Title of Article: Mergers and Acquisitions in Nigerian Banking.

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Abstract: Mergers and acquisition is a contemporary issue culminating the effect of recapitalization of banks in Nigeria financial system, sequel to the increase of the capital base of banks from #2billion to #25billion through consolidation mainly by mergers and acquisition and management buy-out. The paper identified that previous reforms never resulted into the strengthening of the banks but rather failures and non-performed. Also, the post-merger effect which is the ability of each bank to develop strong organizational capacity to employ good resources for strong competitive advantage in the Nigerian economy and integration into African and global economies. The analysis of the results of field survey was shown with due recommendations for the success of consolidation exercise.