



BANKING COMMISSION

P.O. Box 1408

Majuro, Marshall Islands 96960

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INSTRUCTIONS AND REPORTING FORMS 13

TOP SOURCES OF FUNDS

PURPOSE

The Top Sources of Funds return assists the Banking Commission in determining the level of concentration on the liabilities side of the bank's books, and hence the potential impact on the liquidity of a bank of a change in the willingness/ability of a provider to retain funds with the bank.

STATUTORY REFERENCE

Under Section 137 (1), the Commissioner is obligated to notify banks in writing of regulatory reporting requirements intended to strengthen supervision of the RMI banks.

Instruction 13 represents the official reference source applicable for the Top Sources of Funds return, for use by bank personnel with responsibility for regulatory reporting.

Banks that fail to submit timely and accurate Top Sources of Funds returns may be subject to fines under Section 137 (3).

FREQUENCY/SUBMISSION DATE

All licensed banks are required to submit the Top Sources of Funds return within 30 days after the last business day of each quarter.

RECEIPT

Banking Commission, MIDB Building, Floor 5 Room 501, Majuro.

Phone: (692) 625-6310; Fax: (692) 625-6309; E-mail: bankcomm@ntamar.net

SIGNING AUTHORITY

The Senior RMI Officer of the institution concerned, or in his absence a designated officer must sign the completed return, to certify the accuracy of the information submitted.

INSTRUCTIONS 13

TOP SOURCES OF FUNDS

GENERAL DEFINITIONS

Instruction 13 represents the general reference source for the Quarterly Top Sources of Funds return.

List the twenty largest providers of funds to the bank in descending order of total funds.

Where the same customer has made more than one deposit or where depositors are closely related, the deposits should be aggregated for the purpose of this return as for the Largest Exposures return.

Providers are regarded as closely related if they are:

- (i) the spouse or dependent children of a customer;
- (ii) they are companies with common ownership or cross-ownership (e.g. a parent or holding company and its subsidiaries); or
- (iii) linked by guarantees or cross guarantees; or
- (iv) a person, partnership, corporation or group of corporations under the control or influence of the same person.

SPECIFIC DEFINITIONS

Show in Column 3 the main **industry** sector of the provider of funds in accordance with the classifications of the Largest Exposures return.

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JUNE 2007