regulation in Nigeria from the pre-colonial era to date. The statement of the problem that led to the study, the objective, significance, scope and limitations of the study, research questions and hypothesis among others were all highlighted in this chapter.

Chapter two reviewed the related literature in the field of the study. In the course of the review, it brought the following to limelight: the need for banking regulations and supervision, scope of banking regulation, the need for capital adequacy, factors affecting capital adequacy, the constituent of capital and capital adequacy measurement among others.

Chapter three presents the research methodology. It addressed vital issues such as source of data collections, population of the study, research instruments used and how it was administered, sampling techniques and the method of data analysis used.

Chapter four presented the data collected, its analysis and interpretations thereof. Hypotheses were also tested in this chapter after which inference and generalizations were made about the study.

Chapter five presents the summary of findings, conclusion and the recommendations.