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ITEKA RYA MINISITIRI W'INTEBE N° 224/03 RYO KU WA 22/10/2019 RIVANA UBUTAKA MU MUTUNGO RUSANGE WA LETA BUGASHYIRWA MU MUTUNGO BWITE WA LETA RIKANABUTANGA	PRIME MINISTER'S ORDER N° 224/03 OF 22/10/2019 TRANSFERRING LAND FROM STATE PUBLIC DOMAIN TO STATE PRIVATE DOMAIN AND ALLOCATING THE LAND	ARRÊTÉ DU PREMIER MINISTRE N° 224/03 DU 22/10/2019 PORTANT DÉSAFFECTATION D'UNE TERRE DU DOMAINE PUBLIC DE L'ÉTAT AU DOMAINE PRIVÉ DE L'ÉTAT ET SON ALLOCATION
Minisitiri w'Intebe; Ashingiye ku Itegeko Nshinga rya Repubulika y'u Rwanda ryo ku wa 2003 ryavuguruwe mu 2015, cyane cyane mu ngingo zaryo, iya 44, iya 119, iya 120, iya 122 n'iya 176;	The Prime Minister; Pursuant to the Constitution of the Republic of Rwanda of 2003 revised in 2015, especially in Articles 44, 119, 120, 122 and 176;	Le Premier Ministre; Vu la Constitution de la République du Rwanda de 2003 révisée en 2015, spécialement en ses articles 44, 119, 120, 122 et 176;
 Ashingiye ku Itegeko n° 43/2013 ryo ku wa 16/06/2013 rigenga ubutaka mu Rwanda, cyane cyane mu ngingo zaryo, iya 12, iya 14 n'iya 17;	 Pursuant to Law n° 43/2013 of 16/06/2013 governing land in Rwanda, especially in Articles 12, 14 and 17;	 Vu la Loi n° 43/2013 du 16/06/2013 portant régime foncier au Rwanda, spécialement en ses articles 12, 14 et 17;
 Bisabwe na Minisitiri w'Ibidukikije; Inama y'Abaminisitiri, yateranye ku wa 29/07/2019, imaze kubisuzuma no kubyemeza;	 On proposal by the Minister of Environment; After consideration and approval by the Cabinet, in its session of 29/07/2019;	 Sur proposition du Ministre de l'Environnement; Après examen et adoption par le Conseil des Ministres, en sa séance du 29/07/2019;
ATEGETSE:	ORDERS:	ARRÊTE:

<u>Ingingo ya mbere:</u> Ivanwa ry'ubutaka mu mutungo rusange wa Leta bugashyirwa mu mutungo bwite wa Leta	<u>Article One:</u> Transfer of land from State public domain to State private domain	<u>Article premier:</u> Désaffectation d'une terre du domaine public de l'État au domaine privé de l'État
Ubutaka buri mu kibanza N° UPI 1/02/07/02/1874 bungana na metero kare ibihumbi birindwi na magana atanu (m² 7.500), buherereye mu Kagari ka Kamutwa, Umurenge wa Kacyiru, Akarere ka Gasabo, Umujiyi wa Kigali, buvanyewe mu mutungo rusange wa Leta bushyizwe mu mutungo bwite wa Leta kugira ngo bukorerweho ibikorwa by'ishoramari.	The land in plot N° UPI 1/02/07/02/1874 with a surface of seven thousand five hundred square meters (7,500 sq.m), located in Kamutwa Cell, Kacyiru Sector, Gasabo District, City of Kigali, is transferred from State public domain to State private domain for investment purpose.	La terre qui se trouve dans la parcelle N° UPI 1/02/07/02/1874 qui a une superficie de sept mille cinq cent mètres carrés (7.500 m²), située dans la Cellule de Kamutwa, Secteur Kacyiru, District de Gasabo, Ville de Kigali, est désaffectée du domaine public de l'État et affectée au domaine privé de l'État à des fins d'investissement.
<u>Ingingo ya 2:</u> Itangwa	<u>Article 2:</u> Allocation	<u>Article 2:</u> Allocation
Ubutaka buvugwa mu ngingo ya mbere y'iri teka buhawe, bitanyuze mu ipiganwa, <i>Hope Dental Centre</i> mu rwego rw'ishoramari.	The land referred to in Article One of this Order is allocated, without competition, to <i>Hope Dental Centre</i> for investment purposes.	La terre visée à l'article premier du présent arrêté est allouée, sans compétition, à <i>Hope Dental Centre</i> à des fins d'investissement.
<u>Ingingo ya 3:</u> Abashinzwe gushyira mu bikorwa iri teka	<u>Article 3:</u> Authorities responsible for the implementation of this Order	<u>Article 3:</u> Autorités chargées de l'exécution du présent arrêté
Minisitiri w'Ubutabera/Intumwa Nkuru ya Leta na Minisitiri w'Ibidukikije bashinzwe gushyira mu bikorwa iri teka.	The Minister of Justice/Attorney General and the Minister of Environment are entrusted with the implementation of this Order.	Le Ministre de la Justice/Garde des Sceaux et le Ministre de l'Environnement sont chargés de l'exécution du présent arrêté.
<u>Ingingo ya 4:</u> Ivanwaho ry'ingingo zinyuranyije n'iri teka	<u>Article 4:</u> Repealing provision	<u>Article 4:</u> Disposition abrogatoire
Ingingo zose z'amateka abanziriza iri kandi zinyuranyije na ryo zivanyweho.	All prior provisions contrary to this Order are repealed.	Toutes les dispositions antérieures contraires au présent arrêté sont abrogées.

<u>Ingingo ya 5: Igihe iri teka ritangirira gukurikizwa</u>	<u>Article 5: Commencement</u>	<u>Article 5: Entrée en vigueur</u>
Iri teka ritangira gukurikizwa ku munsi ritangarijweho mu Igazeti ya Leta ya Repubulika y'u Rwanda.	This Order comes into force on the date of its publication in the Official Gazette of the Republic of Rwanda.	Le présent arrêté entre en vigueur le jour de sa publication au Journal Officiel de la République du Rwanda.
Kigali, ku wa 22/10/2019	Kigali, on 22/10/2019	Kigali, le 22/10/2019
(sé) Dr NGIRENTE Edouard Minisitiri w'Intebe	(sé) Dr NGIRENTE Edouard Prime Minister	(sé) Dr NGIRENTE Edouard Premier Ministre
(sé) Dr BIRUTA Vincent Minisitiri w'Ibidukikije	(sé) Dr BIRUTA Vincent Minister of Environment	(sé) Dr BIRUTA Vincent Ministre de l'Environnement
Bibonywe kandi bishyizweho Ikirango cya Repubulika: (sé) BUSINGYE Johnston Minisitiri w'Ubutabera/Intumwa Nkuru ya Leta	Seen and sealed with the Seal of the Republic: (sé) BUSINGYE Johnston Minister of Justice/Attorney General	Vu et scellé du Sceau de la République: (sé) BUSINGYE Johnston Ministre de la Justice/Garde des Sceaux

AMABWIRIZA RUSANGE N° 28/2019 YO KU WA 09/09/2019 AGENA UKO AMABANKI ATANGAZA RAPORO Y'IMARI N'ANDI MAKURU	REGULATION N° 28/2019 OF 09/09/2019 RELATING TO PUBLICATION OF FINANCIAL STATEMENTS AND OTHER DISCLOSURES BY BANKS	REGLEMENT N° 28/2019 DU 09/09/2019 RELATIF A LA PUBLICATION DES ETATS FINANCIERS ET AUTRES DIVULGATIONS PAR DES BANQUES
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<u>Iningo ya 34:</u> Igihe aya mabwiriza rusange atangira gukurikizwa	<u>Article 34:</u> Commencement	<u>Article 34:</u> Entrée en vigueur

AMABWIRIZA RUSANGE N° 28/2019 YO KU WA 09/09/2019 AGENA UKO AMABANKI ATANGAZA RAPORO Y'IMARI N'ANDI MAKURU	REGULATION N° 28/2019 OF 09/09/2019 RELATING TO PUBLICATION OF FINANCIAL STATEMENTS AND OTHER DISCLOSURES BY BANKS	REGLEMENT N° 28/2019 DU 09/09/2019 RELATIF A LA PUBLICATION DES ETATS FINANCIERS ET AUTRES DIVULGATIONS PAR DES BANQUES
Ishingiye ku Itegeko N° 48/2017 ryo ku wa 23/09/2017 rigenga Banki Nkuru y'u Rwanda cyane cyane mu ngingo zaryo iya 5, iya 6, iya 8, iya 9, iya 10, n'iya 15; Ishingiye ku Itegeko N° 47/2017 ryo ku wa 23/9/2017 rigena imitunganyirize y'imirimo y'amabanki cyane cyane mu ngigo zaryo iya 48, iya 49, iya 50, iya 53, iya 57, n'iya 63; Imaze gusubiramo Amabwiriza N° 03/2016 yo kuwa 24/06/2016 agena uko amabanki atangaza raporo y'imari n'andi makuru ; Banki Nkuru y'u Rwanda, hano yiswe « Banki Nkuru », itegetse :	Pursuant to Law N° 48/2017 of 23/09/2017 governing the National Bank of Rwanda especially in its articles 5, 6, 8, 9,10 and 15; Pursuant to Law N° 47/2017 of 23/9/2017 governing the organization of banking, especially in articles ,48,49,50,53,57 and 63; Having reviewed the Regulation N° 03/2016 of 24/06/2016 on publication by banks of financial statements and other disclosures; The National Bank of Rwanda, hereinafter referred to as « the Central Bank», decrees:	Vu la Loi N° 48/2017 du 23/09/2017 régissant la Banque Nationale du Rwanda spécialement en ses articles 5, 6, 8, 9, 10 et 15; Vu la Loi N° 47/2017 du 23/9/2017 portant organisation de l'activité bancaire, spécialement en ses articles 48, 49, 50, 53, 57, et 63; Revu le Règlement N° 03/2016 du 24/06/2016 relatif à la publication des états financiers et autres divulgations ; La Banque Nationale du Rwanda, ci-après dénommée «la Banque Centrale », édicte:
<u>UMUTWE WA MBERE: INGINGO Z'IBANZE</u>	<u>CHAPTER ONE: PRELIMINARY PROVISIONS</u>	<u>CHAPITRE PREMIER: DISPOSITIONS PRELIMINAIRES</u>
<u>Iningo ya mbere: Icyo aya mabwiriza rusange agamije</u>	<u>Article One: Purpose of this regulation</u>	<u>Article premier: Objet du présent règlement</u>
Aya mabwiriza rusange agamije: 1° gutuma buri banki ikorera mu mucyo ku buryo ababitsa, abo ifitiye imyenda na rubanda muri rusange babasha gufata ibyemezo basobanukiwe impamvu;	This Regulation aims at: 1° ensuring that every bank maintains a level of transparency adequate to enable depositors, creditors and the public at large to make informed decisions;	Le présent Règlement a pour objet de : 1° s'assurer que chaque banque maintient un niveau de transparence acceptable pour amener les déposants, les créanciers et le public en général à prendre des décisions en

<p>2° guteza imbere no gutuma rubanda rugirira icyizere urwego rw'amabanki; no</p> <p>3° guteza imbere imyitwarire myiza y'isoko mu rwego rw'amabanki; itangaza amakuru akwiye mu rwego rw'imari arimo uko banki ikora n'uko ihagaze mu rwego rw'imari, ubwoko bw'ingorane banki ishobora guhura nazo, imiterere n'uko izo ngorane zingana n'icyegeranyo cy'ibindi bibazo by'ingenzi muri rusange.</p> <p><u>Iningo ya 2 : Ibisobanuro by'amagambo</u></p> <p>Muri aya mabwiriza rusange, uretse gusa iyo biteganyijwe ukundi, amagambo akurikira afite ibisobanuro bikurikira:</p> <p>1° Banki : isosiyete ihamagarira rubanda kuyiguramo imigabane ifite uburyozwe bugarukira ku migabane cyangwa koperative yemerewe na Banki Nkuru gukora imirimbo yo kwakira no kubika amafaranga no gutanga inguzanyo ku giti cyayo. Cyakora, banki z'iterambere ntizemerewe kwakira amafaranga y'abaturage ;</p> <p>2° Igikorwa cyo gushyira amakuru ahagaragara : gutangaza cyangwa kwereka rubanda amakuru muri rusange nk'uko biteganywa n'aya mabwiriza ;</p>	<p>2° promoting and maintaining public confidence in the banking sector; and</p> <p>3° enhancing market discipline in the banking sector by providing adequate, financial information covering <i>inter-alia</i> financial performance, financial position, types of risk to which a bank is exposed, nature and extent of risk exposure and an overview of other key aspects.</p> <p><u>Article 2: Definitions of terms</u></p> <p>In this Regulation, unless the context requires otherwise, the following words and expressions shall have the following meaning:</p> <p>1° Bank: a public company limited by shares or a cooperative licensed by the Central Bank to undertake activities of accepting deposits and granting loans for its own account. However, development banks are prohibited to collect deposits from the public ;</p> <p>2° Disclosure: publishing or displaying information to the general public as prescribed by this regulation;</p>	<p>connaissance de cause;</p> <p>2° promouvoir et maintenir la confiance du public dans le secteur bancaire ; et</p> <p>3° promouvoir la discipline du marché du secteur bancaire en donnant des informations financières convenables couvrant entre autres la performance financière, la position financière, les types de risques auxquels la banque est exposée, la nature et l'étendue de l'exposition aux risques, ainsi qu'une vue d'ensemble des autres aspects importants.</p> <p><u>Article 2: Définitions des termes</u></p> <p>Dans le présent règlement, à moins que le contexte ne l'exige autrement, les termes et les expressions ci-après ont les significations suivantes :</p> <p>1° Banque : société publique à responsabilité limitée par actions ou une coopérative agréée par la Banque Centrale pour effectuer des activités de recevoir des fonds pour dépôts et consentir des prêts pour son propre compte. Toutefois, les banques de développement ne sont pas autorisées à recevoir des dépôts du public;</p> <p>2° Divulgation: publication ou mise à la disposition du public des informations tel que prescrit par le présent règlement ;</p>
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<p>3° Amakuru y'ingenzi : amakuru agomba gutangazwa hakurikijwe aya mabwiriza rusange kandi iyo adatangajwe cyangwa hagatangazwa atari ukuri, ahindura cyangwa agira ingaruka ku isuzuma cyangwa ku cyemezo umuntu afata ayashingiyeho mu gihe cy'ifatwa ry'ibyemezo by'ishoramari cyangwa ibindi byemezo by'ubukungu.</p>	<p>3° Material information: information which is required to be disclosed under this regulation; and if not disclosed or misstated, changes or influences the assessment or decision of a person relying on the disclosure concerned for the purposes of making investment or other economic decisions.</p>	<p>3° Informations matérielles: information dont la divulgation est exigée conformément au présent règlement et qui, si elle n'est pas divulguée ou déclarée incorrectement, change ou influence l'évaluation ou la décision d'une personne qui se base sur cette divulgation concernée à des fins d'investissement ou d'autres décisions à caractère économique.</p>
<p><u>UMUTWE WA II: INSHINGANO</u></p> <p><u>Iningo ya 3: Inshingano z'Inama y'Ubutegetsi</u></p> <p>Inama y'Ubutegetsi ya banki ishinzwe ikurikizwa n'iyubahirizwa ry'ibiteganywa n'aya mabwiriza rusange;</p> <p>Inama y'Ubutegetsi ya banki itegura politiki igenga ishyirwa ahagaragara ry'amakuru yibanda nibura kuri ibi bikurikira:</p> <ul style="list-style-type: none"> 1° ibikubiye mu itangazwa ry'amakuru, ireme ryayo, ururimi atangazwamo ndetse n'igihe n'uburyo atangarizwa rubanda; 2° kugaragaza imirimo n'inshingano za buri muntu muri banki mu bijyanye no gutangaza amakuru; 3° gushyiraho uburyo bwo gushyira ahagaragara amakuru y'ingenzi; 	<p><u>CHAPTER II: RESPONSIBILITIES</u></p> <p><u>Article 3: Responsibilities of the Board of Directors</u></p> <p>The Board of Directors of a bank is responsible for the adherence and compliance with the provisions of this regulation;</p> <p>The Board of Directors of a bank shall develop a disclosure policy that shall at minimum address the following:</p> <ul style="list-style-type: none"> 1° contents, quality, language of the disclosures as well as the frequency and communication tools of the disclosures to the general public; 2° outline the roles and responsibilities of each person in the bank relating to the disclosures; 3° establish the procedure for disclosing material information; 	<p><u>CHAPITRE II: RESPONSABILITES</u></p> <p><u>Article 3: Responsabilités du Conseil d'Administration</u></p> <p>Le Conseil d'Administration d'une banque est responsable du respect et de la conformité des dispositions du présent règlement;</p> <p>Le Conseil d'Administration d'une banque développe une politique de la divulgation d'information au public qui doit au minimum couvrir les points suivants :</p> <ul style="list-style-type: none"> 1° le contenu, la langue, la qualité et la fréquence ainsi que moyen de communication des divulgations au public; 2° fixer les rôles et les responsabilités de chaque personne dans la banque eu égard aux divulgations; 3° établir la procédure de divulgation Informations matérielles;

<p>4° gushyiraho ubugenzuzi bw'imbere ku buryo bukoreshwa mu gikorwa cyo gushyira amakuru ahagaragara harimo ubugenzuzi bw'imbere mu kureba no gusuzuma niba amakuru yashyizwe ahagaragara ari ukuri; no</p> <p>5° gushyiraho uburyo bwo gukemura ingaruka zikomoka ku ishyirwa ahagaragara ry'amakuru.</p> <p>Inama y'Ubutegetsi ya banki igenzura niba raporo z'imari zitegurwa hakurikijwe politiki n'imigenzerezze ikoreshwa mu ibaruramari yashyizweho n'Urugaga Nyarwanda rw'Ababaruramari b'Umwuga (ICPAR) cyangwa Inama y'Amahame Mpuzamahanga Ngenderwaho mu Ibaruramari (IASB).</p> <p><u>Iningo ya 4: Inshingano z'abayobozi bakuru</u></p> <p>Abayobozi bakuru ba banki bashinzwe гутегура no gushyira mu bikorwa uburyo bw'isuzuma ry'imbere kugira ngo hizerwe ko amakuru ashayirwa ahagaragara ku gihe kandi ari ukuri, yuzuye kandi ari ingirakamaro.</p> <p><u>UMUTWE WA III: IBISABWA BYIHARIYE</u></p> <p><u>Iningo ya 5: Kumenyesha Banki Nkuru amakuru agomba gutangazwa</u></p> <p>Banki zitanga muri Banki Nkuru amakuru azatangazwa hamwe n'itariki ziteganya kuyatangarizaho nibura mu gihe cy'i minsi itatu (3)</p>	<p>4° establish internal controls over its processes for making such disclosures including internal controls for verifying or reviewing the accuracy of the information disclosed; and</p> <p>5° establish procedures for handling damage resulting from disclosure of information.</p> <p>The bank's Board shall ensure that financial statements are prepared in accordance with accounting policies and practices that are established by Institute of Certified Public Accountant of Rwanda (ICPAR) or International Accounting Standard Board (IASB).</p> <p><u>Article 4: Responsibilities of the senior management</u></p> <p>Senior management of a bank shall be responsible for developing and implementing an internal review system to ensure timely disclosure of accurate, complete and relevant information.</p> <p><u>CHAPTER III: SPECIFIC REQUIREMENTS</u></p> <p><u>Article 5: Submission of information to be published to the Central Bank</u></p> <p>Banks shall submit to the Central Bank, for notification, information to be published and the proposed date of publication within three (3) working</p>	<p>4° établir des contrôles internes sur ses processus de divulgation y compris des contrôles internes de vérification ou de révision de l'exactitude des informations divulguées ; et</p> <p>5° établir des procédures de gestion des dommages résultant de la divulgation d'informations.</p> <p>Le Conseil d'Administration d'une banque veille à ce que les états financiers soient préparés conformément aux politiques et pratiques comptables établies par l'Ordre des Experts Comptables (ICPAR) au Rwanda ou par le Conseil des Normes Comptables Internationales (IASB).</p> <p><u>Article 4: Responsabilités de la direction</u></p> <p>La direction d'une banque est responsable de la conception et de la mise en œuvre d'un système de révision interne permettant d'assurer une publication opportune d'informations exactes, complètes et appropriées.</p> <p><u>CHAPITRE III: EXIGENCES SPECIFIQUES</u></p> <p><u>Article 5: Transmission d'informations à publier à la Banque Centrale</u></p> <p>Les banques communiquent à la Banque Centrale, pour notification, les informations à publier et la date de publication proposée endeaus trois jours ouvrables</p>
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y'akazi mbere yo kuyatangaza.	days before publication.	avant la publication.
Bitabangamiye ibivugwa mu gika cya mbere cy'inyingo, banki ishyikiriza Banki Nkuru ikinyuranyo kiri hagati ya raporo zagenzuwe na raporo zigenerwa Banki Nkuru y'Ighugu.	Without prejudice to the provisions of paragraph one of this Article, the bank shall submit to the Central Bank any variance between audited returns and prudential returns as well as the reason of such variance.	Sans préjudice des dispositions de l'alinéa premier du présent article, la banque communique à la Banque Centrale tout écart entre les déclarations vérifiées et les déclarations prudentielles, ainsi que les motifs de cet écart.
Banki zihamiriza Banki Nkuru, niba:	Banks shall confirm to the Central Bank , if :	Les banques confirment à la Banque Centrale, si :
1° raporo zigenewe Banki Nkuru cyangwa amakuru yatanzwe mu buryo bw'ikoranabuhanga zihuye na raporo z'imari zagenzuwe n'umugenzi wigenga;	1° prudential returns or electronic reports match with its reviewed financial accounts;	1° les déclarations prudentielles ou les rapports électroniques correspondent à ses comptes financiers révisés;
2° raporo cyangwa amakuru mu buryo bw'ikoranabuhanga byahawe Banki Nkuru byuzuye kandibihura n'amakuru ari mu bitabo bya banki;	2° returns or electronic information submitted to the Central Bank have been correctly compiled in all material respects from its books and records;	2° les relevés ou les informations électroniques soumis à la Banque Centrale ont été correctement compilés à tous égards importants dans ses livres et registres ;
3° Andi makuru yose y'ingenzi y'umugenzi/umuhanga arebana n'icyo gihe cyo gutanga amakuru ko yashyikirijwe Banki Nkuru.	3° all other relevant auditor/consultant reports that relate to the reporting period in question have been submitted to the Central Bank.	3° tous les autres rapports d'audit / consultant pertinents relatifs à la période de déclaration en question ont été soumis à la Banque centrale.
<u>Iningo ya 6: Gutangaza raporo y'imari y'igihembwe</u>	<u>Article 6: The quarterly publication of the financial statements</u>	<u>Article 6: Publication trimestrielle des états financiers</u>
Buri gihembwe, banki itangaza raporo y'imari yayo ku rubuga rwa interineti rwayo no mu kinyamakuru kimwe gisomwa na benshi mu Rwanda nibura, kuva ku wa mbere kugeza ku wa gatanu hatabariwemo iminsi y'ikiruhuko.	A bank shall publish on quarterly basis its financial statements on its official website and in at least one newspaper of wide circulation in Rwanda, from Monday to Friday, excluding public holidays.	Une banque publie trimestriellement ses états financiers sur son site web officiel et dans au moins un journal de grande circulation au Rwanda, du lundi au vendredi à l'exception toutefois des jours fériés.
Raporo y'imari itangazwa buri gihembwe itegurwa	The financial statements to publish on quarterly basis	Les états financiers à publier trimestriellement sont

<p>hakurikijwe Amahame mpuzamahanga akurikizwa mu gutegura raporo z'imari (IFRS), kandi ikaba ikubiyemo byibura :</p> <ul style="list-style-type: none"> 1° ifoto y'umutungo y'itariki ya nyuma y'igihembwe ; 2° raporo igaragaza inyungu cyangwa igihombo cyabaye mu gihembwe ; 3° inyandiko isobanura impinduka z'ingenzi zabaye mu miterere y'umutungo wa banki ; 4° n'andi makuru yo kumenyekanisha nk'uko bisabwa n'aya mabwiriza rusange. <p>Raporo y'imari y'igihembwe isuzumwa n'umugenzi wiengen, igashyirwaho umukono n'Umuyobozi Mukuru kandi ikemezwa na Perezida w'Inama y'Ubuyobozi cyangwa Perezida wa Komite ishinzwe ubugenzusi mu nama y'ubuyobozi.</p> <p>Amagambo «byasuzumwe n'umugenzi wiengen» agomba kugaragara ku mutwe wa raporo y'imari.</p> <p><u>Iningo ya 7: Igihe cyo gutangaza raporo y'imari y'igihembwe</u></p> <p>Raporo y'imari y'igihembwe itangazwa nyuma ya buri gihembwe mu matariki akurikira:</p>	<p>shall be prepared in accordance with International Financial Reporting Standards (IFRS) and shall at least, include:</p> <ul style="list-style-type: none"> 1° the statement of financial position as at the end of the period; 2° statement of comprehensive income for the period; 3° explanatory note for important changes in financial position of the bank and 4° other disclosures as provided for in this regulation. <p>The quarterly financial statements shall be reviewed by the external auditor of the bank and duly signed by the Managing Director/Chief Executive Officer and be attested by the Chairperson of the Board of directors or Chairperson of the Board Audit committee.</p> <p>The mention “reviewed by external auditor” shall appear on heading of the financial statements.</p> <p><u>Article 7: Periodicity of publication of quarterly financial statements</u></p> <p>The quarterly financial statements shall be published at quarterly intervals in accordance with the following periodicity:</p>	<p>préparés en conformité avec les Normes Internationales d'Information Financière (IFRS) et doivent comprendre au moins :</p> <ul style="list-style-type: none"> 1° l'état de la situation financière (bilan) en date de la fin de la période ; 2° l'état du résultat global (résultat étendu) pour la période ; 3° une note explicative des principaux changements dans la situation financière de la banque et 4° d'autres divulgations tel qu'elles sont requises par le présent règlement. <p>Les états financiers trimestriels sont revus par l'auditeur externe de la banque et sont dûment signés par le Directeur Général et attestés par le Président du Conseil d'Administration ou le Président du Comité d'audit du Conseil d'Administration.</p> <p>La mention « revu par l'auditeur externe » doit apparaître au titre des états financiers.</p> <p><u>Article 7: Périodicité de publication des états financiers trimestriels</u></p> <p>Les états financiers trimestriels sont publiés sur intervalles trimestrielles conformément à la périodicité suivante:</p>
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Igihembe kirangira kuwa Itariki ntarengwa yo kuyitangaza	Quarter ending	Publication Deadline	Fin de la période	Date limite de publication
31 Werurwe 31 Gicurasi	31 st March.....	31 st May	31 Mars	31 Mai
30 Kamena..... 31 Kanama	30 th June.....	31 st August	30 juin	31 Août
30 Nzeri..... 30 Ugushyingo	30 th September.....	30 th November	30 Septembre	30 Novembre
<u>Iningo ya 8: Itangazwa rya raporo y'imari y'umwaka yagenuwe</u>				<u>Article 8: Publication annuels des états financiers audités</u>
Buri mwaka, banki igomba gutangaza raporo y'imari yayo yagenuwe ku rubuga rwa interineti rwayo no mu kinyamakuru kimwe gisomwa na benshi mu Rwanda nibura, kuva kuwa mbere kugeza kuwa gatanu hatabariwemo iminsi y'ikiruhuko.	A bank shall publish on annual basis its audited financial statements on its official website and in at least one newspaper of wide circulation in Rwanda; from Monday to Friday, excluding public holidays.	The financial statements to be published on annual basis shall be prepared in accordance with International Financial Reporting Standards (IFRS) and include at least :	Une banque publie annuellement ses états financiers audités sur son site web officiel et dans au moins un journal de grande circulation au Rwanda; du lundi au vendredi à l'exception toutefois des jours fériés.	Les états financiers à publier annuellement sont préparés en conformité avec les Normes Internationales d'Information Financière (IFRS) et doivent comprendre au moins :
1° ifoto y'umutungo mu mpera z'icyo gihe ; 2° raporo igaragaza inyungu cyangwa igihombo byabonetse muri icyo gihe ; 3° raporo igararagaza ibyahindutse mu mari shingiro muri icyo gihe ; 4° raporo yerekana uko amafaranga yinjiye nuko yasohotse, inyandiko isobanura	1° the statement of financial position as at the end of the period; 2° statement of comprehensive income for the period; 3° statement of changes in equity for the period; statement of cash-flows; 4° explanatory note for important changes in financial position of the bank and		1° l'état de la situation financière (bilan) en date de la fin de la période; 2° l'état du résultat global (résultat étendu) pour la période ; 3° l'état des variations des capitaux propres pour la période ; 4° le tableau des flux de trésorerie, une note explicative de principaux changements dans	

<p>impinduka z'ingenzi zabaye mu ifoto y'umutungo wa banki ;</p> <p>5° n'andi makuru yo kumenyekanisha nk'uko bisabwa n'aya mabwiriza rusange.</p> <p>Rapor y'imari y'umwaka yagenuwe ishyirwaho umukono n'Ubuyobozi Mukuru kandi ikemezwa na Perezida w'Inama y'Ubuyobozi cyangwa Perezida wa Komite ishinzwe Ubugenzuzi mu Nama y'Ubuyobozi.</p> <p><u>Iningo ya 9: Igihe cyo gutangaza raporo y'imari y'umwaka</u></p> <p>Rapor y'imari y'umwaka yagenuwe mu gihe kirangira kuwa 31 Ukuropa itangaza mu gihe cy'iminsi 15 ibarwa kuva ku itariki yemerejweho n'Inama y'Ubuyobozi ariko bitarenze kuwa 31 Werurwe z'umwaka w'imari ukurikira.</p> <p><u>Iningo ya 10: Kwegereza raporo y'imari abayikeneye ku buryo buhoraho</u></p> <p>Kugira ngo raporo y'imari ya banki yegerezwe abayikeneye ku buryo buhoraho, banki yongera mu makuru itangaza yifashishije ibinyamakuru itangazo rivuga ko raporo y'imari yayo n'andi makuru ishyira ahagaragara bishobora kuboneka ku rubuga rwa interineti rwayo, ndetse ikanagaragaza aderese yarwo.</p> <p>Banki itangaza kandi aho icyicaro cyayo gikuru giherereye ari na ho hashobora kuboneka raporo y'imari yayo n'andi makuru ishyira ahagaragara.</p>	<p>5° other disclosures as provided for in this regulation.</p> <p>The annual audited financial statements shall be duly signed by the Managing Director/Chief Executive Officer and be attested by the Chairperson of the Board of Directors or Chairperson of the Board Audit Committee.</p> <p><u>Article 9: Periodicity of publication of the annual financial statements</u></p> <p>The annual audited financial statements for the period ending 31st December shall be published within 15 days after its approval by Board of Directors but not later than 31st March of the following financial year.</p> <p><u>Article 10: The continued access to financial statements</u></p> <p>To ensure continued access to financial statements of the bank by the public, a bank shall include a note in their publications in the newspapers stating that their financial statements and other disclosures are available on their website, together with the address of the website.</p> <p>The bank shall also disclose the physical address of its head office where the financial statements and other disclosures can be accessed.</p>	<p>la situation financière d'une banque et</p> <p>5° autres divulgations tel qu'elles sont requises par le présent règlement.</p> <p>Les états financiers annuels audités sont dûment signés par le Directeur Général et attestés par le Président du Conseil d'Administration ou le Président du Comité d'Audit du Conseil d'Administration.</p> <p><u>Article 9: Périodicité de la publication des états financiers annuels</u></p> <p>Les états financiers annuels audités pour la période se terminant le 31 Décembre sont publiés dans les 15 jours suivant leur approbation par le Conseil d'Administration, mais cette publication ne doit pas dépasser le 31 Mars de l'année financière suivante.</p> <p><u>Article 10: Accès continu aux états financiers</u></p> <p>Afin de garantir au public un accès continu aux états financiers de la banque, une banque inclut dans ses publications dans des journaux une note spécifiant que ses états financiers et autres divulgations sont disponibles sur son site web ainsi que l'adresse de ce site web.</p> <p>La banque révèle également l'adresse physique de son siège social où ses états financiers et d'autres divulgations peuvent être obtenus.</p>
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<p><u>Iningo ya 11: Igaragazwa rya raporo y'imari yagenzuwe</u></p>	<p>Article 11: Exhibition of the audited financial statements</p>	<p>Article 11 : Exhibition des états financiers audités</p>
<p>Buri gihe, banki imanika kopi ya raporo y'imari iheruka kugenzurwa ahantu h'ibanze hagaragara hahurirwa n'abantu ku cyicaro gikuru cyayo no mu mashami n'udushami byayo.</p>	<p>The bank shall at all times exhibit copies of its last audited financial statements in a conspicuous position in the public part of its principal place of business and in its branches and outlets.</p>	<p>La banque est tenue à tout moment d'afficher des copies de ses derniers états financiers audités dans un endroit visible dans la partie publique de la place principale de ses affaires et dans ses branches ainsi que dans ses points de vente.</p>
<p>Amakuru Banki itangaza mu binyamakuru agomba guhura n'ayo imanika ku mazu ikoreramo.</p>	<p>The disclosure made in newspapers shall be identical to information displayed in all physical premises of the bank.</p>	<p>La divulgation qui est faite dans des journaux doit être identique à celle qui est affichée dans tous les locaux physiques de la banque.</p>
<p><u>Iningo ya 12: Iyubahirizwa ry'ibindi bisabwa mu gushyira amakuru ahagaragara</u></p>	<p>Article 12: Compliance with other financial disclosure requirements</p>	<p>Article 12: Conformité aux autres exigences de déclaration</p>
<p>Uretse gutangaza amakuru nk'uko biteganywa n'aya mabwiriza rusange, banki igomba kubahiriza ibisabwa mu gutangaza amakuru hakurikijwe Amahame mpuzamahanga akurikizwa mu gategura raporo z'imari (IFRS), hamwe n'andi mabwiriza ashirwaho na Banki Nkuru ku buryo amakuru yose atangaza hakurikijwe aya mabwiriza rusange agomba kuba ari amwe n'ayo banki isabwa gutangaza hakurikijwe amahame akurikizwa mu ibaruramari akoreshwa.</p>	<p>A bank shall in addition to publishing the information required under this regulation, comply with disclosure requirements under the International Financial Reporting Standards (IFRS) and other regulations issued by the Central Bank to the extent that any of the disclosures required in this regulation are substantially similar to those required by accounting standards.</p>	<p>En plus de la publication d'informations exigées conformément à ce règlement, une banque se conforme aux exigences de déclarations au public conformément aux Normes Internationales d'Information Financière (IFRS) et aux autres règlements édictés par la Banque Centrale de façon à ce que toutes les déclarations requises en vertu du présent règlement soient, quant à leur substance, semblables à celles requises par la Banque conformément aux Normes Comptables applicables.</p>
<p><u>Iningo ya 13 : Gukosora amakuru yatangajwe</u></p>	<p>Article 13: Rectification of published information</p>	<p>Article 13: Rectification d'informations publiées</p>
<p>Banki zishyikiriza Banki Nkuru kopi ya paji y'ikinyamakuru yakoresheje mu gutangaza raporo y'imari ndetse na kopi ya raporo y'imari yatangaje nibura mu gihe cy'iminsi itatu (3) amakuru atangajwe.</p>	<p>Banks shall submit to the Central Bank a copy of page of newspapers of the published information as well as the copy of the financial statements in at least 3 working days after their publication.</p>	<p>Les banques doivent transmettre à la Banque Centrale une copie de la page de journal sur lequel elle a publié les états financiers et une copie des états financiers en trois (3) jours ouvrables après leur publication.</p>

<p>Banki ntishobora gutangaza amakuru arimo amakosa, atuzuye, ayobya cyangwa adahuye n'ibiteganywa n'aya mabwiriza rusange.</p> <p>Banki Nkuru ishobora gutegeka ibi bikurikira mu gihe amakuru yatangajwe anyuranije n'ibikubiye mu gika kibanziriza iki :</p> <ul style="list-style-type: none"> 1° guhindura cyangwa gukosora ayo makuru; 2° kongera gutangaza amakuru yahinduwe cyangwa yakosowe; cyangwa 3° guha Banki Nkuru izindi nyandiko cyangwa amakuru cyangwa ibisobanuro kuri izo nyandiko cyangwa amakuru. <p><u>Ingingo ya 14: Kongera Gutangaza amakuru akosoye</u></p> <p>Bitabangamiye ibyo aya mabwiriza rusange ateganya, banki igomba kongera gutangaza no gushyikiriza Banki Nkuru bundi bushya amakuru akosoye, nyuma yo kubona ko hari amakuru y'ingenzi yirengagijwe cyangwa yatangajwe atari ukuri mu makuru iheruka gutangaza.</p> <p>Impamvu yatumye hatangazwa amakuru atari ukuri mu itangazwa riheruka igomba kugaragazwa kandi ikamenyeshwa Banki Nkuru hamwe n'amakuru yakosowe mu gihe cy'iminsi 3 ibanziriza igikorwa cyo kongera kuyatangaza nibura.</p>	<p>A bank shall not publish erroneous, defective, misleading information or information that does not comply with the requirements of this Regulation.</p> <p>The Central Bank may order the following if the published information does not respect the provisions of previous paragraph:</p> <ul style="list-style-type: none"> 1° amend or correct the information; 2° re-publish the amended or corrected information; or 3° submit to the Central Bank any additional documents or information or explanations relating to any document or information. <p><u>Article 14: Re-publication of corrected information</u></p> <p>Notwithstanding the provisions of this regulation, a bank shall republish and resubmit to the Central Bank the corrected information, after realizing that any material information was ignored or/and misrepresented in the previous published information.</p> <p>The cause of wrong information published previously shall be documented and submitted together with corrected information to the Central Bank at least 3 days before the republication.</p>	<p>Une banque ne publie pas d'informations erronées, défectueuses, trompeuses ou non conformes aux exigences du présent règlement.</p> <p>La Banque centrale peut ordonner ce qui suit si les informations publiées ne respectent pas les dispositions du paragraphe précédent.</p> <ul style="list-style-type: none"> 1° modifier ou corriger les informations 2° republier les informations modifiées ou corrigées ; ou 3° transmettre à la Banque Centrale tous les autres documents ou informations ou des explications complémentaires relatives à ces documents ou informations. <p><u>Article 14: Nouvelle publication des informations corrigées</u></p> <p>En dépit des dispositions du présent règlement, une banque doit refaire la publication et resoumettre à la Banque Centrale des informations corrigées après avoir réalisé que d'importantes informations ont été ignorées et/ou mal présentées dans de précédentes informations publiées.</p> <p>La cause de fausses informations publiées précédemment doit être documentée et transmise à la Banque Centrale ensemble avec les informations corrigées dans les 3 jours au moins précédent leur republication.</p>
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<u>Iningo ya 15: Raporor irambuye</u>	<u>Article 15: Integrated reporting</u>	<u>Article 15: Rapport intégré</u>
<p>Banki ikora raporo irambuye buri mwaka ikubiyemo nibura :</p> <ul style="list-style-type: none"> a) ikubiyemo ibikorwa bya banki by'umwaka ; b) ikubiyemo uburyo buhamye ku mikorere ya banki, uko iyobowe n'uburyo igera ku nt ego ; c) igaragaza isano ziri hagati y'ibigerwaho mu rwego rw'imari n'uburyo bw'imibanire, ibidukikije ndetse no mu rwego rw'ubukungu ; d) igaragaza uburyo banki zirema agaciro ku gihe gito, kigereranije m'igihe kirekire ; e) ikubiyemo amakuru asobanura n'ay'imibare nkuko bikubiye muri aya mabwiriza <p>Raporor irambuye ya buri mwaka ishyirwa ku rubuga rwa banki kandi igashyikirizwa Banki Nkuru bitarenze kuwa 31 Gicurasi y'umwaka ukurikira.</p>	<p>A bank shall, on annual basis prepare an integrated report that at least :</p> <ul style="list-style-type: none"> a) includes the annual bank activities; b) includes concise communication of an bank's strategy, governance and performance; c) demonstrates the links between its financial performance and its wider social, environmental and economic context; d) shows how bank's create value over the short, medium and long term; e) includes qualitative and quantitative information provided in this regulation <p>The integrated annual report shall be published on the bank's website and it shall be submitted to the Central Bank not later than 31st May of the following year.</p>	<p>Une banque prépare annuellement un rapport intégré indiquant au moins:</p> <ul style="list-style-type: none"> a) comprend les activités bancaires annuelles; b) comprend une communication concise de la stratégie, de la gouvernance et des performances d'une banque; c) démontre les liens entre sa performance financière et son contexte social, environnemental et économique plus large; d) montre comment la banque crée de la valeur à court, moyen et long terme; e) comprend les informations qualitatives et quantitatives établies dans le présent règlement <p>Le rapport annuel intégré est publié sur le site Web de la banque et soumis à la Banque Centrale au plus tard le 31 Mai de l'année suivante.</p>
<u>Iningo ya 16: Gutangaza amakuru banki ukwayo no mu itsinda</u>	<u>Article 16: Solo and group disclosure</u>	<u>Article 16: Divulgation individuelle et divulgation en groupe</u>
<p>Iyo zikorera mu itsinda, banki zitangaza amakuru asabwa ku bigo by'ingenzi byose bigize iryo tsinda.</p> <p>Banki n'amatsinda y'amabanki atangaza mu buryo bukomatanye cyangwa buri kigo ku gitu cyacyo iyo</p>	<p>In group structure, banks shall disclose all material entities in the group structure.</p> <p>Banks and banking groups shall publish information on a consolidated and, where appropriate, solo basis</p>	<p>Dans une structure de groupe, les banques doivent divulguer toutes les entités significatives de la structure du groupe.</p> <p>Les banques et les groupes bancaires publient des informations d'une manière consolidée et, le cas</p>

<p>bibaye ngombwa, amakuru ashobora kuboneka ku buryo bworoshye kandi agaragaza mu buryo nyabwo uko ikigo gihagaze mu rwego rw'imari, uko gikora, ingorane gishobora guhura nazo, ingamba zo gukemura ingorane kimwe na politiki n'inzira z'imiyoborere y'ikigo.</p>	<p>that is easily accessible and fairly reflects their financial condition, performance, risk exposures, risk management strategies and corporate governance policies and processes.</p>	<p>échéant, d'une manière individuelle de façon à être facilement accessibles et à refléter fidèlement leur situation financière, leur performance, leurs expositions aux risques, leurs stratégies de gestion des risques et leurs politiques et processus de gouvernance de l'entreprise.</p>
<p>UMUTWE WA IV: ITANGAZWA RY'AMAKURU ASOBANURA N'AMAKURU MU MIBARE</p>	<p>CHAPTER IV: QUALITATIVE AND QUANTITATIVE DISCLOSURES</p>	<p>CHAPITRE IV : DIVULGATIONS QUALITATIVES ET QUANTITATIVES</p>
<p>Icyiciro cya mbere: Itangazwa ry'amakuru asobanura</p>	<p>Section One: Qualitative disclosures</p>	<p>Section Première: Divulgations Qualitatives</p>
<p>Ingingo ya 17: Amakuru yerekanye n'imari shingiro bwite n'uko imari shingiro ihagije</p>	<p>Article 17: Capital and capital adequacy disclosure</p>	<p>Article 17: Divulgation du capital et ratio de solvabilité</p>
<p>Banki zitangaza amakuru yerekanye n'imiterere y'imari shingiro yazo. Amakuru asobanura agomba kuba yerekana mu ncamaque ibisabwa mu miterere y'ingenzi y'ibikoresho byose bijyanye n'imari shingiro.</p>	<p>Banks shall disclose information regarding their capital structure. The qualitative disclosure shall contain summary information on the terms and conditions of the main features of all capital instruments.</p>	<p>Les banques doivent divulguer des informations concernant leur structure de capital. La divulgation qualitative doit contenir des informations sommaires sur les termes et les conditions des principales caractéristiques de tous les instruments de capital.</p>
<p>Banki zitangaza amakuru yerekanye n'uko imari yazo ihagije; ayo makuru akaba yerekana mu ncamaque uburyo bukoreshwa mu kwemeza ko imari shingiro yazo ihagije kugira ngo zibashe kurangiza ibikorwa byazo by'ako kanya n'ibyo mu bihe bizaza.</p>	<p>Banks shall disclose information regarding their capital adequacy comprising a summary discussion of their approach to assessing the adequacy of their capital to support current and future activities.</p>	<p>Les banques doivent divulguer les informations relatives à leur ratio de solvabilité, notamment une discussion sommaire sur leur approche d'évaluation de l'adéquation de leurs fonds propres pour soutenir leurs activités actuelles et futures.</p>
<p>Ingingo ya 18: Itangazwa ry'amakuru ku ngorane zishobora kuvuka n'isuzumwa ryazo</p>	<p>Article 18: Disclosure of risk exposure and assessment</p>	<p>Article 18: Divulgation de l'exposition et de l'évaluation des risques</p>
<p>Kuri buri rwego rushobora kuvukamo ingorane zihariye (urugero: Inguzanyo, isoko, ingorane zirebana n'inyungu zisabwa mu bitabo bya banki,</p>	<p>For each separate risk area (e.g. credit, market, operational, interest rate risk in the banking book, equity) banks shall describe their risk management</p>	<p>Pour chaque domaine de risque distinct (par exemple le crédit, le marché, le domaine opérationnel, le risque de taux d'intérêts dans le portefeuille</p>

<p>urwego rw'imikorere, imigabane shingiro), banki zigomba gusobanura intego na politiki zazo zo gukemura ingorane zishobora kuvuka zirimo :</p> <ul style="list-style-type: none"> 1° ingamba n'inzira zikurikizwa ; 2° imiterere n'imitunganyirize y'umurimo wo gukemura ingorane runaka zavutse ; 3° aho uburyo bwo gutanga raporo ku ngorane zishobora kuvuka cyangwa kugena uko zingana bugarukira n'imiterere yabwo ; na 4° politiki zo gukumira cyangwa kugabanya ingorane zishobora kuvuka n'ingamba ndetse n'inzira zo kugenzura niba iryo kumira cyangwa iryo gabanya rikora neza mu buryo buhoraho. <p><u>Iningo ya 19 : Gutangaza amakuru ku ngorane zerekanye n'inguzanyo</u></p> <p>Banki zitangaza amakuru ku ngorane zifyanye n'inguzanyo. Ibisabwa mu itangazwa ry'amakuru asobanura muri rusange ku bijyanye n'ingorane zerekanye n'inguzanyo birimo ibi bikurikira:</p> <ul style="list-style-type: none"> 1° gusobanura amafaranga yakererewe cyangwa yatakaje agaciro (bikoreshwa mu ibaruramari) ; 2° gusobanura politiki yo gukemura ingorane zifyanye n'imyenda; 3° politiki n'inzira no kugaragaza uburyo banki 	<p>objectives and policies, including:</p> <ul style="list-style-type: none"> 1° strategies and processes; 2° the structure and organisation of the relevant risk management function; 3° the scope and nature of risk reporting and/or measurement systems; and 4° the policies for hedging and/or mitigating risk and strategies and the processes for monitoring the continuing effectiveness of hedges/mitigants. <p><u>Article 19: Credit risk disclosure</u></p> <p>Banks shall disclose information regarding their exposure to credit risk. The general qualitative disclosure requirements with respect to credit risk, include:</p> <ul style="list-style-type: none"> 1° definitions of past due and impaired (for accounting purposes); 2° discussion of their credit risk management policy; 3° policies and processes for, and an 	<p>bancaire, les fonds propres), les banques doivent décrire leurs objectifs et leurs politiques en matière de gestion des risques, notamment:</p> <ul style="list-style-type: none"> 1° les stratégies et les processus ; 2° la structure et l'organisation de la fonction de gestion des risques pertinente ; 3° la portée et la nature des systèmes de déclaration et/ou d'évaluation des risques; et 4° les politiques de limitation et/ou d'atténuation des risques et les stratégies ainsi que les processus de suivi de l'efficacité continue des éléments de limitation/atténuation. <p><u>Article 19: Divulgation du risque de crédit</u></p> <p>Les banques divulguent des informations concernant leurs engagements au risque de crédit. Les exigences de divulgation qualitative générale en matière de risque de crédit comprennent:</p> <ul style="list-style-type: none"> 1° les définitions des arriérés et des dépréciations (aux fins comptables); 2° discussion de leur politique de gestion du risque de crédit ; 3° les politiques et les processus, ainsi qu'une
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<p>zikoresha ukwiskyurana mu biri n'ibitari mu ifoto y'umutungo;</p> <p>4° politiki n'inzira yo kugena agaciro no gucunga ingwate;</p> <p>5° gusobanura imiterere y'ubwoko bw'ingenzi bw'ingwate zafashwe;</p> <p>6° ubwoko bw'ingenzi bw'abishingizi/cyangwa ubwishingizi bw'inguzanyo bifitanye isano kimwe n'ubushobozi bwabo bwo kwishyura inguzanyo;</p> <p>7° amakuru ku bucucike bw'ingorane (isoko cyangwa inguzanyo) mu bijyanye n'ibyemezo byo kugabanya ingorane byafashwe.</p> <p>Iningo ya 20 : Itangazwa ry'amakuru ku ngorane z'isoko n'iz'imikorere</p> <p>Bitabangamiye ibivugwa mu zindi ngingo z'aya mabwiriza rusange, amabanki atangaza ingorane z'isoko harimo n'ishoramari ryakozwe hakoreshejwe uburyo busanzwe buhuriweho.</p> <p>Amabanki atangaza uburyo bukoreshwa mu gusuzuma ingorane zishingiye ku mari shingiro zikoresha.</p>	<p>indication of the extent to which banks make use of, on- and off-balance sheet netting;</p> <p>4° policies and processes for collateral valuation and management;</p> <p>5° a description of the main types of collateral taken;</p> <p>6° the main types of guarantor/credit derivative counterparty and their creditworthiness;</p> <p>7° information about (market or credit) risk concentrations within the mitigation taken.</p> <p>Article 20: Market and operational risk disclosure</p> <p>Without prejudice to other provisions of this regulation, banks shall disclose market risk including the portfolios covered by the Standardized Approach.</p> <p>Banks shall disclose approach (es) for operational risk capital assessment for which they qualify.</p>	<p>indication sur la mesure dans laquelle les banques utilisent la compensation au bilan et hors bilan ;</p> <p>4° les politiques et les processus d'évaluation et de gestion des garanties;</p> <p>5° une description des principaux types de garanties prises;</p> <p>6° les principaux types de garant/contreperte de dérivés de crédits et leur solvabilité;</p> <p>7° des informations sur les concentrations des risques (marché ou crédit) dans les mesures d'atténuation prises.</p> <p>Article 20: Divulgation du Risque du marché et du risque opérationnel</p> <p>Sans porter préjudice aux autres dispositions du présent règlement, les banques doivent divulguer les risques du marché, y compris les portefeuilles couverts par l'approche standardisée.</p> <p>Les banques doivent divulguer les approches d'évaluation du capital à risque opérationnel pour lequel elles se qualifient.</p>
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<u>Iningo ya 21 : Itangazwa ry'ingorane zishingiye ku nyungu zisabwa</u>	<u>Article 21 : Interest rate risk disclosure</u>	<u>Article 21: Divulgation du risque de taux d'intérêt</u>
Amabanki atangaza amakuru asobanura ku nyungu zisabwa harimo n'imiterere yazo nk'uko zigaragara mu gitabo cy'imikorere ya banki ndetse no ku bitekerezo shingiro ku bijyanye no kwishyura inguzanyo mbere y'igihe no ku myitwarire y'ubwizigame butarageza igihe, kimwe no ku ngarukagihe y'inyungu zisabwa hakoreshejwe imibare ikoreshwa mu gitabo cya banki.	Banks shall disclose qualitative information on interest rate risk including the nature of interest rate risk in the banking book and key assumptions, including assumptions regarding loan prepayments and behaviour of non-maturity deposits, and frequency of interest rate risk in the banking book measurement.	Les banques doivent divulguer des informations qualitatives sur le risque de taux d'intérêts, y compris la nature du risque de taux d'intérêt dans le portefeuille bancaire ainsi que des hypothèses essentielles, y compris des hypothèses concernant les remboursements de crédits anticipés et le comportement des dépôts non échus, ainsi que la fréquence du risque de taux d'intérêts eu égard à la mesure du portefeuille bancaire.
<u>Iningo ya 22 : Amakuru atangazwa ku miyoborere y'ikigo</u>	<u>Article 22: Corporate governance disclosure</u>	<u>Article 22: Divulgation de la gouvernance de l'entreprise</u>
Banki zitangaza umubare w'inama z'abagize Inama y'Ubuyobozi zabayeho muri icyo gihe cy'itangaza ry'amakuru kimwe n'urutonde rwerekana uko buri wese mu bagize Inama y'Ubuyobozi yagiye ayitabira.	Banks shall disclose the number of board meetings held during the disclosure period and the attendance record of each director.	Les banques doivent divulguer le nombre de réunions du conseil d'administration tenues pendant la période de divulgation et le relevé des présences de chaque administrateur.
Raporitangaza igaragaza amazina y'abagize komite z'Inama y'Ubutegetsi, umubare w'inama za komite z'Inama y'Ubutegetsi zabayeho muri icyo gihe cy'itangaza, uko buri wese mu bagize Inama y'Ubutegetsi yagiye yitabira inama ndetse n'amakuru ku nshingano, imirimo, n'ibikorwa bya za komite.	The disclosure statement shall cover the names of committees' members, number of board committee meetings held during the period , attendance record of each director for these meetings and details of the committeees' roles, functions and activities.	La déclaration de divulgation doit contenir les noms des membres des comités, le nombre de réunions des comités du conseil d'administration tenues au cours de la période, les relevés de présence de chaque administrateur à ces réunions, ainsi que les détails des rôles, fonctions et activités des comités.
<u>Iningo ya 23 Amakuru ku iyubahirizwa ry'amategeko n'amabwiriza</u>	<u>Article 23: Compliance disclosure</u>	<u>Article 23: Divulgation de conformité</u>
Banki zitangaza ibibazo byose bifitanye isano no kudakurikiza Itegeko rigena imitunganyirize	Banks shall reveal all concerns of non-compliance with the Banking law, Regulations and other	Les banques révèlent tous les problèmes relatifs à la non conformité à la Loi portant organisation de

<p>y'imirimo y'amabanki, amabwiriza ndetse n'andi mategeko akoreshwa.</p>	<p>applicable laws.</p>	<p>l'activité bancaire, aux règlements et aux autres lois applicables.</p>
<p>Raporor itangazwa igomba kuba irimo uko banki yarenze ku mategeko/amabwiriza mu byiciro bikurikira :</p>	<p>The disclosure statement shall include violations relating to:</p>	<p>La divulgation doit inclure des violations en rapport avec :</p>
<p>1° ibipimo bigaragaza niba imari shingiro ihagije n'ibipimo by'aho imari shingiro ikomoka biri munsi y'ikigero cyo hasi gisabwa;</p>	<p>1° the capital adequacy ratios and leverage ratios below the prudential minimum thresholds;</p>	<p>1° les ratios d'adéquation du capital et les ratios de levier inférieurs aux seuils prudentiels minimaux ;</p>
<p>2° amafaranga asabwa kuba ahari;</p>	<p>2° liquidity requirements;</p>	<p>2° les exigences de liquidité ;</p>
<p>3° amafaranga ntarengwa agomba gutangwa nk'inguzanyo ;</p>	<p>3° prudential lending limits;</p>	<p>3° les limites de prêt prudentielles;</p>
<p>4° kudakurikiza ibisabwa by'ibanze mu miyoborere y'ikigo nk'uko biteganywa n'itegeko rigena imitunganyirize y'imirimo y'amabanki cyangwa amabwiriza yerekerye n'imiyoborere y'ibigo, n'imirongo ngenderwaho ishyirwaho na Banki Nkuru;</p> <p>Iyo banki itabashije gukurikiza ibisabwa mu rwego rw'amategeko itangaza impamu itabashije kubikurikiza kandi igatanga ingamba n'ingengabihe igaragaza uko iteganya gukemura icyo kibazo.</p>	<p>4° non-compliance with minimum corporate governance standards as laid out in the Banking Law or Regulation on corporate governance, and guidelines issued by the Central Bank;</p> <p>A non-compliant bank shall disclose the causes of non-compliance with Law and provide a statement of the bank's plans and timeframe for addressing the non-compliance.</p>	<p>4° le non-respect des normes minimales de gouvernance de l'entreprise telles qu'énoncées dans la Loi portant organisation de l'activité bancaire ou le Règlement sur la gouvernance d'entreprises et des directives de la Banque Centrale;</p> <p>Une banque qui ne se conforme pas aux dispositions légales doit divulguer les causes de la non-conformité; et doit fournir une déclaration des plans et du calendrier de la banque pour remédier à la non-conformité.</p>
<p><u>Iningo ya 24: Ingengabihe y'itangazwa ry'amakuru asobanura</u></p>	<p><u>Article 24: Qualitative disclosures timeframe</u></p>	<p><u>Article 24: Calendrier de divulgations qualitatives</u></p>
<p>Amakuru asobanura asabwa muri iki cyiciro atangazwa buri mwaka muri raporo irambuye.</p>	<p>Qualitative disclosures that are required in this section shall be disclosed annually in the integrated report.</p>	<p>Les divulgations qualitatives requises dans la présente section doivent être publiées annuellement dans le rapport intégré.</p>

Icyiciro cya 2: Itangazwa ry'amakuru mu mibare	Section 2: Quantitative disclosures	Section 2: Divulgations quantitatives
<p>Iningo ya 25: Amakuru mu mibare ku ingorane zishingiye ku nguzanyo</p> <p>Banki zigomba gutangaza amakuru akurikira ku birebana n'ingorane zerekeranye n'ingorane ku nguzanyo:</p> <p>1° ingorane ku myenda yose zatanzwe : hamaze gukorwa ubwishiurane kandi hadakuwemo ibigabanya ingorane zishingiye ku nguzanyo;</p> <p>2° imyenda yose zatanzwe zishyizwe mu byiciro by'ubwoko bw'ingenzi bw'inguzanyo kugeza ku itariki ya raporo:</p> <ul style="list-style-type: none"> a. inguzanyo, kwiyemeza gutanga inguzanyo cyangwa indi myenda bidafitanye isano itari mu ifoto y'umutungo; b. inyandiko nyemezamwenda; c. imyenda yumvikanyweho (OTC) <p>3° uko imyenda zatanzwe hakurikijwe uturere n'imiterere y'ahantu zatangiwe zishyizwe mu byiciro by'ubwoko bw'ingenzi bw'inguzanyo;</p> <p>4° uko imyenda yatanzwe hakurikijwe inzego z'ibikorwa zishyizwe mu byiciro by'ubwoko bw'ingenzi bw'inguzanyo kandi zikomatanyirije mu nzego zikurikira:</p>	<p>Article 25: Quantitative information on credit risk</p> <p>The following information on credit risk exposures, must be disclosed:</p> <p>1° total gross credit risk exposures: after accounting offsets and without taking into account credit risk mitigation;</p> <p>2° gross credit exposures, broken down by major types of credit exposure as of the date of the report:</p> <ul style="list-style-type: none"> a. loans, commitments and other non-derivative off-balance sheet exposures; b. debt securities; c. OTC derivatives <p>3° regional or geographic distribution of exposures, broken down in significant areas by major types loans;</p> <p>4° sector distribution of exposures, broken down by major types of credit exposures and aggregated in the following areas:</p>	<p>Article 25: Informations quantitatives sur le risque de crédits</p> <p>Les informations suivantes sur les engagements au risque de crédits doivent être divulguées:</p> <p>1° total brut des engagements au risque crédits : après compensation comptable et sans tenir compte d'atténuation du risque de crédits;</p> <p>2° engagements de crédits bruts, ventilés par grands types de risques de crédit à la date du rapport:</p> <ul style="list-style-type: none"> a. prêts, engagements et autres expositions hors-bilan non dérivées ; b. titres d'emprunt ; c. dérivés de gré à gré (OTC) <p>3° répartition régionale ou géographique des engagements, ventilés par domaines importants selon les principaux types de prêts;</p> <p>4° répartition sectorielle des engagements, ventilée par grands types d'engagements de et regroupée dans les domaines suivants:</p>

<ul style="list-style-type: none"> a. Leta; b. izirebana n'imari; c. inganda; d. ibikorwa remezo n'ubwubatsi; e. serivisi n'ubucuruzi. f. ibindi 	<ul style="list-style-type: none"> a. Government; b. financial; c. manufacturing; d. infrastructure and construction; e. services and commerce. f. Other 	<ul style="list-style-type: none"> a. l'Etat; b. financier; c. industriel; d. infrastructure et construction; e. services et commerce; f. Autres
<p>Iningo ya 26: Amakuru mu mibare ajyanye n'ingorane z'isoko</p> <p>Banki igomba gutangaza ibisabwa mu rwego rw'imari shingiro ku byateza ingorane zikurikira mu bitabo by'ubucuruzi bya banki :</p> <ul style="list-style-type: none"> 1° ingorane z'ijanisha ry'inyungu zisabwa ; 2° ingorane zishingiye ku mari shingiro ; 3° ingorane z'ivunjisha ; 	<p>Article 26: Quantitative information on market risk</p> <p>The bank must disclose the capital requirements for the following exposures in the trading book:</p> <ul style="list-style-type: none"> 1° interest rate risk; 2° equity risk; 3° foreign exchange risk; 	<p>Article 26: Informations quantitatives sur les risques de marché</p> <p>La banque doit divulgues les exigences du capital pour les engegements suivant dans le portefeuille de transaction:</p> <ul style="list-style-type: none"> 1° risque de taux d'intérêts; 2° risque sur le capital; 3° risque de change;
<p>Iningo ya 27: Itangazwa ry'amakuru mu mibare ku ngorane z'amafaranga ahari</p> <p>Banki igomba gutangaza amakuru mu mibare akurikira yibanda ku gipimo cy'amafaranga ahari :</p> <ul style="list-style-type: none"> 1° amafaranga abitse ku geza mu mpera z'igihembwe; 	<p>Article 27: Quantitative information on liquidity risk</p> <p>The bank must disclose the following quantitative information taking into consideration the liquidity ratio:</p> <ul style="list-style-type: none"> 1° liquid assets available, as of the date of quarter end; 	<p>Article 27: Informations quantitatives sur le risque de liquidité</p> <p>Une banque doit divulgues les informations quantitatives suivantes en tenant compte du ratio de liquidité:</p> <ul style="list-style-type: none"> 1° actifs liquides disponibles à la date de fin du trimester;

<p>2° amafaranga yose y'ubwizigame kugeza mu mpera z'igihembwe;</p> <p>3° igipimo cy'amafaranga ahari ku geza mu mpera z'igihembwe.</p> <p>Banki zigomba gutangaza amakuru mu mibare akurikira hashingiwe ku gipimo cy'igishoro bwite kidahinduka (<i>Net Stable Funding Ratio/NSFR</i>):</p> <p>1° amafaranga y'igishoro kidahinduka ahari (ASF) mu mpera za buri gihembwe;</p> <p>2° amafaranga y'igishoro kidahinduka akenewe (RSF) mu mpera za buri gihembwe;</p> <p>3° igipimo cy'igishoro bwite kidahinduka (NSFR) mu mpera za buri gihembwe.</p> <p><u>Iningo ya 28:</u> Andi makuru atangazwa mu mibare</p> <p>Uretse amakuru mu mibare atangazwa asabwa n'aya mabwiriza, amabanki atangaza amakuru mu mibare akubiye ku mugereka w'aya mabwiriza.</p>	<p>2° total deposit liabilities, as of the date of quarter end;</p> <p>3° liquidity Coverage ratio, as of the date of quarter end.</p> <p>The banks must disclose the following quantitative information considering the Net Stable Funding Ratio (NSFR):</p> <p>1° available Stable Funding (ASF) item, as of the end of each quarter;</p> <p>2° required Stable Funding (RSF) item, as of the end of each quarter;</p> <p>3° NSFR ratio, as of the end of each quarter.</p> <p>Additional information deemed relevant by the bank must be disclosed, with the objective of ensuring the proper transparency of its risk management and measurement.</p> <p><u>Article 28: Other quantitative disclosures</u></p> <p>In addition to quantitative information to be disclosed as required under this regulation, Banks shall disclose other quantitative information prescribed in the appendix attached on this regulation.</p>	<p>2° le total des dépôts à compter de la date de fin du trimestre;</p> <p>3° Ratio de couverture de liquidité à la date de fin du trimestre.</p> <p>Les banques doivent divulguer les informations quantitatives suivantes en tenant compte du ratio de financement net stable (NSFR):</p> <p>1° poste de Financement Stable disponible (FSA), à la fin de chaque trimestre;</p> <p>2° poste de Financement Stable Requis (RSF), à la fin de chaque trimestre;</p> <p>3° ratio de Financement Net Stable (NSFR) à la fin de chaque trimestre.</p> <p>Les informations supplémentaires jugées pertinentes par la banque doivent être divulguées dans le but de garantir la transparence appropriée de sa gestion et de sa mesure des risques.</p> <p><u>Article 28: Autres divulgation quantitatives</u></p> <p>En plus d'informations quantitatives à divulger conformément au présent règlement, les banques divulgent les informations quantitatives prescrites dans l'annexe jointe à ce règlement.</p>
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<u>Iningo ya 29 : Ingengabihe y'itangazwa ry'amakuru mu imibare</u>	<u>Article 29: Quantitative disclosures timeframe</u> Quantitative disclosures required in this section shall be disclosed on quarterly and annual basis together with financial statements.	<u>Article 29: Calendrier de divulgations quantitatives</u> Les divulgations quantitatives requises dans la présente section doivent être effectuées trimestriellement et annuellement ensemble avec les états financiers.
<u>UMUTWE WA V: ININGO ZINYURANYE N'IZISOZA</u>	<u>CHAPTER V: MISCELLANEOUS AND FINAL PROVISIONS</u>	<u>CHAPITRE V: DISPOSITIONS DIVERSES ET FINALES</u>
<u>Iningo ya 30 : Inama n'abagenzuzi bo hanze</u>	<u>Article 30: Bilateral Meeting with external auditors</u> The Central Bank reserves the right to convene a meeting with external auditors firms at least once a year and whenever deemed necessary by the Central Bank to discuss issues of common interest relating to bank operations.	<u>Article 30: Réunion bilatérale avec les auditeurs externes</u> La Banque Centrale se réserve le droit de convoquer une réunion avec les cabinets d'auditeurs externes au moins une fois par an et chaque fois qu'elle le juge nécessaire pour débattre des questions d'intérêt commun liées aux opérations bancaires.
<u>Iningo ya 31: Igihe cyo gutangaza raporo irambuye</u>	<u>Article 31: Transitional period for the publication of the integrated report</u> Banks are given a transitional period of one year for the publication of the annual integrated report, from the date of the publication of this regulation in the Official Gazette	<u>Article 31: Periode transitoire pour la publication du rapport intégré</u> Les banques ont une période transitoire d'une année pour la publication du rapport intégré à partir de la publication de ce règlement dans le Journal Officiel.
<u>Iningo ya 32: Ingamba z'ikosora</u>	<u>Article 32: Corrective measures</u> If a bank fails to publish its financial statements on time without prior authorization of the Central Bank, misrepresent its financial statements or fails to comply with this regulation, it shall be subject to corrective actions and sanctions as provided by the	<u>Article 32: Mesures correctives</u> Si une banque ne parvient pas à publier ses états financiers à temps sans l'autorisation préalable de la Banque Centrale, fait une fausse publication de ses états financiers ou ne se conforme pas au présent règlement, elle est passible de mesures correctives et

<p>Itegeko rigena imitunganyirize y'amabanki n'amabwiriza yerekeye ibihano byo mu rwego rw'ubutegetsi n'iby'amafaranga bihabwa amabanki.</p> <p><u>Iningo ya 33: Ivanwaho ry'ingingo zinyuranyije n'aya mabwiriza rusange</u></p> <p>Amabwiriza N° 03/2016 yo ku wa 24 Kamena 2016 agena uko amabanki atangaza raporo y'imari n'andi makuru n'izindi ngingo z'amabwiriza abanziriza aya kandi zinyuranye n'aya Mabwiriza rusange zivanyweho.</p> <p><u>Iningo ya 34: Igihe aya mabwiriza rusange atangira gukurikizwa</u></p> <p>Aya mabwiriza atangira gukurikizwa ku munsi atangarijweho mu Igazeti ya Leta ya Repubulika y'u Rwanda.</p> <p>Bikorewe i Kigali, ku wa 09/09/2019</p> <p>(se) RWANGOMBWA John Guverineri</p>	<p>Banking law and regulation on administrative pecuniary sanctions applicable to banks.</p> <p><u>Article 33: Repealing provisions</u></p> <p>The regulation N° 03/2016 of 24/06/2016 on publication by banks of financial statements and other disclosures and all prior regulatory provisions inconsistent with this Regulation are hereby repealed.</p> <p><u>Article 34: Commencement</u></p> <p>This regulation shall come into force on the date of its publication in the Official Gazette of the Republic of Rwanda.</p> <p>Done in Kigali, on 09/09/2019</p> <p>(se) RWANGOMBWA John Governor</p>	<p>sanctions prévues par la loi bancaire et le règlement relatif aux sanctions pécuniaires administratives applicables aux banques.</p> <p><u>Article 33: Dispositions abrogatoires</u></p> <p>Le règlement N° 03/2016 du 24/06/2016 relatif à la publication par les banques des états financiers et des autres divulgations, ainsi que toutes les dispositions réglementaires antérieures contraires au présent règlement sont abrogés.</p> <p><u>Article 34: Entrée en vigueur</u></p> <p>Le présent règlement entre en vigueur le jour de sa publication au Journal Officiel de la République du Rwanda.</p> <p>Fait à Kigali, le 09/09/2019</p> <p>(se) RWANGOMBWA John Gouverneur</p>
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UMUGEREKA: IMIBARE ITANGAZWA

Ingingo	Amafaranga/ Igipimo/N°
I. Ireme ry'Imari Shingiro	
1. imari shingiro bwite (Urwego rwa mbere)	
2. imari shingiro y'inyongera (Urwego rwa kabiri)	
3. imari shingiro yose hamwe	
4. imitungo yose ishobora guhura n'ingorane	
5. igipimo cy'imari bwite/Imitungo yose ishobora guhura n'ingorane (Igipimo cy'urwego rwa mbere)	
6. igipimo cy'urwego rwa kabiri	
7. igipimo cy'imari shingiro mbumbe/Imitungo yose ishobora guhura n'ingorane	
8. igipimo kigaragaza aho imari shingiro ikomoka (Leverage ratio)	
II. Ingoranе zerekanye n'inguzanyo	
1. Inguzanyo mbumbe zose zatanzwe: hamaze gukorwa ubwishiurane kandi hadakuwemo ibigabanya ingoranе zishingiye ku nguzanyo;	
2. Impuzandengo y'inguzanyo mbumbe zose zatanzwe zishyizwe mu byiciro by'ubwoko bw'ingenzi bw'inguzanyo bukurikira: a) imyenda, kwiyemeza gutanga imyenda cyangwa indi myenda	

bidafitanye isano itari mu ifoto y'umutungo;	
b) inyandiko nyemezamwenda;	
c) imyenda yumvikanyweho bifitanye isano (<i>OTC derivatives</i>)	
3. Uko imyenda yatanzwe hakurikijwe uturere zishyizwe mu byiciro by'ubwoko bw'ingenzi bw'inguzanyo;	
4. Uko imyenda zatanzwe hakurikijwe inzego z'ibikorwa zishyizwe mu byiciro by'ubwoko bw'ingenzi bw'inguzanyo kandi zibumbiwe hamwe mu nzego z'ibikorwa zikurikira:	
a) Leta;	
b) izirebana n'imari;	
c) inganda ;	
d) ibikorwa remezo n'ubwubatsi;	
e) serivisi n'ubucuruzi.	
f) ibindi	
5. Ibitari mu ifoto y'umutungo	
6. Ibimenyetso by'inguzanyo zitishyurwa	
a) inguzanyo zitishyurwa (NPL)	
b) igipimo cy'inguzanyo zitishyurwa	

7. Inguzanyo zahawe abafite aho bahuriye n'ikigo										
a) inguzanyo zihabwa abagize Inama y'Ubutegetsi, abanyamigabane n'amasoniyete yabywawe na banki										
b) inguzanyo ku bakozi										
III. INGORANE ZISHINGIYE KU MAFARANGA AHARI										
1. igipimo cy'amafaranga ahari (LCR)										
2. igipimo cy'Igishoro Bwite Kidahinduka (NSFR)										
IV. INGORANE ZISHINGIYE KU MIKORERE										
Umubare n'ubwoko bw'ubujura bwabayeho n'amafaranga yibwe hakurikijwe ubwoko bw'ubujura	<table border="1"> <tr> <td>Umubare</td> <td>Ubwoko</td> <td>Amafaranga</td> </tr> <tr> <td></td><td></td><td></td> </tr> <tr> <td></td><td></td><td></td> </tr> </table>	Umubare	Ubwoko	Amafaranga						
Umubare	Ubwoko	Amafaranga								
V. INGORANE ZISHINGIYE KU ISOKO										
1. ingorane zishingiye ku nyungu zisabwa										
2. ingorane zishingiye ku migabane shingiro										
3. ingorane zishingiye ku ivunjisha										
VI. INGORANE ZISHINGIYE KU GIHUGU										
1. inguzanyo ziri hanze y'igihugu										
2. indi mitungo iri hanze y'igihugu										

3. imyenda banki ifitiye abo hanze y'igihugu	
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VII. Abayobozi n'abagize Inama y'Ubutegetsi

1. Umubare w'abagize Inama y'Ubutegetsi	
2. Umubare w'abagize Inama y'Ubuyobozi bigenga	
3. Umubare w'abagize Inama y'Ubutegetsi batigenga	
4. Umubare w'abagize Inama y'Ubutegetsi b'igitsina gore	
5. Umubare w'abagize Inama y'Ubutegetsi b'igitsina gabo	
6. Umubare w'abayobozi bakuru	
7. Umubare w'abayobozi bakuru b'igitsina gore	
8. Umubare w'abayobozi bakuru b'igitsina gabo	

APPENDIX : Quantitative Disclosures

Item	Amount/ Ratio/Number
I. Capital Strength	
1. core capital (Tier 1)	
2. supplementary capital (Tier 2)	
3. total capital	
4. total risk weighted assets	
5. core capital/ Total risk weighted assets ratio (Tier 1 ratio)	
6. tier 2 ratio	
7. total capital/total risk weighted assets ratio	
8. leverage ratio	
II. Credit Risk	
1. total gross credit risk exposures: after accounting offsets and without taking into account credit risk mitigation;	
2. average gross credit exposures, broken down by major types of credit exposure: a) loans, commitments and other non-derivative off-balance sheet exposures;	

b) debt securities;	
c) OTC derivatives	
3. Regional or geographic distribution of exposures, broken down in significant areas by major types of credit exposure;	
4. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas:	
a) Government;	
b) financial;	
c) manufacturing;	
d) infrastructure and construction;	
e) services and commerce.	
f) others	
5. Off- balance sheet items	
6. Non-performing loans indicators	
a) Non-performing loans (NPL)	
b) NPL ratio	
7. Related parties	
a) Loans to directors, shareholders and subsidiaries	

b) Loan to employees										
III. LIQUIDITY RISK										
a) Liquidity Coverage Ratio (LCR)										
b) Net Stable Funding Ratio (NSFR)										
IV. OPERATIONAL RISK										
Number and types of frauds and their corresponding amount	<table border="1"><thead><tr><th>Type</th><th>Number</th><th>Amount</th></tr></thead><tbody><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr></tbody></table>	Type	Number	Amount						
Type	Number	Amount								
V. MARKET RISK										
1. Interest rate risk										
2. Equity position risk										
3. Foreign exchange risk										
VI. COUNTRY RISK										
1. Credit exposures abroad										
2. Other assets held abroad										
3. Liabilities to abroad										
VII. Management and board composition										
1. Number of Board members										

2. Number of independent directors	
3. Number of non-independent directors	
4. Number of female directors	
5. Number of male directors	
6. Number of Senior Managers	
7. Number of females senior managers	
8. Number of males senior managers	

ANNEXE : Divulgations Quantitatives

Article	Montant/Ratio/Nombre
I. Force du capital	
1. Fonds propres de base (Tier 1)	
2. Capital supplémentaire (Tier 2)	
3. Capital total	
4. Total des actifs à risque pondéré	
5. Ratio des fonds propres de base/total des actifs à risque pondéré (Tier 1 ratio)	
6. Ratio Tier 2	
7. Ratio capital total / total des actifs à risques pondéré	
8. Ratio de levier	
II. Risque de Crédit	
1. Total des engagements bruts : après compensations comptables et sans tenir compte d'atténuation du risque crédit;	
2. Engagements bruts moyennes, ventilées par de principaux types de crédits : a) prêts, engagements, et autres engagement hors –bilan non dérivés;	

b) Titres d'emprunt;	
c) Dérivés de gré à gré	
3. Répartition régionale ou géographique des engagements, ventilée par domaines importants selon les principaux types d'engagement de crédits;	
4. Répartition sectorielle des expositions, ventilée par de grandes types d'exposition de crédits et regroupées dans les domaines suivants: a) Gouvernement; b) Financier; c) Fabrication; d) Infrastructure et construction; e) Services et commerce. f) Autres	
5. Postes hors bilan	
6. Indicateurs de prêts non performants	
a) Prêts Non Performants (NPL)	
b) Ratio de Prêts Non Performants	

7. Parties liées										
a) Prêt aux administrateurs, actionnaires et aux filiales										
b) Prêt aux employés										
III. RISQUE DE LIQUIDITÉ										
a) Ratio de couverture de liquidité (LCR)										
b) Ratio de financement stable net (NSFR)										
IV. RISQUE OPÉRATIONNEL										
Nombre de cas de fraudes et leur montant correspondant	<table border="1"><thead><tr><th>Nombre</th><th>Type</th><th>Montant</th></tr></thead><tbody><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr></tbody></table>	Nombre	Type	Montant						
Nombre	Type	Montant								
V. RISQUE DU MARCHE										
1. Risque de taux d'intérêts										
2. Risque de la situation des actions										
3. Risque de change										
VI. RISQUE DU PAYS										
1. Engagements à l'étranger										
2. Autres actifs tenus à l'étranger										
3. Engagement pour l'étranger										

VII. Composition de la Direction et du Conseil d'Administration	
1. Effectif des membres du Conseil d'Administration	
2. Effectif des administrateurs indépendants	
3. Effectif des administrateurs non indépendants	
4. Effectif des administrateurs de sexe féminin	
5. Effectif des administrateurs de sexe masculin	
6. Effectif de cadres supérieurs	
7. Effectif de cadres supérieurs de sexe féminin	
8. Effectif de cadres supérieurs de sexe masculin	

<p>BIBONYWE KUGIRA NGO BISHYIRWE KU MUGEREKA W'AMABWIRIZA RUSANGE N° 28/2019 YO KU WA 09/09/2019 AGENA UKO AMABANKI ATANGAZA RAPORO Y'IMARI N'ANDI MAKURU</p>	<p>SEEN TO BE ANNEXED TO THE REGULATION N° 28/2019 OF 09/09/2019 RELATING TO PUBLICATION OF FINANCIAL STATEMENTS AND OTHER DISCLOSURES BY BANKS</p>	<p>VU POUR ETRE ANNEXE AU REGLEMENT N° 28/2019 DU 09/09/2019 RELATIF A LA PUBLICATION DES ETATS FINANCIERS ET AUTRES DIVULGATIONS PAR DES BANQUES</p>
<p>Bikorewe i Kigali, ku wa 09/09/2019</p>	<p>Done in Kigali, on 09/09/2019</p>	<p>Fait à Kigali, le 09/09/2019</p>
<p>(se) RWANGOMBWA John Guverneri</p>	<p>(se) RWANGOMBWA John Governor</p>	<p>(se) RWANGOMBWA John Gouverneur</p>

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya UMUTONIWASE Zainabu yo ku wa 11/04/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Madamu UMUTONIWASE Zainabu mwene RWEMA Braza na MUKANDEKEZI Claudine utuye mu Mudugudu w'Itetero, Akagari ka Kamatamu, Umurenge wa Kacyiru, Akarere ka Gasabo mu Mujyi wa Kigali, uboneka kuri telephone: 0789849938, ahinduye amazina asanganywe.

Kuva ubu yiswe : **UMUTONIWASE Darlène.**

Bikorewe i Kigali, ku wa 23/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

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Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya NTABAKIVINDIMWE Théophile yakiriwe ku wa 08/04/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana NTABAKIVINDIMWE Théophile utuye mu Mudugudu wa Kamuhire, Akagari ka Kamatamu, Umurenge wa Kacyiru, Akarere ka Gasabo mu Mujyi wa Kigali, uboneka kuri telephone: 0788424327; ahinduye amazina asanganywe.

Kuva ubu yiswe : **NSHIMIYUMUREMYI Théophile**.

Bikorewe i Kigali, ku wa 17/10/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya MUTUYISUGI Hyacantha yakiriwe ku wa 11/04/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Madamu MUTUYISUGI Hyacantha utuye mu Mudugudu wa Burima, Akagari ka Burima, Umurenge wa Kinazi, Akarere ka Ruhango mu Ntara y'Amajyepfo, uboneka kuri telephone: 0786082356; ahinduye amazina asanganywe.

Kuva ubu yiswe : **DUSHIME Hyacantha.**

Bikorewe i Kigali, ku wa 17/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya MBARUSHIMANA MANZI David yakiriwe ku wa 27/08/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana MBARUSHIMANA MANZI David mwene MBARUSHIMANA GASIMBA Vianney na MUKANDANGA Daniel utuye mu Mudugudu wa Haguruka, Akagari ka Mbugangari, Umurenge wa Gisenyi, Akarere ka Rubavu mu Ntara y'Iburengerazuba, uboneka kuri telephone: 0784270377; ahinduye amazina asanganywe.

Kuva ubu yiswe : **MANZI David.**

Bikorewe i Kigali, ku wa 22/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya AKAZIYUMUGABO Jean Damascène yakiriwe ku wa 20/08/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana AKAZIYUMUGABO Jean Damascène mwene TURATSINZE na UWIMANA utuye mu Mudugudu wa Rwaburegeya, Akagari ka Rebero, Umurenge wa Ruvune, Akarere ka Gicumbi mu Ntara y'Amajyaruguru, uboneka kuri telephone: 0782180153; ahinduye amazina asanganywe.

Kuva ubu yiswe : **HIRWA Jean Damascène**.

Bikorewe i Kigali, ku wa 22/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

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Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya NYIRIMANA Abdelaziz Emmanuel yakiriwe ku wa 28/02/2018 isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana NYIRIMANA Abdelaziz Emmanuel utuye mu Mudugudu wa Nyanza, Akagari ka Nyanza, Umurenge wa Gatenga, Akarere ka Kicukiro mu Mujyi wa Kigali, uboneka kuri telephone: 0788466156; ahinduye amazina asanganywe.

Kuva ubu yiswe : **NYIRIMANA Emmanuel.**

Bikorewe i Kigali, ku wa 23/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya NSIGAYAHIMANA Faustin yakiriwe ku wa 09/01/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana NSIGAYAHIMANA Faustin utuye mu Mudugudu wa Gasharu, Akagari ka Gitwa, Umurenge wa Gihombo, Akarere ka Nyamasheke mu Ntara y'Iburengerazuba, uboneka kuri telephone: 0789434894; ahinduye amazina asanganywe.

Kuva ubu yiswe : **NIZEYIMANA Faustin.**

Bikorewe i Kigali, ku wa 03/07/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

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MINISITERI Y'UBUTEGETSI BW'IGIHUGU

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya ZITONI François yakiriwe ku wa 20/06/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana ZITONI François utuye mu Mudugudu wa Muhoza, Akagari ka Kabuguru I, Umurenge wa Rwezamenyo, Akarere ka Nyarugenge, Umujiyi wa Kigali, uboneka kuri telephone: 0788501147; ahinduye amazina asanganywe.

Kuva ubu yiswe : **ZITONI Francis.**

Bikorewe i Kigali, ku wa 23/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya KAZARE AKIMANA Marguerite yakiriwe ku wa 09/08/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Madamu KAZARE AKIMANA Marguerite utuye mu Mudugudu wa Rurembo, Akagari ka Kibenga, Umurenge wa Ndera, Akarere ka Gasabo mu Mujyi wa Kigali, uboneka kuri telephone: 0783073116; ahinduye amazina asanganywe.

Kuva ubu yiswe : **KAZARE AKIMANA Marguerite Marie Alacoque.**

Bikorewe i Kigali, ku wa 17/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya HAGUMA yakiriwe ku wa 31/07/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana HAGUMA mwene MANIRAGUHA Jean Damascène na MUKANTWARI Floride utuye mu Mudugudu wa Kabuga, Akagari ka Kamutora, Umurenge wa Rushaki, Akarere ka Gicumbi mu Ntara y'Amajyaruguru, uboneka kuri telephone: 0780289433; ahinduye amazina asanganywe.

Kuva ubu yiswe : **HAGUMA Jean Claude.**

Bikorewe i Kigali, ku wa 21/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya MPORENDENGANE Jean Claude yakiriwe ku wa 31/07/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana MPORENDENGANE Jean Claude mwene NTAWIYANGA Phenias na BUHAZE Siphora utuye mu Mudugudu w'Umunyinya, Akagari k'Umuganda, Umurenge wa Gisenyi, Akarere ka Rubavu, mu Ntara y'Iburengerazuba, uboneka kuri telephone: 0788532176; ahinduye amazina asanganywe.

Kuva ubu yiswe : **KANAMUGIRE Jean Claude.**

Bikorewe i Kigali, ku wa 21/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya KINANI Ange Théophile yakiriwe ku wa 20/08/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana KINANI Ange Théophile mwene MUNYAMBUGA Baltazaar na UWIZEYIMANA utuye mu Mudugudu w'Umutekano, Akagari ka Nyabugogo, Umurenge wa Muhima, Akarere ka Nyarugenge mu Mujyi wa Kigali, uboneka kuri telephone: 0788661314; ahinduye amazina asanganywe.

Kuva ubu yiswe : **MUGISHA Ange Théophile.**

Bikorewe i Kigali, ku wa 22/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya SIBOMANA Noel yakiriwe ku wa 18/07/2019 isaba uburenganzira bwo guhindura izina risanzwe ryanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana SIBOMANA Noel mwene BARIRUSHYA Ezechias na KAKUZE Esther, utuye mu Mudugudu wa Ruhanga, Akagari ka Ruhanga, Umurenge wa Rusororo, Akarere ka Gasabo mu Mujyi wa Kigali, uboneka kuri telephone N° 0788557094, ahinduye izina asanganywe.

Kuva ubu yiswe: **SIBOMANA Noel Odenwald.**

Bikorewe i Kigali, ku wa 21/10/2019

(sé)

Prof. SHYAKA Anastase

Minisitiri

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya UWAMPOJEJE Yves Sacre yakiriwe ku wa 14/11/2018 isaba uburenganzira bwo guhindura izina risanzwe ryanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana UWAMPOJEJE Yves Sacre, utuye mu Mudugudu wa Zuba, Akagari ka Nyarurama, Umurenge wa Kigarama, Akarere ka Kicukiro, Umujyi wa Kigali, ubarizwa kuri telephone N° 0785698331, ahinduye izina asanganywe.

Kuva ubu yiswe: **UWAMPOJEJE BUKOKO KAMARO.**

Bikorewe i Kigali, ku wa 25/10/2019

(sé)

Prof. SHYAKA Anastase

Minisitiri

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya MUHAYIMPUNDU Marie yakiriwe ku wa 20/08/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Madamu MUHAYIMPUNDU Marie mwene MUHITIRA Jean na MUKANDEKEZI Adela utuye mu Mudugudu w'Umucyo, Akagari ka Rwampara, Umurenge wa Nyarugenge, Akarere ka Nyarugenge mu Mujyi wa Kigali, uboneka kuri telephone: 0788626960; ahinduye amazina asanganywe.

Kuva ubu yiswe : **MUHAYIMPUNDU Mariam.**

Bikorewe i Kigali, ku wa 22/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya TWIZERIMANA yakiriwe ku wa 09/08/2019 isaba uburenganzira bwo guhindura izina risanzwe ryanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana TWIZERIMANA mwene CYIZA na NYIRAMAPOSITA utuye mu Mudugudu wa Kabuga, Akagari ka Kora, Umurenge wa Bigogwe, Akarere ka Nyabihu, Intara y'Iburengerazuba, ubarizwa kuri telephone N° 0784243483, ahinduye izina asanganywe.

Kuva ubu yiswe: **TWIZERIMANA Jean Baptiste.**

Bikorewe i Kigali, ku wa 27/09/2019

(sé)

Prof. SHYAKA Anastase

Minisitiri

REPUBLIKA Y'U RWANDA

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya SHEMA Jolivet yakiriwe ku wa 13/08/2019 isaba uburenganzira bwo guhindura izina risanzwe ryanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana SHEMA Jolivet mwene KAZOZA Audace na UWIMANA Rosette utuye mu Mudugudu w'Amahoro, Akagari ka Karenge, Umurenge wa Kibungo, Akarere ka Ngoma, Intara y'Iburasirazuba, ubarizwa kuri telephone N° 0785991163, ahinduye izina asanganywe.

Kuva ubu yiswe: **SHEMA Jolivet Gislain.**

Bikorewe i Kigali, ku wa 27/09/2019

(sé)

Prof. SHYAKA Anastase

Minisitiri

REPUBLIKA Y'U RWANDA

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya NDAMUTSWA Béatrice yakiriwe ku wa 27/07/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Madamu NDAMUTSWA Béatrice mwene NGUJA Osée na NYIRARERWA Rame utuye mu Mudugudu wa Giramahoro, Akagari ka Mpenge, Umurenge wa Muhoza, Akarere ka Musanze mu Ntara y'Amajyaruguru, uboneka kuri telephone: 0783491333; ahinduye amazina asanganywe.

Kuva ubu yiswe : **NDAMUTSWA NGUJA Béatrice.**

Bikorewe i Kigali, ku wa 22/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya NIYONSENGA Aphrodice yakiriwe ku wa 27/08/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana NIYONSENGA Aphrodice mwene MPABAZI Edgar na MUKANDORI Epiphanie utuye mu Mudugudu wa Birengero, Akagari ka Rugarama, Umurenge wa Mushikiri, Akarere ka Kirehe mu Ntara y'Iburasirazuba, uboneka kuri telephone: 0783268349; ahinduye amazina asanganywe.

Kuva ubu yiswe : **NIYONSENGA Amri.**

Bikorewe i Kigali, ku wa 10/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya NGENDABANGA Fabien yakiriwe ku wa 20/08/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana NGENDABANGA Fabien mwene NSABIMANA François na MUKAFURERE Vestine utuye mu Mudugudu wa Gahondo, Akagari ka Kivumu, Umurenge wa Musambira, Akarere ka Kamonyi mu Ntara y'Amajyepfo, uboneka kuri telephone: 0788944138; ahinduye amazina asanganywe.

Kuva ubu yiswe : **GISUBIZO Fabien.**

Bikorewe i Kigali, ku wa 22/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

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P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya KARIGIRWA Esperance yakiriwe ku wa 16/05/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Madamu KARIGIRWA Esperance utuye mu Mudugudu wa Byimana, Akagari ka Niboye, Umurenge wa Niboye, Akarere ka Kicukiro mu Muhyi wa Kigali, uboneka kuri telephone: 0788881381/0788703635 ahinduye amazina asanganywe.

Kuva ubu yiswe : **KALIGIRWA Esperance Sifa.**

Bikorewe i Kigali, ku wa 12/06/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya SEBAHUTU Emmanuel yakiriwe ku wa 20/08/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana SEBAHUTU Emmanuel mwene SENGOGA Paul na AKOYIREMEYE Beriana utuye mu Mudugudu wa Rwabuye, Akagari ka Gatobotobo, Umurenge wa Mbazi, Akarere ka Huye mu Ntara y'Amajyepfo, uboneka kuri telephone: 0788647761 ahinduye amazina asanganywe.

Kuva ubu yiswe : **SHEMA Emmanuel.**

Bikorewe i Kigali, ku wa 22/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya AGAHOZO Thereza yakiriwe ku wa 05/02/2019, isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Madamu AGAHOZO Thereza utuye mu Mudugudu w'Urumuri, Akagari ka Rukiri I, Umurenge wa Remera, Akarere ka Gasabo, Umujiyi wa Kigali, uboneka kuri telephone: 0781682106 ahinduye amazina asanganywe.

Kuva ubu yiswe : **AGAHOZO Thereza Amiella.**

Bikorewe i Kigali, ku wa 28/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya MUNDANI KURE Spéciose yakiriwe ku wa 07/07/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Madamu MUNDANI KURE Spéciose utuye mu Mudugudu wa Murambi, Akagari ka Mugorore, Umurenge wa Juru, Akarere ka Bugesera, Intara y'Iburasirazuba, ubarizwa kuri telephone N° 0787473157, ahinduye amazina asanganywe.

Kuva ubu yiswe **UWIDUHAYE Spéciose.**

Bikorewe i Kigali, ku wa 28/10/2019

(sé)

**Prof. SHYAKA Anastase
Minisitiri**

REPUBLIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O.BOX 3445, KIGALI

Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Ighugu;

Ashingiye ku Itegeko N° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri N° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya **RWAGITINYWA Tito** yakiriwe ku wa 07/10/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **RWAGITINYWA Tito** utuye mu Mudugudu wa Gasave, Akagari ka Musezero, Umurenge wa Gisozi, Akarere ka Gasabo mu Mujyi wa Kigali, ubarizwa kuri telephone 0788535960; ahinduye amazina asanganywe.

Kuva ubu yiswe: **SEBAGABO RWAGITINYWA.**

Bikorewe i Kigali, ku wa 28/10/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

**INGINGO Z'INGENZI Z'URWANDIKO RWA MUGENI Hafisa RUSABA GUHINDURA
IZINA**

Uwitwa MUGENI Hafisa mwene SHYAKA Ismael na MBABAZI Jeanne, utuye mu Mudugudu wa Kamashashi, Akagari k'Indatwa, Umurenge wa Nyarugunga, Akarere ka Kicukiro mu Mujyi wa Kigali, uboneka kuri telephone n° 0784359480;

Yasabye uburenganzira bwo kongera izina **SHYAKA** ku mazina asanganywe MUGENI Hafisa bityo akitwa **MUGENI SHYAKA Hafisa** mu Irangamimerere;

Impamvu atanga ni uko izina SHYAKA ari izina rya se ashaka kwitwa nk'izina ry'umuryango.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **SHYAKA** ku mazina asanganywe MUGENI Hafisa bityo akitwa **MUGENI SHYAKA Hafisa** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA UWINEZA Jasmin RUSABA
GUHINDURA IZINA**

Uwitwa UWINEZA Jasmin mwene SHYAKA Ismael na MBABAZI Jeanne, utuye mu Mudugudu wa Kamashashi, Akagari k'Indatwa, Umurenge wa Nyarugunga, Akarere ka Kicukiro mu Mujyi wa Kigali, uboneka kuri telephone n° 0784359480;

Yasabye uburenganzira bwo kongera izina **SHYAKA** ku mazina asanganywe UWINEZA Jasmin bityo akitwa **UWINEZA SHYAKA Jasmin** mu Irangamimerere;

Impamvu atanga ni uko izina SHYAKA ari izina rya se ashaka kwitwa nk'izina ry'umuryango.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **SHYAKA** ku mazina asanganywe UWINEZA Jasmin bityo akitwa **UWINEZA SHYAKA Jasmin** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA KIMENYI Juvenal RUSABA GUHINDURA IZINA

Uwitwa KIMENYI Juvenal mwene KABAYIZA na NYIRADENDE Pascasia, utuye mu Mudugudu w'Isangano, Akagari ka Kabeza, Umurenge wa Kanombe, Akarere ka Kicukiro mu Mujiyi wa Kigali, uboneka kuri telephone n° 0785216019;

Yasabye uburenganzira bwo guhindura amazina asanganywe KIMENYI Juvenal agasimbuza izina Juvenal izina **Joshua**, akitwa **KIMENYI Joshua** mu Irangamimerere;

Impamvu atanga ni uko izina Juvenal ari izina rimutera ipfunwe muri bagenzi be kubera ko banamwitirira andi mazina nka Habyarimana kandi atari ko yitwa.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura izina Juvenal akarisimbuza izina **Joshua** mu mazina asanganywe, KIMENYI Juvenal, bityo akitwa **KIMENYI Joshua** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA GIRAMATA RUSABA GUHINDURA IZINA

Uwitwa GIRAMATA mwene MUANDA Jonas na MUKARUSANGA Goretty, utuye mu Mudugudu w'Ubukerarugendo, Akagari ka Kivumu, Umurenge wa Gisenyi, Akarere ka Rubavu mu Ntara y'Iburengerazuba, uboneka kuri telephone n° 0784377947/0785719204;

Yasabye uburenganzira bwo gusimbuza izina GIRAMATA izina MALONDA MUANDA ku izina asanganywe GIRAMATA bityo akitwa **MALONDA MUANDA** mu Irangamimerere;

Impamvu atanga ni uko kubera kuvuka ku babyeyi batabanaga, buri mubyeyi yamwandikishije ukwe undi ukwe ku mazina atandukanye : se babanaga mu gihugu cya Kongo yamwandikishije ko yitwa MALONDA MUANDA anayigiraho naho nyina wabaga mu Rwanda amwandikisha ko yitwa GIRAMATA.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina GIRAMATA izina MALONDA MUANDA ku izina asanganywe GIRAMATA bityo akitwa **MALONDA MUANDA** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA URUJENI Cynthia RUSABA
GUHINDURA IZINA**

Uwitwa URUJENI Cynthia mwene BAKAREKE MUKEZA Jean Nepo na INGABIRE Consolée, utuye mu Mudugudu wa Nyagatare, Akagari ka Nyagatare, Umurenge wa Nyagatare, Akarere ka Nyagatare mu Ntara y'Iburasirazuba, uboneka kuri telephone n° 0788509224/0788697476;

Yasabye uburenganzira bwo kongera izina **BAKAREKE** ku mazina asanganywe URUJENI Cynthia bityo akitwa **BAKAREKE URUJENI Cynthia** mu Irangamimerere;

Impamvu atanga ni uko izina BAKAREKE ari izina rya se ashaka kwitwa nk'izina ry'umuryango.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **BAKAREKE** ku mazina asanganywe URUJENI Cynthia bityo akitwa **BAKAREKE URUJENI Cynthia** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA NYIRAMUGISHA Clemence RUSABA
GUHINDURA IZINA**

Uwitwa NYIRAMUGISHA Clemence mwene KANYAMIHIGO Gasana Gad na SEKIBIBI UMUTONI Jacqueline, utuye mu Mudugudu wa Gisenyi, Akagari ka Jaba, Umurenge wa Mukamira, Akarere ka Nyabihu mu Ntara y'Iburengerazuba, uboneka kuri telephone n° 0789359337;

Yasabye uburenganzira bwo guhindura izina **NYIRAMUGISHA** akarisimbuza izina **UTAMURIZA**, izina Clemence rigasimbuzwa izina **Judith** mu mazina asanganywe NYIRAMUGISHA Clemence akitwa **UTAMURIZA Judith** mu Irangamimerere;

Impamvu atanga ni uko izina NYIRAMUGISHA ari izina ry'irigenurano kandi rimutera ipfunwe mu bandi. Naho izina Judith akaba ari ryo yabatijwe mu Itorero ry'Abadiventisiti b'Umunsi wa Karindwi.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura izina **NYIRAMUGISHA** akarisimbuza izina **UTAMURIZA** no kongera izina **Judith** mu mazina asanganywe, NYIRAMUGISHA Clemence, bityo akitwa **UTAMURIZA Judith** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA UZAMUKUNDA Zubeda RUSABA GUHINDURA IZINA

Uwitwa UZAMUKUNDA Zubeda mwene KAYINAMURA Vianney na DUSABIMANA, utuye mu Mudugudu w'Intwari, Akagari ka Kamashashi, Umurenge wa Nyarugunga, Akarere ka Kicukiro mu Mujiyi wa Kigali, uboneka kuri telephone n° 0781883263;

Yasabye uburenganzira bwo kongera izina **Anne** ku mazina asanganywe UZAMUKUNDA Zubeda akitwa **UZAMUKUNDA Anne Zubeda** mu Irangamimerere;

Impamvu atanga ni uko izina **Anne** ari izina yabatijwe akaba ashaka kuryitwa mu buryo bwemewe n'amategeko.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **Anne** ku mazina asanganywe UZAMUKUNDA Zubeda bityo akitwa **UZAMUKUNDA Anne Zubeda** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA IRUMVA RUSABA GUHINDURA IZINA

Uwitwa IRUMVA, mwene NTAGOZERA Joseph na NYIRAKARAMBI Elina, utuye mu Mudugudu wa Nyagisenyi, Akagari ka Nyonirima Umurenge wa Kinigi, Akarere ka Musanze mu Ntara y'Amajyaruguru, uboneka kuri telephone n° 0789320409;

Yasabye uburenganzira bwo kongera izina **Christian** ku izina asanganywe IRUMVA akitwa **IRUMVA Christian** mu Irangamimerere;

Impamvu atanga ni uko izina **Christian** ari izina yabatijwe mu Itorero ry'Abadiventisiti b'Umunsi wa Karindwi.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **Christian** ku izina asanganywe, IRUMVA, bityo akitwa **IRUMVA Christian** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA RUKUNDO Roger RUSABA
GUHINDURA IZINA**

Uwitwa RUKUNDO Roger mwene UWAYEZU Damien na MUKANKUSI Marie, utuye mu Mudugudu wa Cyiri, Akagari ka Gakoro, Umurenge wa Gacaca, Akarere ka Musanze mu Ntara y' Amajyaruguru, uboneka kuri telephone n° 0784202740;

Yasabye uburenganzira bwo kongera izina **Jacques** ku mazina asanganywe RUKUNDO Roger akitwa **RUKUNDO Jacques Roger** mu Irangamimerere;

Impamvu atanga ni uko izina Jacques ari izina yabatijwe.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **Jacques** ku mazina asanganywe RUKUNDO Roger bityo akitwa **RUKUNDO Jacques Roger** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA MUMPENDORE Diane RUSABA
GUHINDURA AMAZINA**

Uwitwa MUMPENDORE Diane mwene MUGIRANEZA Jean Marie Vianney na UWERA Chantal utuye mu Mudugudu w'Umurimo, Akagari ka Karusiga, Umurenge wa Kigarama, Akarere ka Kicukiro mu Mujyi wa Kigali, uboneka kuri telephone n° 0788741628;

Yasabye uburenganzira bwo gusimbuza izina MUMPENDORE izina **KEZA** mu mazina asanganywe MUMPENDORE Diane akitwa **KEZA Diane** mu Irangamimerere;

Impamvu atanga ni uko izina MUMPENDORE ari izina ry'irigenurano rikaba rimutera ipfunwe muri bagenzi be.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina MUMPENDORE izina **KEZA** mu mazina asanganywe MUMPENDORE Diane bityo akitwa **KEZA Diane** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA UMURUTA Gaëlle RUSABA GUHINDURA IZINA

Uwitwa UMURUTA Gaëlle mwene UMURUTA Gabriel na UWABASINGA Rose, utuye mu Mudugudu wa Gatare, Akagari ka Bwerankori, Umurenge wa Kigarama, Akarere ka Kicukiro mu Mujyi wa Kigali, uboneka kuri telephone n° 0783165148;

Yasabye uburenganzira bwo kongera izina **MBABAZI** ku mazina asanganywe, UMURUTA Gaëlle bityo akitwa **MBABAZI UMURUTA Gaëlle** mu Irangamimerere.

Impamvu atanga ni uko izina MBABAZI yaryiswe akiri muto ariko ntiryandikwa ku ndangamuntu.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **MBABAZI** ku mazina asanganywe, UMURUTA Gaëlle akitwa **MBABAZI UMURUTA Gaëlle** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA RUSANGANWA IHIMBAZWE Nissi RUSABA GUHINDURA IZINA

Uwitwa RUSANGANWA IHIMBAZWE Nissi mwene RUSANGANWA Vincent na SANGWAYIRE Speciose, utuye mu Mudugudu wa Virunga, Akagari ka Kibaza, Umurenge wa Kacyiru, Akarere ka Gasabo mu Mujyi wa Kigali, uboneka kuri telephone n° 0788527565/0788626996;

Yasabye uburenganzira bwo gukura izina IHIMBAZWE mu mazina asanganywe, RUSANGANWA IHIMBAZWE Nissi bityo akitwa **RUSANGANWA Nissi** mu Irangamimerere.

Impamvu atanga ni uko amazina ye ari maremare akaba ashaka kugabanya uburebure bwayo.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gukura izina IHIMBAZWE mu mazina asanganywe, RUSANGANWA IHIMBAZWE Nissi bityo akitwa **RUSANGANWA Nissi** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MUKAMANA Anastasie RUSABA GUHINDURA IZINA

Uwitwa MUKAMANA Anastasie mwene RUKIKAMPUNZI Anastase na NYIRAFUKU MUKAMUSONI, utuye 4, Place de Montreal 10000 Troyes mu gihugu cy'Ubufaransa, uboneka kuri telephone n° +33752960474;

Mu Rwanda abarizwa mu Mudugudu w'Akindege, Akagari ka Kamashashi, Umurenge wa Nyarugunga, Akarere ka Kicukiro mu Mujyi wa Kigali, akabarizwa kuri telefone n° 0788763209;

Yasabye uburenganzira bwo guhindura amazina asanganywe, MUKAMANA Anastasie, akongeraho amazina **MUREKA Vve. KAYONGA SONGA**, akitwa **MUKAMANA MUREKA Vve. KAYONGA SONGA Anastasie** mu Irangamimerere.

Impamvu atanga ni uko yahungiye mu gihugu cya Repubulika Iharanira Demokarasi ya Congo (DRC), aho byabaye ngombwa kongererwa amazina **MUREKA Vve. KAYONGA SONGA** ku mazina yari asanganywe, MUKAMANA Anastasie aza kwitwa **MUKAMANA MUREKA Vve. KAYONGA SONGA Anastasie** bityo akaba ashaka kugira uyu mwirondoro umwe mu Rwanda nk'uko yitwa mu gihugu cy'Ubufaransa.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera amazina **MUREKA Vve. KAYONGA SONGA** ku mazina asanganywe, MUKAMANA Anastasie, bityo akitwa **MUKAMANA MUREKA Vve. KAYONGA SONGA Anastasie** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA JYAMUBANDI Jean de Dieu RUSABA GUHINDURA IZINA

Uwitwa JYAMUBANDI Jean de Dieu mwene RUSHIGAJIKI Frodouard na RUSHIGAJIKI Julianne, utuye mu Mudugudu wa Nombe, Akagari ka Kiyanza, Umurenge wa Ntarabana, Akarere ka Rulindo mu Ntara y'Amajyaruguru, uboneka kuri telephone n° 0788346254;

Yasabye uburenganzira bwo gusimbuza izina JYAMUBANDI izina **MUGABO** ku mazina asanganywe, JYAMUBANDI Jean de Dieu bityo akitwa **MUGABO Jean de Dieu** mu Irangamimerere.

Impamvu atanga ni uko izina JYAMUBANDI rimutera ipfunwe muri bagenzi be.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina JYAMUBANDI izina **MUGABO** ku mazina asanganywe, JYAMUBANDI Jean de Dieu bityo akitwa **MUGABO Jean de Dieu** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA MUKAMANA Immacule RUSABA
GUHINDURA IZINA**

Uwitwa MUKAMANA Immacule mwene RUMENGE Jacques na NYIRANKUNDWA Jeanette, utuye mu Mudugudu wa Karisimbi, Akagari ka Kabeza, Umurenge wa Kanombe, Akarere ka Kicukiro mu Mujiyi wa Kigali, uboneka kuri telephone n° 0787391907;

Yasabye uburenganzira bwo gusimbuza izina MUKAMANA izina **RUMENGE** ku mazina asanganywe, MUKAMANA Immacule bityo akitwa **RUMENGE Immacule** mu Irangamimerere.

Impamvu atanga ni uko izina **RUMENGE** ari izina rya se ashaka kwitwa nk'izina ry'umuryango.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina MUKAMANA izina **RUMENGE** ku mazina asanganywe, MUKAMANA Immacule bityo akitwa **RUMENGE Immacule** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA MYLOVE Eric de Chance RUSABA
GUHINDURA IZINA**

Uwitwa MYLOVE Eric de Chance mwene BICAMUMPAKA na DUKUZEMARIYA, utuye mu Mudugudu wa Bugoyi, Akagari ka Bugoyi, Umurenge wa Gisenyi, Akarere ka Rubavu mu Ntara y'Iburengerazuba, uboneka kuri telephone n° 0780590826;

Yasabye uburenganzira bwo gusimbuza izina de Chance izina **MICOMYIZA** ku mazina asanganywe, MYLOVE Eric de Chance bityo akitwa **MICOMYIZA My Love Eric** mu Irangamimerere.

Impamvu atanga ni uko ashaka kugira izina ry'ikinyarwanda.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina de Chance izina **MICOMYIZA** ku mazina asanganywe, MYLOVE Eric de Chance bityo akitwa **MICOMYIZA My Love Eric** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA BIZIMANA RUSABA GUHINDURA
IZINA**

Uwitwa BIZIMANA mwene UBITSEMUNDA na MUKANSHENERO, utuye mu Mudugudu wa Kabo, Akagari ka Gihega, Umurenge wa Rushaki, Akarere ka Gicumbi mu Ntara y'Amajyaruguru, uboneka kuri telephone n° 0783278066/0729504964;

Yasabye uburenganzira bwo kongera izina **Vincent** ku izina asanganywe, BIZIMANA akitwa **BIZIMANA Vincent** mu Irangamimerere.

Impamvu atanga ni uko afite izina rimwe kandi akaba yarabatijwe izina Vincent.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **Vincent** ku izina asanganywe, BIZIMANA bityo akitwa **BIZIMANA Vincent** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA SIBOMANA RUSABA GUHINDURA
IZINA**

Uwitwa SIBOMANA mwene MUTABARUKA Felicien na NYIRABAJYINAMA Verdi Anne, utuye mu Mudugudu wa Nyirabwana, Akagari ka Kibagabaga, Umurenge wa Kimironko, Akarere ka Gasabo mu Mujyi wa Kigali, uboneka kuri telephone n° 0786002727;

Yasabye uburenganzira bwo kongera izina **Sam** ku izina asanganywe, SIBOMANA akitwa **SIBOMANA Sam** mu Irangamimerere.

Impamvu atanga ni uko izina Sam ari izina yabatijwe.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **Sam** ku izina asanganywe, SIBOMANA bityo akitwa **SIBOMANA Sam** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA HIRA Dick Lorris RUSABA
GUHINDURA IZINA**

Uwitwa HIRA Dick Lorris mwene HABYARIMANA Herman na MUNYANKINDI Jeannette, utuye mu Mudugudu w'Urumuri, Akagari ka Rwezamenyo II, Umurenge wa Rwezamenyo, Akarere ka Nyarugenge mu Mujyi wa Kigali, uboneka kuri telephone n° 0788520858;

Yasabye uburenganzira bwo gukura izina **Dick** ku mazina asanganywe, HIRA Dick Lorris akitwa **HIRA Lorris** mu Irangamimerere.

Impamvu atanga ni uko izina Dick rimutera ipfunwe muri bagenzi be bitewe n'igisobanuro cyaryo.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gukura izina **Dick** ku mazina asanganywe, HIRA Dick Lorris bityo akitwa **HIRA Lorris** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA ABIJURU Devota RUSABA
GUHINDURA IZINA**

Uwitwa ABIJURU Devota mwene BIKORAMOSHYA Theophile na NYIRAHUMURE Gemima, utuye mu Mudugudu wa Muhe, Akagari ka Ruhengeri, Umurenge wa Muhoza, Akarere ka Musanze mu Ntara y'Amajyaruguru, uboneka kuri telephone n° 0782729388/0728110774;

Yasabye uburenganzira bwo kongera izina **France** ku mazina asanganywe, ABIJURU Devota akitwa **ABIJURU Devota France** mu Irangamimerere.

Impamvu atanga ni uko izina **France** ari izina yabatijwe.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **France** ku mazina asanganywe, ABIJURU Devota bityo akitwa **ABIJURU Devota France** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA NYIRANKUMI Esperance RUSABA GUHINDURA IZINA

Uwitwa NYIRANKUMI Esperance mwene MUREGO KADAHWEMA Aime na MUKAMUNANA Chantal, utuye mu Mudugudu wa Kamenyo, Akagari ka Rugeshi, Umurenge wa Mukamira, Akarere ka Nyabihu mu Ntara y'Iburengerezuba, uboneka kuri telephone n° 0781427269;

Yasabye uburenganzira bwo guhindura izina rye NYIRANKUMI akarisimbuza izina **UWERA** ku mazina asanganywe, NYIRANKUMI Esperance akitwa **UWERA Esperance** mu Irangamimerere.

Impamvu atanga ni uko izina NYIRANKUMI ari izina bakundaga kumuhamagara mu rugo umubyeyi we yaribesheye aba ari ryo amubaruzaho ariko atangiye ishuri bamwandika ku mazina ye nyakuri UWERA Esperance aba ariko yiga yitwa kuva mu mashuri abanza kugeza arangije ayisumbuye.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura izina NYIRANKUMI, akarisimbuza izina **UWERA** mu mazina asanganywe, NYIRANKUMI Esperance bityo akitwa **UWERA Esperance** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA Levi SHEJA UWIBAMBE RUSABA GUHINDURA IZINA

Bwana Elie NSABINDORA na Madamu Josiane UWIBAMBE ababyeyi ba Levi SHEJA UWIBAMBE, batuye mu Mudugudu wa Virunga, Akagari ka Kibaza, Umurenge wa Kacyiru, Akarere ka Gasabo mu Mujyi wa Kigali, uboneka kuri telephone n° 0788304033/0788309855;

Basabye uburenganzira bwo guhindura amazina y'umwana wabo Levi SHEJA UWIBAMBE, izina UWIBAMBE rigasimbuzwa izina **NSABINDORA** mu mazina asanganywe, Levi SHEJA UWIBAMBE akitwa **Levi SHEJA NSABINDORA** mu Irangamimerere.

Impamvu batanga ni uko izina NSABINDORA ari izina ry'umuryango rikomoka kuri se umubyara.

Bakaba basaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina UWIBAMBE izina **NSABINDORA** mu mazina asanganywe, Levi SHEJA UWIBAMBE bityo akitwa **Levi SHEJA NSABINDORA** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA INEZA Enzo RUSABA GUHINDURA
IZINA**

Uwitwa INEZA Enzo mwene NDIKUMANA Maurice na TUYISHIME Francine, utuye mu Mudugudu wa Cyeza, Akagari ka Nyanza, Umurenge wa Gatenga, Akarere ka Kicukiro mu Mujyi wa Kigali, uboneka kuri telephone n° 0788452946;

Yasabiwe n'umubyeyi we uburenganzira bwo kongera izina **Trevis** ku mazina asanganywe, INEZA Enzo akitwa **INEZA Enzo Trevis** mu Irangamimerere.

Impamvu itangwa ni uko izina **Trevis** ari izina yabatijwe.

Akaba asabirwa kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **Trevis** ku mazina asanganywe, INEZA Enzo bityo akitwa **INEZA Enzo Trevis** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA TUYIRINGIRE RUSABA GUHINDURA
IZINA**

Uwitwa TUYIRINGIRE mwene KAMARI Jerome na NYIRAMAJERI Rachel, utuye mu Mudugudu wa Nanga, Akagari ka Cyamabuye, Umurenge wa Karago, Akarere ka Nyabihu, Intara y'Iburengerazuba, uboneka kuri telephone n° 0786086511;

Yasabye uburenganzira bwo kongera izina **Félicien** ku izina asanganywe, TUYIRINGIRE akitwa **TUYIRINGIRE Félicien** mu Irangamimerere.

Impamvu atanga ni uko afite izina rimwe kandi akaba yarabatijwe izina Félicien.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **Félicien** ku izina asanganywe, TUYIRINGIRE, bityo akitwa **TUYIRINGIRE Félicien** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MAHORO NZUNGA Pierre Desiré RUSABA GUHINDURA IZINA

Uwitwa MAHORO NZUNGA Pierre Desiré mwene NZUNGA Francis na NYIRAMANA Françoise, utuye mu Mudugudu wa Mpaza, Akagari ka Rango, Umurenge wa Mukura, Akarere ka Huye, Intara y'Amajyepfo, uboneka kuri telephone n° 0780380186/0788504927;

Yasabye uburenganzira bwo gukura izina Desiré mu mazina asanganywe, MAHORO NZUNGA Pierre Desiré bityo akitwa **MAHORO NZUNGA Pierre** mu Irangamimerere.

Impamvu atanga ni uko amazina ye ari maremare akaba ashaka kugabanya uburebure bwayo. Ikindi ni uko iri zina ryatakaye ubwo yigaga mu gihugu cya Kenya

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gukura izina Desiré mu mazina asanganywe, MAHORO NZUNGA Pierre Desiré bityo akitwa **MAHORO NZUNGA Pierre** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA TUMUSENGE Shems Shems RUSABA GUHINDURA IZINA

Uwitwa TUMUSENGE Shems mwene NDAHIRO Thomas na BAZIKI Marie Thérèse, utuye mu Mudugudu w'Isangano, Akagari ka Kabuga I, Umurenge wa Rusororo, Akarere ka Gasabo mu Muhyi wa Kigali;

Yasabye uburenganzira bwo gusimbuza izina Shems izina **Christine** mu mazina asanganywe, TUMUSENGE Shems akitwa **TUMUSENGE Christine** mu Irangamimerere.

Impamvu atanga ni uko izina **Christine** ari izina yabatijwe akaba ashaka kuryitwa ku buryo bwemewe n'amategeko.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina Shems izina **Christine** ku mazina asanganywe, TUMUSENGE Shems, bityo akitwa **TUMUSENGE Christine** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA BARYUBAHE Madjaliwa Burb RUSABA GUHINDURA IZINA

Uwitwa BARYUBAHE Madjaliwa Burb mwene NSHIMIYIMANA Muhamudu na MBONIMPA Amina, utuye mu Mudugudu w'Isangano, Akagari ka Karenge, Umurenge wa Kibungo, Akarere ka Ngoma, Intara y'Iburasirazuba uboneka kuri telephone n° 0789077905;

Yasabye uburenganzira bwo gukura izina Burb ku mazina asanganywe, BARYUBAHE Madjaliwa Burb akitwa **BARYUBAHE Madjaliwa** mu Irangamimerere.

Impamvu atanga ni uko izina Burb ari izina ry'akabyiniriro ryanditswe ku byangombwa bye by'irangamimerere kandi ku zindi nyandiko zose afite rikaba ritaranditswe.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gukura izina Burb ku mazina asanganywe, BARYUBAHE Madjaliwa Burb bityo akitwa **BARYUBAHE Madjaliwa** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MPAWENIMANA Tumaini RUSABA GUHINDURA IZINA

Uwitwa MPAWENIMANA Tumaini mwene NSHUTI MIRINDI na MUKAYIRANGA, utuye mu Mudugudu w'Urumuri, Akagari ka Rwezamenyo, Umurenge wa Rwezamenyo, Akarere ka Nyarugenge, Umujyi wa Kigali, uboneka kuri telephone n° 0788665565;

Yasabye uburenganzira bwo kongera izina **MIRINDI** ku mazina asanganywe, MPAWENIMANA Tumaini akitwa **MPAWENIMANA MIRINDI Tumaini** mu Irangamimerere.

Impamvu atanga ni uko izina MIRINDI ari izina rya se ashaka kwitwa nk'izina ry'umuryango.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **MIRINDI** ku mazina asanganywe, MPAWENIMANA Tumaini bityo akitwa **MPAWENIMANA MIRINDI Tumaini** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA GONZAGE RUSABA GUHINDURA
IZINA**

Uwitwa GONZAGE mwene HAGUMIMANA Djuma na NYAMBERE, utuye mu Mudugudu wa Mutuzo, Akagari ka Gakingo, Umurenge wa Shingiro, Akarere ka Musanze, Intara y'Amajyaruguru, uboneka kuri telephone n° 0783329667;

Yasabye uburenganzira bwo kongera izina **Alexis** ku izina asanganywe, GONZAGE akitwa **GONZAGE Alexis** mu Irangamimerere.

Impamvu atanga ni uko izina **Alexis** ari izina yabatijwe.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **Alexis** ku izina asanganywe, GONZAGE bityo akitwa **GONZAGE Alexis** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA MUNGURAREBA Elysée RUSABA
GUHINDURA IZINA**

Uwitwa MUNGURAREBA Elysée mwene BURANGA Emmanuel na MUKARUGOMWA Esther, utuye mu Mudugudu wa Buhunga, Akagari ka Yaramba, Umurenge wa Ngera, Akarere ka Nyaruguru, Intara y'Amajyepfo, uboneka kuri telephone n° 0781824096;

Yasabye uburenganzira bwo gusimbuza izina MUNGURAREBA izina MUNGWARAREBA ku mazina asanganywe, MUNGURAREBA Elysée bityo akitwa **MUNGWARAREBA Elysée** mu Irangamimerere.

Impamvu atanga ni uko izina MUNGURAREBA rigorana mu myandikire no mu mivugire.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina MUNGURAREBA izina MUNGWARAREBA ku mazina asanganywe, MUNGURAREBA Elysée bityo akitwa **MUNGWARAREBA Elysée** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA MUKAMANA Jovanith RUSABA
GUHINDURA IZINA**

Uwitwa MUKAMANA Jovanith mwene KUMWAMI Jonhson na MUKABARANGA Concillie, utuye mu Mudugudu wa Jabiro, Akagari ka Nyagatovu, Umurenge wa Kimironko, Akarere ka Gasabo mu Mujyi wa Kigali, uboneka kuri telephone N° 0785322334;

Yasabye uburenganzira bwo gusimbuza izina MUKAMANA izina **KUMWAMI**, ku mazina asanganywe MUKAMANA Jovanith bityo akitwa **KUMWAMI Jovanith** mu Irangamimerere.

Impamvu atanga ni uko ashaka kwitwa izina rya se nk'izina ry'umuryango.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina MUKAMANA izina **KUMWAMI**, ku mazina asanganywe MUKAMANA Jovanith bityo akitwa **KUMWAMI Jovanith** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA KAYITESI Marie de la Providence
RUSABA GUHINDURA AMAZINA**

Uwitwa KAYITESI Marie de la Providence mwene GATWA Tharcisse na BAMUZINIRE Catheline, utuye mu Mudugudu wa Gataba, Akagari ka Kamatamu, Umurenge wa Kacyiru, Akarere ka Gasabo, mu Mujyi wa Kigali;

Yasabye uburenganzira bwo gusimbuza izina Marie de la izina **GATWA**, mu mazina asanganywe KAYITESI Marie de la Providence akitwa **GATWA KAYITESI Providence**.

Impamvu atanga ni uko izina **GATWA** ari izina rya se ashaka kwitwa nk'izina ry'umuryango.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina Marie de la izina **GATWA** ku mazina asanganywe KAYITESI Marie de la Providence bityo akitwa **GATWA KAYITESI Providence** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA NIYOBUHUNGIRO Nema RUSABA GUHINDURA IZINA

Uwitwa NIYOBUHUNGIRO Nema mwene MURERAMANZI Frédéric na NAMBAJIMANA Venantie, utuye mu Mudugudu wa Murambi, Akagari ka Remera, Umurenge wa Gasaka, Akarere ka Nyamagabe mu Ntara y'Amajyepfo, uboneka kuri telephone n° 0782801529/0783710990;

Yasabye uburenganzira bwo gusimbuza izina Nema izina **Neema** no kongera izina Félicité ku mazina asanganywe NIYOBUHUNGIRO Nema, bityo akitwa **NIYOBUHUNGIRO Neema Félicité** mu Irangamimerere;

Impamvu atanga ni uko amazina Neema Félicité ari yo mazina yabatijwe akaba ashaka kuyitwa mu buryo bwemewe n'amategeko.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina Nema izina **Neema** no kongera izina **Félicité** ku mazina asanganywe, NIYOBUHUNGIRO Nema bityo akitwa **NIYOBUHUNGIRO Neema Félicité** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA BYICAZA Eric RUSABA GUHINDURA IZINA

Uwitwa BYICAZA Eric mwene MUNABA Jeremier na NYIRARUKIKO Kesia, utuye mu Mudugudu wa Nyarubande, Akagari ka Nyarutarama, Umurenge wa Byumba, Akarere ka Gicumbi mu Ntara y'Amajyaruguru, uboneka kuri telephone n° 0781296330/0788684293/0787453703;

Yasabye uburenganzira bwo gusimbuza izina BYICAZA izina **NKUMBUYINKA** ku mazina asanganywe BYICAZA Eric akitwa **NKUMBUYINKA Eric** mu Irangamimerere;

Impamvu atanga ni uko amazina BYICAZA rimutera ipfunwe muri bagenzi be.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina BYICAZA izina **NKUMBUYINKA** ku mazina asanganywe BYICAZA Eric bityo akitwa **NKUMBUYINKA Eric** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**ICYEMEZO N° RCA/0060/2019 CYO KU WA 28/01/2019 GIHA UBUZIMAGATOZI
KOPERATIVE «TWITEZIMBERE BAVUMVU INDATWA » (CTBI)**

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko n° 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko n° 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative « **CTBI** » ifite icyicaro mu Kagari ka Ndama, Umurenge wa Karangazi, Akarere ka Nyagatare, Intara y'Iburasirazuba;

YEMEJE:

Ingingo ya 1:

Koperative «**CTBI**» ifite icyicaro mu Kagari ka Ndama, Umurenge wa Karangazi, Akarere ka Nyagatare, Intara y'Iburasirazuba, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative « **CTBI** » igamije guteza imbere ubworozи bw'inzuki. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative « **CTBI** » itegetswе gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 28/01/2019

(Sé)

Prof. HARELIMANA Jean Bosco

**Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative**

**ICYEMEZO N° RCA/0554/2019 CYO KU WA 05/09/2019 GIHA UBUZIMAGATOZI
«KOPERATIVE Y'ABAHINZI BA PACULI BA RUGERA » (KOAPARU)**

Umuyobozi Mukuru w'Ikigo cy'Ighugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko n° 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko n° 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Ighugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative « **KOAPARU** » ifite icyicaro mu Kagari ka Nyarutembe, Umurenge wa Rugera, Akarere ka Nyabihu, Intara y'Iburengerezuba;

YEMEJE:

Ingingo ya 1:

Koperative « **KOAPARU** » ifite icyicaro mu Kagari ka Nyarutembe, Umurenge wa Rugera, Akarere ka Nyabihu, Intara y'Iburengerezuba, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative « **KOAPARU** » igamije guteza imbere ubuhinzi bwa paculi. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative « **KOAPARU** » itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 05/09/2019

(Sé)

**Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Ighugu
gishinzwe guteza imbere Amakoperative**

**ICYEMEZO N° RCA/132/2010 CYO KU WA 20/01/2010 GIHA UBUZIMAGATOZI
KOPERATIVEY'ABAHINZI B'IBIGORI BA KAMONYI « IMPARANIRAMUSARURO
Y'ABAHINZI BA RUNDA NA TABA » (IMPABARUTA)**

Umuyobozi w'Ikigo cy'Ighugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko n° 50/2007 ryo ku wa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko n° 16/2008 ryo ku wa 11/06/2008 rishyiraho Ikigo cy'Ighugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative «**IMPABARUTA**» ifite icyicaro i Rwabashyashya, Akagari ka Gihinga, Umurenge wa Gacurabwenge, Akarere ka Kamonyi, Intara y'Amajyepfo, mu rwandiko rwe rwakiriwe ku wa 04 Nzeri 2009;

YEMEJE:

Ingingo ya 1:

Koperative «**IMPABARUTA**» ifite icyicaro i Rwabashyashya, Akagari ka Gihinga, Umurenge wa Gacurabwenge, Akarere ka Kamonyi, Intara y'Amajyepfo, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative «**IMPABARUTA**» igamije gutanga serivisi zijyanye no gutubura imbuto z'indobanure (ibigori na soya). Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Iki Cyemezo kigira agaciro guhera umunsi cyatangarijweho mu Igazeti ya Leta ya Repubulika y'u Rwanda.

Kigali, ku wa 20/01/2010

(Sé)
MUGABO Damien
Umuyobozi w'Ikigo cy'Ighugu
gishinzwe guteza imbere Amakoperative

**ICYEMEZO N° RCA/0523/2015 CYO KU WA 31/07/2015 GIHA UBUZIMAGATOZI
KOPERATIVE «TUBANEHAFI»**

Umuyobozi w'Ikigo cy'Ighugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko n° 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko n° 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Ighugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative «**TUBANEHAFI**» ifite icyicaro i Rukiri II, Umurenge wa Remera, Akarere ka Gasabo, Umujiyi wa Kigali;

YEMEJE:

Ingingo ya 1:

Koperative «**TUBANEHAFI**» ifite icyicaro i Rukiri II, Umurenge wa Remera, Akarere ka Gasabo, Umujiyi wa Kigali, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative « **TUBANEHAFI** » igamije gutanga serivisi zijiyanne no gutwara abagenzi hakoreshejwe amapikipiki. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative « **TUBANEHAFI** » itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 31/07/2015

(Sé)
MUGABO Damien
**Umuyobozi w'Ikigo cy'Ighugu gishinzwe
guteza imbere Amakoperative**

**ICYEMEZO N° RCA/0600/2019 CYO KU WA 30/09/2019 GIHA UBUZIMAGATOZI
KOPERATIVE «ITEZIMBERE MUNYARWANDA MUHIMA »**

Umuyobozi Mukuru w'Ikigo cy'Ighugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko n° 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko n° 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Ighugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative «**ITEZIMBERE MUNYARWANDA MUHIMA** » ifite icyicaro mu Murenge wa Muhima, Akarere ka Nyarugenge, Umujyi wa Kigali;

YEMEJE:

Ingingo ya 1:

Koperative « **ITEZIMBERE MUNYARWANDA MUHIMA** » icyicaro mu Murenge wa Muhima, Akarere ka Nyarugenge, Umujyi wa Kigali, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative « **ITEZIMBERE MUNYARWANDA MUHIMA** » igamije guteza imbere ubucuruzi bw'imboga. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative « **ITEZIMBERE MUNYARWANDA MUHIMA** » itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 30/09/2019

(Sé)

**Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Ighugu
gishinzwe guteza imbere Amakoperative**

**ICYEMEZO N° RCA/0543/2019 CYO KU WA 03/09/2019 GIHA UBUZIMAGATOZI
KOPERATIVE «URUNANA »**

Umuyobozi Mukuru w'Ikigo cy'Ighugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko n° 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko n° 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Ighugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative «URUNANA» ifite icyicaro i Karuruma, Umurenge wa Gatsata, Akarere ka Gasabo, Umujyi wa Kigali;

YEMEJE:

Ingingo ya 1:

Koperative «URUNANA» ifite icyicaro i Karuruma, Umurenge wa Gatsata, Akarere ka Gasabo, Umujyi wa Kigali, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative «URUNANA» igamije guteza imbere ubucuruzi bw'imyaka. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative «URUNANA» itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 03/09/2019

(Sé)

**Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Ighugu
gishinzwe guteza imbere Amakoperative**

**ICYEMEZO N° RCA/0380/2018 CYO KU WA 12/07/2018 GIHA UBUZIMAGATOZI
KOPERATIVE « NDABARUHUYE RUGARAMA » (KONDARU)**

Umuyobozi Mukuru w'Ikigo cy'Ighugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko n° 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko n° 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Ighugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative « **KONDARU** » ifite icyicaro i Karangara, Umurenge wa Rugarama, Akarere ka Burera, Intara y'Amajyaruguru;

YEMEJE:

Ingingo ya 1:

Koperative « **KONDARU** » ifite icyicaro i Karangara, Umurenge wa Rugarama, Akarere ka Burera, Intara y'Amajyaruguru, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative « **KONDARU** » igamije guteza imbere ubuhinzi bw'ibirayi. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative « **KONDARU** » itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 12/07/2018

(Sé)

**Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Ighugu
gishinzwe guteza imbere Amakoperative**

**ICYEMEZO N° RCA/0327/2017 CYO KU WA 09/06/2017 GIHA UBUZIMAGATOZI
«COOPERATIVE DE TAXI VELO DE JENDA » (COTVJE)**

Umuyobozi w'Ikigo cy'Ighugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko n° 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko n° 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Ighugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative « **COTVJE** » ifite icyicaro i Kabatezi, Umurenge wa Jenda, Akarere ka Nyabihu, Intara y'Iburengerezuba;

YEMEJE:

Ingingo ya 1:

Koperative « **COTVJE** » ifite icyicaro i Kabatezi, Umurenge wa Jenda, Akarere ka Nyabihu, Intara y'Iburengerezuba, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative « **COTVJE** » igamije gutanga serivisi zijiyanje no gutwara abantu n'ibantu hakoreshejwe amagare. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative « **COTVJE** » itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 09/06/2017

(Sé)
MUNANURA Apollo
**Umuyobozi w'Ikigo cy'Ighugu gishinzwe
guteza imbere Amakoperative**

*Rwanda Governance Board (RGB)
Ikigo cy'Igihugu Gishinzwe Imiyoborere
Office Rwandais de la Gouvernance*

**ICYEMEZO CY'UBUZIMAGATOZI BW'UMURYANGO NYARWANDA UTARI UWA
LETA N° 352/RGB/NGO/LP/11/2018**

Dushingiye ku Itegeko n° 04/2012 ryo ku wa 17/02/2012 rigena imitunganyirize n'imikorere by'imiryango nyarwanda itari iya Leta, cyane cyane mu ngingo zaryo za 22 na 23;

Tumaze gusuzuma ubusabe bwavo tugasanga wujuje ibisabwa kugira ngo umuryango nyarwanda utari uwa Leta uhabwe ubuzimagatozi;

Duhaye ubuzimagatozi umuryango **NEW STAR YOUTH ACADEMY (NSYAC)**.

Bikorewe i Kigali, ku wa 09/11/2018

(sé)
Dr. KAITESI Usta
Umukuru w'Urwego w'Umusigire

Rwanda Governance Board	<i>Urwego rw'Igihugu rw'Imiyoborere RGB</i>	Office Rwandais de la Gouvernance
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**Annex: DETAILS OF THE LEGAL PERSONALITY FOR NON GOVERNMENTAL
ORGANISATION**

Name of the Organization: NEW STAR YOUTH ACADEMY (NSYAC).

Head Quarters/ Address: GASABO DISTRICT

Legal Representative: SEMIGABO Edouard

Vice Legal Representative: MUKANDANGA NTIZIMIRA Clémentine

Legal Personality n° 352/RGB/NGO/LP/11/2018

Date of issue: 09/11/2018

Type of Organization: NGO

Mission: Fight against poverty through education and training.