

Table I

CURRENT BANK POLICY OF FUNDS AVAILABILITY

| | <u>Number of Banks</u> | <u>Percentage</u> | <u>Cumulative Percentage</u> |
|-------------------|------------------------|-------------------|------------------------------|
| Immediate Credit | 29 | 50 | 50 |
| One to five days | 9 | 15 | 65 |
| Six to eight days | 4 | 7 | 72 |
| Ten days | 12 | 21 | 93 |
| 11 to 12 days | 3 | 5 | 98 |
| Actual Clearance | 1 | 2 | 100 |

The above table uses the longest number of days before funds are available.