



The Governor

ITANGAZO RIGENEWE ABANYAMAKURU

INGAMBA ZO GUHANGANA N'INGARUKA Z'ICYOREZO COVID-19 KU BUKUNGU

Nyuma y'aho Icyorezo cya CORONAVIRUS/COVID-19 cyadukiye ndetse kigakomeza gukwira hirya no hino ku lsi bikagaragara ko kizabangamira cyane ubukungu bw'isi n'ubw'u Rwanda burimo, Banki Nkuru y'u Rwanda (BNR) hamwe n'izindi nzego za Leta bagiye inama n'abandi bafatanyabikorwa banyuranye (amabanki n'ibigo bitanga serivisi z'itumanaho) mu rwego rwo gufata ingamba zigamije guhangana n'ingaruka zacyo ku bukungu. Ni muri urwo rwego ingamba zikurikira zafashwe:

Kwemerera amabanki kongerera igihe cyo kwishyura umwenda (inguzanyo) usigaye, mu gihe abazibereyemo imyenda bagizweho ingaruka na COVID-19: Amabanki yemerewe, mu buryo burenze ubusanzwe, gusubiramo amasezerano y'inguzanyo (*loan restructuring*) kugira ngo borohereze abazibereyemo imyenda (inguzanyo) uko bakwishyura mu gihe bagize ingorane zo kwishyura uko byari biteganyijwe bitewe n'ingaruka z'icyorezo cya COVID-19.

Gufasha amabanki kubona amafaranga ahagije: Kuri gahunda Banki Nkuru isanganywe zo gufasha amabanki kugira amafaranga ahagije, BNR yongereyeho:

- **Inguzanyo y'ingoboka yishyurwa mu gihe kisumbuye ku gisanzwe:** BNR yashyizeho inguzanyo y'ingoboka igenera amabanki ya miliyari mirongo itanu y'amafaranga y'amanyarwanda (50 000 000 000 FRW) banki yakwiambaza igihe igize ikibazo cy'amafaranga. ikazishyurwa kw'ijanisha ry'urwunguko fatizo rya Banki Nkuru. Iyo nguzanyo ikaba yamara igihe kingana n'amezi atatu (3), atandatu (6) cyangwa cumi n'abiri (12). Iyi nguzanyo y'ingoboka ihari mu gihe cy'amezi atandatu (6) kandi BNR izajya iyitanga mu bushishozi bwayo.
- **Koroherewa mu kugurura impapuro mpeshamwenda ziri ku isoko:** Mu gihe cy'amezi atandatu, BNR yemeye ko izajya igurura impapuro mpeshamwenda ku giciro cy'isoko mu gihe uzifite yabuze undi mugazi ku isoko ry'imari n'imigabane kandi igihe cyo gutegereza undi mugazi kivuye ku minsi 30 gishyirwa ku minsi cumi n'itanu (15).
- **Kugabanya igipimo gitegetswe cy'amafaranga y'ubwizigamo banki zitajya munsi:** Mu rwego rwo gufasha amabanki gukomeza gufasha inzego z'ubucuruzi zazahungabanya na COVID-19, BNR yiyemeje ko kuva tariki 01/04/2020 ikigero kireberwaho igipimo gitegetswe cy'amafaranga y'ubwizigamo banki zitajya munsi kigabanukaho 1% bityo kikaba 4% kivuye kuri 5%.

Gukomeza gushishikariza abantu kwishyura no kohererezanya amafaranga hakoreshejwe imiyoboro y'ikoranabuhanga: Hagamijwe kugabanya ikwirakwizwa ry'ubwandu bwa COVID-19 ryaturuka ku gukora ku mafaranga n'intoki; mu gihe kizamara

amezi atatu (3) uhoreye ku wa 19 Werurwe 2020, Ibigo bitanga serivisi z'itumanaho rya telefoni zigendanwa (MNOs) n'amabanki byemeye ko:

- Nta kiguzi kizongera gucibwa umuntu mu gihe akura amafaranga kuri konti iri muri banki ayashyira kuri konti ya *Mobile Money*, cyangwa ayakura kuri *Mobile Money* ayohereza kuri konti ye muri banki,
- Nta kiguzi kizongera gucibwa abantu bahererekanya amafaranga bakoresheje *Mobile Money*;
- Nta kiguzi kizongera gucibwa umucuruzi mu gihe yishyuwe hakoreshejwe imiyoboro y'ibigo by'itumanaho (*Mobile and Virtual POS*);
- Igipimo ntarengwa cy'amafaranga y'amanyarwanda yoherezwa hakoreshejwe imiyoboro y'ibigo by'itumanaho *Mobile Money* cyongerewe kiva kubihumbi magana atanu (500000FRW) gishyirwa kuri miliyoni imwe n'ibihumbi magana atanu (1500000FRW) ku Bakiliya bo mu rwego rwa mbere na ho abo ku rwego rwa kabiri, kiva kuri miliyoni imwe (1000000FRW) gishyirwa kuri miliyoni enye (4000000FRW);

BNR irashishikariza Abaturarwanda bose gukoresha aya mahirwe yo gukurirwaho ikiguzi cyo kwishyurana no guhererekanya amafaranga hadakoreshejwe kashi bityo baktabira uburyo buhari bw'imiyo boro y'koranabuhanga.

BNR izakomeza gukurikirana ishyirwa mu bikorwa ry'izi ngamba ndetse no gusesengura ingaruka za COVID-19 kandi yiteguye kuba yafata n'izindi ngamba zikwiye.

Bikorewe i Kigali, ku wa 18 Werurwe 2020

