

Recommended T-bill cut-off yields

Assuming a one-month time lag

T-BILL	USING OA TO INVEST (%)	USING SA TO INVEST (%)
Six-month	2.92	4.67
One-year	2.71	4.33

Assuming a two-month time lag

T-BILL	USING OA TO INVEST (%)	USING SA TO INVEST (%)
Six-month	3.33	5.33
One-year	2.92	4.67