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The Governor

DIRECTIVE N° 2500/2018 - 007 [613] OF 05/10/2018 OF THE NATIONAL BANK OF RWANDA IMPLEMENTING THE REGULATION ON REPORTING REQUIREMENTS

PREAMBLE

Pursuant to Law n°48/2017 of 23/09/ 2017 governing the National Bank of Rwanda, especially in Articles 6, 8, 9, 10 and 15;

Pursuant to Regulation of the National Bank of Rwanda N° 2100 /2018 - 008[614] of 25/07/2018 on reporting requirements especially in its articles 4, 5, 10, 11, 12 and 14;

The National Bank of Rwanda hereinafter referred to as “Central Bank”, decrees:

CHAPTER ONE: GENERAL PROVISIONS

Article One: Definitions

In this Directive, the following terms or expressions shall mean:

Regulation on reporting requirements: the regulation of the National Bank of Rwanda No 2100 /2018 - 008[614] of 25/07/2018 on reporting requirements as may be complemented or modified.

Other terms and expressions used in this Directive have the same meaning as provided for in the regulation on reporting requirements.

Article 2: Purpose of this Directive

The purpose of this Directive is to implement the regulation on reporting requirements by:

- 1° specifying data to be availed or uploaded by supervised institutions;
- 2° setting modalities of validation and modification of data or information and
- 3° defining violations and related administrative fines for non-compliance with the Electronic Data Warehouse reporting requirements.

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CHAPTER II: DATA TO BE AVAILED/UPLOADED AND ITS FREQUENCY

Article 3: Data to be availed or uploaded by Banks

Each bank must avail or upload the below data within the set frequency as follows:

S/N	Template Name	Template Description	Frequency
1	BRANCHINFO	Branch Information	Daily
2	GLCODES	General Ledger Details	Daily
3	GLMAPS	General Ledger Mappings	Daily
4	CCYRATES	Currency Rates	Daily
5	CUST	Customer Information	Daily
6	ACCT	Accounts Information	Daily
7	ACCTMAPS	Internal Accounts Mappings	Daily
8	ATMUPTDLY	ATM Uptime Daily	Daily
9	FINCAPTXN	Financial Cash CAP Transaction	Daily
10	TRIALBAL	Trial Balance	Daily
11	BOUNCECHEQ	Bounce Cheque	Daily
12	FXCAPS	Foreign Exchange Cash Purchase & Sale	Daily
13	FXDEMAND	Forex Demand	Daily
14	FRAUDTXN	Fraud Transaction	Daily
15	SUSPITXN	Suspicious Transaction	Daily
16	INCIREP	Incident Report	Daily
17	CONT	Contracts Information	Daily
18	MERCHINFO	Merchant Details	Daily
19	ATMPOSDT2	ATM POS Terminals	Daily
20	LOANAPP2	Loan Application Analysis	Daily
21	LOANAPPPRE	Previous Loan Applications	Daily
22	MTOMMTRF	MTO - MM Transfer	Daily
23	CONTSCH	Loans Schedules	Monthly
24	COLLATERAL	Loan Collaterals	Monthly
25	CARDSYS2	Card System Info	Monthly
26	FINMTH	Financial Monthly Data	Monthly
27	FINPUBSEC	Public Sector Financial Classification	Monthly
28	FINTXN	Financial Transactions	Monthly
29	FXTXN	Foreign Exchange Position & Transactions	Monthly
30	ATMOFUSTXN	ATM Off us Customer Transaction (Switch Operator)	Monthly
31	CROSSBTXN	Cross Border Transaction	Monthly
32	INFRASINFO	Bank Infrastructure Info	Monthly
33	MGTINFO2	Management Information	Monthly
34	SHMEMBERS	Shareholder Member and Shares	Monthly

35	EXAUDITORS	External Auditors	Monthly
36	NETWPERF	Network Performance	Monthly
37	ATMUPTMTH	ATM Uptime Monthly	Monthly
38	ATMPOSDT	ATM POS Down Time	Monthly
39	ANITCIMAT	Anticipated Maturity	Monthly
40	STAFFINFO	Staff Information	Monthly
41	STAKEHOLD	Stakeholder Details	Monthly
42	PAYAGENT	Payment Agent Info	Monthly
43	CONTLOAN	Contracts Loans Details	Monthly
44	NPLRECOV	NPL & Written Off loan recovery	Monthly
45	LOANWRTOFF	Loan Write-off	Monthly
46	LCR	LCR	Weekly
47	LCR_SIG_CURRENCY	LCR_Sig_Currency	Weekly
48	MATURITY_MISMATCH	Maturity Mismatch	Monthly
49	NSFR	NSFR	Quarterly
50	CONCENTRATION_COUNTERPARTIES	Concentration counterparties	Quarterly
51	UNENCUMBERED ASSETS	Unencumbered assets	Quarterly
52	UNENCUMBERED ASSETS_CURRENCY	Unencumbered assets currency	Quarterly
53	CONCENTRATION_INSTRUMENTS_PRODUCT	Concentration_instruments_product	Quarterly
54	CAPITAL ADEQUACY	Capital Adequacy	Quarterly
55	LEVERAGE RATIO	Leverage Ratio	Quarterly
56	RWA CREDIT RISK	Risk Weighted Assets For Credit Risk	Quarterly
57	RWA SETTLEMENT RISK	Settlement Risk	Quarterly
58	RWA MARKET RISK	Market Risk	Quarterly
59	RWA OPERATIONAL RISK	Operational Risk	Quarterly
60	OPERATIONAL RISK EVENT DATA REPORTING	Operational Risk Event Data Reporting	Quarterly
61	D-SIB REPORTING REQUIREMENTS	D-SIB Reporting Requirements	Quarterly
62	OFF-BALANCE SHEET BUSINESS	Off-Balance Sheet Business(Market And Non Market Related)	Quarterly
63	MONITORING RETAIL & SME PORTFOLIO	Monitoring Retail & SME Portfolio(Granularity)	Quarterly
64	COMPOSITION OF CLAIMS SECURED BY RESIDENTIAL MORTGAGES	Composition Of Claims Secured By Residential Mortgages	Quarterly

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Article 4: Data to be availed or uploaded by Insurers

Each insurer must avail or upload the below data and within the set frequency as follows:

S/N	Template Name	Template Description	Frequency
1	BRANCHINFO	Branch Information	Monthly
2	GLCODES	General Ledger Details	Monthly
3	GLMAPS	General Ledger Mappings	Monthly
4	ACCTMAPS	Internal Accounts Mappings	Monthly
5	FINMTH	Financial Monthly Data	Monthly
6	CUST	Policy holder information	Monthly
7	ACCT	Policy Information	Monthly
8	CONT	Policy Terms Information	Monthly
9	IGENEXTRA	Insurance general extra policy term information	Monthly
10	PFINGEN	Policy Holder Financials [General]	Monthly
11	PFINLIFE	Policy Holder Financials [Life]	Monthly
12	INSCGEN	Insurance - General Insurance Claim	Monthly
13	INSLIFE	Insurance - Life Insurance Claim	Monthly
14	INVESTDET	Investment Details	Monthly
15	PENACCTB	Bank Account Details	Monthly
16	REINSDET	Reinsurer Details	Monthly
17	OTHRECDDET	Other Receivable Summary Details	Monthly
18	FRAUDTXN	Fraud Transactions	Monthly
19	EXAUDITORS	External Auditors	Monthly
20	SHMEMBERS	Shareholder Details	Monthly
21	MGTINFO2	Management Information	Monthly
22	STAFFINFO	Staff Information	Monthly
23	STAKEHOLD	Stakeholder Details	Monthly

Article 5: Data to be availed or uploaded by Insurance Brokers

Each insurance broker must avail or upload the below data and within the set frequency as follows:

S/N	Template Name	Template Description	Frequency
	FINMTH	Financials	Quarterly

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Article 6: Data to be availed or uploaded by Special Guarantee Fund

The Special Guarantee Fund must avail or upload the below data and within the set frequency as follows:

S/N	Template Name	Template Description	Frequency
	FINMTH	Financials	Quarterly

Article 7: Data to be availed or uploaded by Pension Schemes

Each pension scheme must avail or upload the below data and within the set frequency as follows:

S/N	Template_Name	Template_Description	Frequency
1	BRANCHINFO	Branch Information	Monthly
2	GLCODES	General Ledger Details	Monthly
3	GLMAPS	General Ledger Mappings	Monthly
4	ACCTMAPS	Internal Accounts Mappings	Monthly
5	CUST	Customers	Monthly
6	ACCT	Accounts	Monthly
7	FINMTH	Financial Monthly Data	Monthly
8	PENACCTB	Bank Account Details	Monthly
9	STAKEHOLD	Stakeholder Details	Monthly
10	INVESTDET	Investment Details	Monthly
11	SHMEMBERS	Shareholder Details	Monthly
12	EXAUDITORS	External Auditors	Monthly
13	FRAUDTXN	Fraud Transactions	Monthly
14	MGTINFO2	Management Information	Monthly
15	STAFFINFO	Staff Information	Monthly

Article 8: Data to be availed or uploaded by Microfinance Institutions

Each microfinance institution must avail or upload the below data and within the set frequency as follows:

S/N	Template_Name	Template_Description	Frequency
1	CCYRATES	Currency Rates Daily	Daily
2	ACCTMAPS	Internal Accounts Mappings	Daily
3	GLCODES	General Ledger Details	Daily
4	GLMAPS	General Ledger Mappings	Daily
5	BRANCHINFO	Branch Information	Daily
6	ACCTOFF	Account Officers	Daily

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7	MERCHINFO	Merchant & Payment Agent Details	Daily
8	CUST	Customer Information	Daily
9	ACCT	Account Information	Daily
10	CONT	Contracts Information	Daily
11	LOANAPP2	Loan Application Analysis	Daily
12	LOANAPPPRE	Loan Application Prev Cont Information	Daily
13	FINCAPTXN	Financial Cash CAP Transaction	Daily
14	ATMPOSDET2	ATM POS Terminal Details	Daily
15	INCIREP	Incident Report	Daily
16	FRAUDTXN	Fraud Transaction Details	Daily
17	SUSPITXN	Suspicious Transaction template	Daily
18	TRIALBAL	Trial Balance	Daily
19	FINMTH	Financial Monthly Data	Monthly
20	FINTXN	Financial Transactions	Monthly
21	CONTLOAN	Contract Loans Information	Monthly
22	COLLATERAL	Contract Collaterals	Monthly
23	NPLRECOV	NPL & Written Off loan recovery	Monthly
24	LOANWRTOFF	Loans Written Off	Monthly
25	CONTSCH	Contract Schedules	Monthly
26	CARDSYS2	Card System Details	Monthly
27	SHMEMBERS	Shareholder Details	Monthly
28	EXAUDITORS	External Auditors	Monthly
29	STAFFINFO	Staff Information	Monthly
30	MGTINFO2	Management Information	Monthly
31	STAKEHOLD	Stakeholder Details	Monthly
32	MFIROBBERY2	MFI - Robbery Cases	Monthly
33	MFIMISMGT2	MFI - Mismanagement	Monthly
34	MFILODEF2	MFI - Loan Defaulters	Monthly
35	MFIIMPLE2	MFI - Implementation	Monthly
36	MFIENBEZZ2	MFI - Embezzlement	Monthly
37	MFIFORECST	MFI - Forecasting	Monthly
38	MFILEGAL	MFI - Legal Recovery	Monthly
39	INFRASINFO	Infrastructure Info	Monthly
40	PAYAGENT	Payment Agent Info	Monthly

Article 9: Data to be availed by E- Money Issuers (EMI)

Each EMI must avail or upload the below data and within the set frequency as follows:

S/N	Template_Name	Template_Description	Frequency
1	SUBSCRIBER	MNO - Individual subscriber details	Daily
2	MERCHINFO	Merchant & Payment Agent Details	Daily

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3	MNOTRUST	MNO - Trust & E-Platform Account	Daily
4	PAYAGENT	Payment Agent Info	Monthly
5	NETWPERF	Network Performance	Monthly
6	CHWAYFWD	Challenges WayForward	Monthly
7	MNOCONPR	MNO - Consumer Protection	Monthly
8	MNUSACT	MNO - Cust Acct Summary	Monthly
9	MNOFRMGT	MNO - Fraud Management	Monthly
10	MNOSUBGEN	MNO - Subscriber Gender Age	Monthly
11	MNOTXN	MNO - Transaction Summary	Monthly
12	RTMNOMM	RT_MNO_Mobile money	Real time

Article 10: Data to be availed or uploaded by Money Remittances Providers

Each money remittance provider must avail the below or upload data and within the set frequency as follows:

S/N	Template_Name	Template_Description	Frequency
	MTOMMTRF	MTO - MM Transfer	Daily
	MTOMMTRF	MTO - MM Transfer	Real time

Article 11: Data to be availed or uploaded by Switches Providers

Each switch provider must avail or upload the below data and within the set frequency as follows:

S/N	Template_Name	Template_Description	Frequency
1	ATMUPTDLY	ATM Uptime Daily	Daily
2	CHWAYFWD	Challenges WayForward	Monthly
3	SWTCAPB	Switch - Capacity Build	Monthly
4	SWTHIGHL	Switch - Highlights	Monthly
5	SWTPERF	Switch - Performance	Monthly

Article 12: Data to be availed or uploaded by Forex Bureaus

Each forex bureau must avail or upload the below data and within the set frequency as follows:

S/N	Template_Name	Template_Description	Frequency
1	CCYRATES	Currency Rates	Daily
2	FXCAPS	Foreign Exchange Cash Purchase & Sale	Daily

3	FXSUSPTXN	FX Suspicious Transactions	Daily
4	ACCT	Bank Account Information	Monthly
5	FINMTH	Financial Monthly Data	Monthly
6	FXTXN	Foreign Exchange Position & Transactions	Monthly
	STAKEHOLD	Stakeholder Details	Monthly
8	INFRASINFO	Infrastructure Info	Monthly
9	EXAUDITORS	External Auditors	Monthly
10	SHMEMBERS	Shareholder Details	Monthly
11	SRMANDIR	Senior Manager & Director details	Monthly

Article 13: Data to be availed or uploaded by operator of Credit Bureaus

Each operator of Credit Bureau must avail or upload the below data and within the set frequency as follows:

SN	Template_Name	Template_Description	Frequency
1	FINMTH	Financial Monthly Data	Monthly
2	GLCODES	General Ledger Details	Monthly
3	GLMAPS	General Ledger Mappings	Monthly
4	SHMEMBERS	Shareholder Details	Monthly
5	EXAUDITORS	External Auditors	Monthly
6	STAFFINFO	Staff Information	Monthly
7	MGTINFO2	Management Information	Monthly
8	STAKEHOLD	Stakeholder Details	Monthly
9	ACCTMAPS	Internal Accounts Mappings	Monthly
11	CRBDATAUSG	CRB data usage	Monthly
12	CRBCOVSUM	CRB coverage	Monthly
13	MFIMISMGT2	Mismanagement Details	Monthly

Article 14: Modification or creation of templates

The Central Bank may modify existing templates or create new ones for collecting sufficient information and update the BNR Vision Business Intelligence system accordingly.

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CHAPTER III: COMMON PROVISIONS APPLICABLE TO SUPERVISED INSTITUTIONS.

Article 15: Time of the data availability and upload

As provided for in the regulation on reporting requirements, any supervised institution shall avail or upload required data as follows:

- 1° for daily data related to foreign exchange for cash purchase and sales, the same day before 6:00 pm;
- 2° for other daily data: the next working day, before 10: am;
- 3° for monthly data: Within five (5) working days of the following month;
- 4° for quarterly data: Within five (5) working days of the following quarter.

Article 16: Mandatory information

Each supervised institution shall ensure that all required data/information are properly provided in line with guidelines before availing readiness or uploading in BNR Vision Business Intelligence System.

Before entering into business relationship with its customers, each supervised institution shall ensure that all mandatory data/information are collected as specified in the guidelines.

Article 17: Data validation

The initial validation is done by the system to assess if availed or uploaded data/information meets the system guidelines.

Notwithstanding with paragraph one of this article, the Central Bank notifies the supervised institution of any corrections, modifications, incomplete, false or erroneous data/information.

Article 18: Guidance for data modification by a supervised institution

Any data modification in form of adjustment of the end period or correction of any error in data already extracted or uploaded shall be done prospectively.

A supervised institution must modify the availed data in the following situation:

- a) Upon recommendation from the Central Bank as a result of data validation exercise;
- b) Upon recommendation from external auditor and in the manner provided for in the regulation on reporting requirements.

Article 19: Readiness requirements

Each supervised institution using ADF shall avail Readiness Flag indicating that it is ready for the Central Bank to extract data for the given business date.

In this Article, business date means the last hour or day of the reporting period.

CHAPTER IV: MISCELENEOUS, ADMINISTRATIVE FINES AND FINAL PROVISIONS

Article 20: Access to reporting templates and the system guidelines

Reporting templates and the system guidelines shall be accessed from the Central Bank website portal. The access shall be limited only to authorized staff from supervised institutions.

Article 21: Violations and its administrative fines

The following are violations and related administrative fines with regard to reporting requirements as provided for in the regulation on reporting requirements and this Directive:

S/N	Violation	Pecuniary sanctions	
1	Failure to avail or upload required data/information within the set deadline	Banks and Insurers	- 500,000 FRW for non-availability or non-uploading and - 50,000 FRW for each day of delay until data/information are availed or uploaded
		Insurance brokers	- 100,000 FRW for non-availability or non-uploading and - 10,000 FRW for each day of delay until data/information are availed or uploaded
		Pension Schemes	
		Microfinance Institutions	
		E-money issuers	
		Remittances Providers	
		Switches providers	
		Forex Bureaus	
		Operator of Credit Bureaus	
		Other Financial Institution	

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2	Availability of incomplete/false information or erroneous information	Banks and Insurers	- 50,000 FRW per template and per day until the submission of complete or corrected data/information from the date of notification of the incomplete/false/erroneous information
		Insurance brokers	- 10,000 FRW per template and per day until the modification or correction from the date of notification of the false/erroneous information
		Pension Scheme	
		Microfinance Institutions	
		E- money issuers	
		Remittances Providers	
		Switches providers	
		Forex Bureaus	
		Operator of Credit Bureaus	
		Other Financial Institutions	

Article 22: Commencement

This Directive shall come into force on the date of its signature.

Done at Kigali on 09/10/2018

Dr NSANZABAGANWA Monique
Deputy Governor and Acting Governor

