09-61636403

December 20, 2004

09-61636418

BSD/15/2004

## **CIRCULAR TO ALL BANKS:**

## PROCEDURES MANUAL FOR PROCESSING APPLICATIONS FOR BANK MERGERS/TAKE-OVERS

Following the discussions held on the above subject at the Bankers' Committee Meeting of December 14, 2004, we hereby forward a copy of the final document for your guidance.

I.D. ABDULLAHI Ag. DIRECTOR OF BANKING SUPERVISION