LIST OF EXHIBITS

1. Chart 1.1: Variably chart 57
2. Chart 1.2: Research Analytical Model 58
3. Figure 3.1: Comparison of productivity rates between SSIs and LSEs 140
4. Figure 3.2: SSI start-ups and delays in becoming operational, 1998-2002 142
5. Figure 3.3: Survival rates of firms licensed in 1996 143
6. Figure 3.4: Survival rates of firms licensed in 1997 144
7. Figure 3.5: Survival rates of firms licensed in 1998 144
8. Figure 3.6: Survival rates of firms licensed in 1999 144
9. Figure 3.7: Countrywide Increases in the Number of Commercial Bank 146
10. Figure 5.4.1.1: frequency of question No.1 215
11. Figure 5.4.1.2: per cent average of frequency of question No.1 215
12. Figure 5.4.2.1: frequency of question No.2 217
13. Figure 5.4.2.2: per cent average of frequency of question No.2 217
14. Figure 5.4.3.1: frequency of question No.4 219
15. Figure 5.4.3.2: per cent average of frequency of question No.4 219
16. Figure 5.4.4.1: frequency of question No.5 221
17. Figure 5.4.4.2: per cent average of frequency of question No.5 221
18. Figure 5.4.5.1: frequency of the total hypostasis No.1 222
19. Figure 5.4.5.2: per cent average of frequency of total hypostasis No.1 223
20. Figure 5.5.1.1: frequency of question No.6 226
21. Figure 5.5.1.2: per cent average of frequency of question No.6 227
22. Figure 5.5.2.1: frequency of question No.7 227
23. Figure 5.5.2.2: per cent average of frequency of question No.7 228
24. Figure 5.5.3.1: frequency of the total hypostasis No.2 229
25. Figure 5.5.3.2: per cent average of frequency of total hypostasis No.2 229
26. Figure 5.6.1.1: frequency of question No.8  
27. Figure 5.6.1.2: per cent average of frequency of question No.8  
28. Figure 5.6.2.1: frequency of question No.9  
29. Figure 5.6.2.2: per cent average of frequency of question No.9  
30. Figure 5.6.3.1: frequency of question No.10  
31. Figure 5.6.3.2: per cent average of frequency of question No.10  
32. Figure 5.6.4.1: frequency of question No.11  
33. Figure 5.6.4.2: per cent average of frequency of question No.11  
34. Figure 5.6.5.1: frequency of the total hypostasis No.3  
35. Figure 5.6.5.2: per cent average of frequency of total hypostasis No.3  
36. Figure 5.7.1.1: frequency of question No.12  
37. Figure 5.7.1.2: per cent average of frequency of question No.12  
38. Figure 5.7.2.1: frequency of question No.13  
39. Figure 5.7.2.2: per cent average of frequency of question No.13  
40. Figure 5.7.3.1: frequency of question No.14  
41. Figure 5.7.3.2: per cent average of frequency of question No.14  
42. Figure 5.7.4.1: frequency of question No.15  
43. Figure 5.7.4.2: per cent average of frequency of question No.15  
44. Figure 5.7.5.1: frequency of question No.16  
45. Figure 5.7.5.2: per cent average of frequency of question No.16  
46. Figure 5.7.6.1: frequency of question No.17  
47. Figure 5.7.6.2: per cent average of frequency of question No.17  
48. Figure 5.7.7.1: frequency of question No.18  
49. Figure 5.7.7.2: per cent average of frequency of question No.18  
50. Figure 5.7.8.1: frequency of question No.19  
51. Figure 5.7.8.2: per cent average of frequency of question No.19  
52. Figure 5.7.9.1: frequency of the total hypostasis No.4  
53. Figure 5.7.9.2: per cent average of frequency of total hypostasis No.4  
54. Figure 5.8.1.1: frequency of question No.20
55. Figure 5.8.1.2: per cent average of frequency of question No.20
56. Figure 5.8.2.1: frequency of question No.21
57. Figure 5.8.2.2: per cent average of frequency of question No.21
58. Figure 5.8.3.1: frequency of question No.22
59. Figure 5.8.3.2: per cent average of frequency of question No.22
60. Figure 5.8.4.1: frequency of question No.23
61. Figure 5.8.4.2: per cent average of frequency of question No.23
62. Figure 5.8.5.1: frequency of question No.24
63. Figure 5.8.5.2: per cent average of frequency of question No.24
64. Figure 5.8.6.1: frequency of question No.25
65. Figure 5.8.6.2: per cent average of frequency of question No.25
66. Figure 5.8.7.1: frequency of the total hypostasis No.5
67. Figure 5.8.7.2: per cent average of frequency of total hypostasis No.5
68. Figure 5.9.1.1: frequency of question No.26
69. Figure 5.9.1.2: per cent average of frequency of question No.26
69. Figure 5.9.2.1: frequency of question No.27
70. Figure 5.9.2.2: per cent average of frequency of question No.27
71. Figure 5.9.3.1: frequency of question No.28
72. Figure 5.9.3.2: per cent average of frequency of question No.28
73. Figure 5.9.4.1: frequency of question No.29
74. Figure 5.9.4.2: per cent average of frequency of question No.29
75. Figure 5.9.5.1: frequency of the total hypostasis No.6
76. Figure 5.9.5.2: per cent average of frequency of total hypostasis No.6
77. Figure 5.10.1.1: frequency of question No.30
78. Figure 5.10.1.2: per cent average of frequency of question No.30
79. Figure 5.10.2.1: frequency of question No.31
80. Figure 5.10.2.2: per cent average of frequency of question No.31
81. Figure 5.10.3.1: frequency of question No.32
82. Figure 5.10.3.2: per cent average of frequency of question No.32
<table>
<thead>
<tr>
<th>Figure Number</th>
<th>Description</th>
<th>Page Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>83.</td>
<td>Figure 5.10.4.1: frequency of question No.33</td>
<td>279</td>
</tr>
<tr>
<td>84.</td>
<td>Figure 5.10.4.2: per cent average of frequency of question No.33</td>
<td>279</td>
</tr>
<tr>
<td>85.</td>
<td>Figure 5.10.5.1: frequency of question No.34</td>
<td>280</td>
</tr>
<tr>
<td>86.</td>
<td>Figure 5.10.5.2: per cent average of frequency of question No.34</td>
<td>280</td>
</tr>
<tr>
<td>87.</td>
<td>Figure 5.10.6.1: frequency of question No.35</td>
<td>281</td>
</tr>
<tr>
<td>88.</td>
<td>Figure 5.10.6.2: per cent average of frequency of question No.35</td>
<td>281</td>
</tr>
<tr>
<td>89.</td>
<td>Figure 5.10.7.1: frequency of the total hypostasis No.7</td>
<td>283</td>
</tr>
<tr>
<td>90.</td>
<td>Figure 5.10.7.2: per cent average of frequency of total hypostasis No.7</td>
<td>283</td>
</tr>
<tr>
<td>91.</td>
<td>Figure 5.11.1.1: frequency of question No.36</td>
<td>287</td>
</tr>
<tr>
<td>92.</td>
<td>Figure 5.11.1.2: per cent average of frequency of question No.36</td>
<td>287</td>
</tr>
<tr>
<td>93.</td>
<td>Figure 5.11.2.1: frequency of question No.37</td>
<td>288</td>
</tr>
<tr>
<td>94.</td>
<td>Figure 5.11.2.2: per cent average of frequency of question No.37</td>
<td>288</td>
</tr>
<tr>
<td>95.</td>
<td>Figure 5.11.3.1: frequency of question No.38</td>
<td>289</td>
</tr>
<tr>
<td>96.</td>
<td>Figure 5.11.3.2: per cent average of frequency of question No.38</td>
<td>289</td>
</tr>
<tr>
<td>97.</td>
<td>Figure 5.11.4.1: frequency of question No.39</td>
<td>290</td>
</tr>
<tr>
<td>98.</td>
<td>Figure 5.11.4.2: per cent average of frequency of question No.39</td>
<td>290</td>
</tr>
<tr>
<td>99.</td>
<td>Figure 5.11.5.1: frequency of question No.40</td>
<td>291</td>
</tr>
<tr>
<td>100.</td>
<td>Figure 5.11.5.2: per cent average of frequency of question No.40</td>
<td>291</td>
</tr>
<tr>
<td>101.</td>
<td>Figure 5.11.6.1: frequency of the total hypostasis No.8</td>
<td>293</td>
</tr>
<tr>
<td>102.</td>
<td>Figure 5.11.6.2: per cent average of frequency of total hypostasis No.8</td>
<td>293</td>
</tr>
</tbody>
</table>