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The Governor

INAMA NGARUKAGIHEMBWE YA KOMITE ISHINZWE UBUDAHUNGABANA BW'URWEGO RW' IMARI

Ku wa 14 Kanama 2023, Inama ngarukagihembwe ya Komite ishinzwe kubungabunga Ubudahungabana bw'Urwego rw'Imari (FSC) yateranye igamije gusuzuma imikorere n' ubusugire by' Urwego rw'Imari. Komite yabonyeko nubwo ishyirwa mu bikorwa rya politiki y'ifaranga muguhangana n'izamuka rusange ry'ibiciro riterwa n'intambara hagati ya Ukraine n'Uburusiya, imihindagurikire y'ikirere ndetse n'igabanuka ry'agaciro k'ifaranga, Urwego rw'Imari kandi bigaragara ko ruzakomeza gukora neza. mu gutanga serivisi ndetse no guhangana n'ingorane zagaragara, ahanini hagendewe ku bushobozi bw'imari shingiro hamwe n'umutungo mvunjwafaranga mu buryo bwihuse ibigo by'imari bifite.

Bimwe mu by'ingenzi komite yabonye ni ibi bikurikira:

Urwego rw'Imari rwakomeje kwaguka nubwo umuvuduko w'izamuka ry'ubukungu wagabanutse.

Urwego rw'imari rwakomeje gutera imbere nubwo hari ingaruka zatewe n'igabanuka mu izamuka ry'ubukungu imbere mu Gihugu ndetse no ku rwego rw'isi muri rusange. Mu mpera za Kamena 2023, umutungo bwite w'urwego rw'imari wiyongereyeho 18.3 ku ijana ugera kuri miliyari 9,635 z'amafaranga y'u Rwanda uvuye kuri miliyari 8,145 z'amafaranga y'u Rwanda muri Kamena 2022.

Urwego rw'amabanki, ari rwo runini rwiyongereyeho 18.1 ku ijana bitewe n'ukwiyongera kw 'imari shingiro ndetse n'ubwizigame bw'abakiriya. Umutungo bwite mu bigo by'ubwiteganyirize bw'izabukuru (public & private pension) wazamutse ku kigero cya 16.2 ku ijana bitewe n'ukwiyongera kw'amafaranga y'ubwiteganyirize, ndetse n'inyungu yabonetse mu ishoramari ryakozwe. Umutungo w'urwego rw'ubwishingizi wazamutseho 17.2 ku ijana ahanini bitewe n'inyungu zabonetse mu bwishingizi, ubwiyongere bw'imari shingiro hamwe n'inyungu yabonetse ku ishoramari. Umutungo w'urwego rw'Ibigo by'imari iciriritse wiyongereyeho 26.5 ku ijana bitewe n'amafaranga yabikijwe hamwe n'imari shingiro. Ukwiyongera k'umutungo bwite w'amabanki n'ibigo by'ubwishingizi kwateye gukomeza kwaguka k'Urwego rw'Imari bigaragazwa n'ijanisha ry'umutungo wose w'urwego rw'imari rigeze kuri 63.1 ku ijana by'umusaruro mbumbe w' Igihugu muri Kamena 2023 ugereranyije na 61.4 ku ijana mu myaka itanu ishize. Ibi bikaba bigaragaza uruhare Urwego rw'Imari rukomeje kugira mu guteza imbere ubukungu bw'igihugu.

Urwego rw'Imari rwakomeje kugira ubwihaze ku mari shingiro ndetse n'umutungo mvunjwafaranga uhagije.

Urwego rw'Imari rwakomeje kugira ubwihaze ku mari shingiro ugereranyije n'iteganywa n'amategeko. Kugeza mu mpera za Kamena 2023, impuzandengo y'igipimo cy'ubwihaze bw'imari shingiro (CAR) mu rwego rw'amabanki cyari kuri 21.1 ku ijana hejuru y'igipimo ntagibwamunsi gisabwa n'igenzura cya 15 ku ijana. Na none urwego rw'imari iciriritse rukomeje kubahiriza ibisabwa n'igenzura ku gipimo cy'ubwihaze ku mari shingiro. Igipimo

cy'ubwihaze bw'imari shingiro (CAR) mu rwego rw'imari iciriritse cyari kuri 31.6 ku ijana ugereranyije na 15 ku ijana y'igipimo ntagibwa munsi. Muri rusange, ukwihaza ku imari shingiro y'ibigo bitanga inguzanyo byatewe no gukomeza kwiyongera kw'imari-shingiro y'amabanki n'ibigo by'imari iciriritse bitewe n'inyungu zagizwe imari shingiro, kongera imari shingiro ndetse n'inguzanyo zishyurwa neza. Igipimo cy'ubushobozi bwo kwishyura mu rwego rw'ubwishingizi ruyoborwa n'abikorera cyariyongereye kigera kuri 256 ku ijana muri Kamena 2023 kivuye kuri 180 ku ijana muri Kamena 2022, bitewe n'inyungu yabonetse hamwe n'ukwiyongera k'umutungo bwite.

Na none, urwego rw'imari rwakomeje kugira umutungo mvunjwafaranga mu buryo bwihuse uhagije. aho mu rwego rw'amabanki igipimo cyawo kigereranya umutungo mvunjwafaranga mu gihe cy'iminsi itarenze mirongo itatu (30), n'umutungo wasubizwa abakiriya muri iyo minsi (LCR) cyari kuri 274.1 ku ijana mu mpera za Kamena 2023, naho igipimo kigereranya umutungo mvunjwafaranga mu gihe kirekire (NSFR) cyari kuri 129.8 ku ijana ugereranyije na 100 ku ijana by'igipimo ntagibwa munsi gisabwa n'igenzura. Mu bigo by'imari iciriritse (MFIs), impuzandengo y'igipimo cy'umutungo mvunjwafaranga cyari kuri 90.2 ku ijana ugereranyije na 30 ku ijana ntagibwa munsi gisabwa n'igenzura. Igipimo cy'umutungo mvunjwafaranga mu bigo by'imari bitari amabanki cyakomeje kuba hejuru y'igipimo giteganywa n'itegeko. Mu bigo by'ubwishingizi by'abikorera, habayeho ukwiyongera kw'igipimo cy'umutungo mvunjwafaranga kigera kuri 112.7 ku ijana muri Kamena 2023 ugereranyije na 99 ku ijana muri Kamena 2022 ahanini bitewe n'ubwiyongere bw'ishoramari mu mutungo utimukanwa

Ingorane ku nguzanyo zitishyurwa neza mu bigo biguriza zaragabanutse.

Mu mpera za Kamena 2023, inguzanyo zitishyurwa neza mu rwego rw'amabanki zaragabanutseho 4 ku ijana zigera kuri Miliyari 163.8 z'amafaranga y'u Rwanda zivuye kuri Miliyari 166.1 z'amafaranga y'u Rwanda muri Kamena 2022. Iri gabanuka ahanini ryatewe n'ubwiyongere bw'inguzanyo zatanzwe hamwe no kuvana mu bitabo (write off) inguzanyo zari zimaze igihe zitishyurwa. Muri rusange ibi byatumye igipimo cy'inguzanyo zitishyurwa neza kigabanuka kugera kuri 3.6 ku ijana by'inguzanyo zose muri Kamena 2023 kivuye kuri 4.3 ku ijana muri Kamena 2022. Ariko na none urwego rw'inganda (Manufacturing sector), rwakomeje kugira inguzanyo nyinshi zitishyurwa aho igipimo cyiyongereye kikagera kuri 7.8 ku ijana kivuye kuri 3.1 ku ijnana. Muri rusange, ibi bikaba byaratewe n'abakiriya bake babarizwa mu rwego rw'inganda. Imyenda itishyurwa neza irengeje iminsi 30, ariko iri munsi y'iminsi 90 (watch category), yaragabanutse igera kuri miliyari 362 z'amafaranga y'u Rwanda muri Kamena 2023 (angana na 7.8 ku ijana y'inguzanyo zose zatanzwe) avuye kuri Miliyari 409 z'amafaranga y'u Rwanda muri Kamena 2022 (10.6 ku ijana y'inguzanyo zose).
Mu rwego rw'ibigo by'imari iciriritse, igipimo cy'inguzanyo zitishyurwa neza cyaragabanutse kigera kuri 3.7 ku ijana muri Kamena 2023 ugereranije na 4.7 ku ijana muri Kamena 2022 ahanini bitewe n'ubwiyongere bw'inguzanyo zatanzwe.
Ariko na none isesengura ryerekanyeko Urwego rw'imari iciriritse ruzagirwaho ingaruka n'ibiza byibasiye intara y'amajyaruguru, iburengerazuba n'amajyepfo. Banki Nkuru y'u Rwanda izakomeza gukurikiranira hafi ingaruka z'imihindagurikire y'ikirere ku rwego rw'imari muri rusange.

Abatanga serivisi zo kwishyurana bakomeje kuvugurura uburyo bwo kwishyurana

Kuva muri Kamena 2022 kugeza muri Kamena 2023, urwego rushinzwe uburyo bw'imyishyuranire rwakoraga neza. Uku gukora neza kugaragazwa n'ubwiyongere bushimishije bw'ibikorwa byo kwishyurana hakoreshejwe telefoni ngendanwa.

Kwishyurana umuntu ku muntu hakoreshejwe telefoni ngendanwa (Person to Person) byariyongereye ku kigero cya 65 ku ijana mu mibare na 78 ku ijana mu gaciro, naho kwishyurana hakoreshejwe telefoni ngendanwa umuntu kuri bizinesi (P2B) byiyongera ku kigero cya 136 ku ijana mu mibare na 57 ku ijana mu gaciro. Mu gihe cy'iri suzuma na none, ibikorwa byo gukura amafaranga kuri konti za banki bayashyira kuri telefoni (Bank to Wallet) byiyongereyeho 36 ku ijana mu nshuro (Volume) na 58 ku ijana mu gaciro (Value) bitewe n'ivanwaho ry'amafarnga atangwa kuri serivisi.

Mu gihe cy'igenzura, abacuruzi bakoresha izi serivisi biyongereyeho 392 ku ijana naho abafite imirongo yihariye (Uniques users) biyongeraho 55 ku ijana mumpera za Kamena 2023 ugereranyije no muri Kamena 2022. Ku bijyanye n'ubudahangarwa n'imikorere y'uburyo bwo kwishyurana, Banki Nkuru y'u Rwanda (BNR) izakomeza kunoza ivugururwa ry'uburyo Rwanda Integrated Payments Processing (RIPPS) hakomeza kongerwamo ibigo by'imari iciriritse. Byongeye kandi abatanga serivisi zo kwishyurana hakoreshejwe ikoranabuhanga bongereye ubuziranenge bwaryo, ibi bikaba byaragabanyije ubujura ndetse n'ihagarara rya hato na hato ry'uburyo bwo kwishyurana.

Icyerekezo rusange cy'Urwego rw'Imari

Mu gihe kiringaniye (Medium term), urwego rw'imari ruzakomeza gukora neza no kutajegajega. Ibi bikaba ahanini bizagerwaho hagendewe ku mari shingiro, amafaranga yakwifashishwa bibaye ngombwa, uburyo buhamye bwo gucunga ibyateza ingorane zitari zitezwe hamwe n'izahuka ry'ubukungu bizakomeza kugira uruhare mu igabanuka ry'ibiciro muri rusange. Banki Nkuru y'u Rwanda izakomeza kugenzura no gusuzuma ingaruka z'imiterere y'ubukungu, ingaruka zaterwa n'imihindagurikire y'ikirere ndetse n'ihungabana ry'uburyo bwo gucuruza ku isi. Muri rusange, Banki Nkuru y'u Rwanda (BNR) izakomeza gukora igenzura rikorwa buri gihe mu rwego rw'imari, Ibi bikaba bizafasha kugira ngo ibigo by'imari bikomeze kugira imari shingiro ihagije mu kwirinda ingaruka zitateganyijwe zishobora kubaho ndetse n'ingano y'umutungo mvunjwafaranga wafasha mu kwishyura igihe bibaye ngombwa ndetse no gukomeza kubungabunga ukudahungabana k'urwego rw'imari.

Kigali, ku wa 17 Kanama, 2023

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NATIONAL BANK OF RWANDA: THE GOVERNOR

RWANGOMBWA John
Guverineri wa Banki Nkuru y'u Rwanda
akaba n'Umuyobozi wa Komite ishinzwe kubungabunga Ubudahungabana bw'Urwego rw'Imari