KN 6 Av.4/P.O. Box 531 Kigali-Rwanda
Tel: (+250) 788199000 /
Website: www.bnr.rw /
E-mail: info@bnr.rw /
Swiftcode: BNRWRWRW /
Twitter: @CentralBankRw

National Bank of Rwanda
Banki Nkuru y'u Rwanda

The Governor

ITANGAZO RIGENEWE ABANYAMAKURU

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

Inama ngarukagihembwe ya Komite ishinzwe kubungabunga Ubudahungabana bw'Urwego rw'Imari (FSC) yarateranye kuwa 20 Gashyantare 2024, igamije gusuzuma imikorere n' ubusugire by' Urwego rw' Imari. Komite yabonye ko Urwego rw'Imari ruhagaze neza kandi rukomeje gutera imbere nubwo hakigaragara ibibazo biterwa n'ihindagurika ry'ubukungu ku rwego rw'isi ndetse n'imbere mu gihugu. Imari shingiro hamwe n' umutungo mvunjwafaranga byakwifashishwa bibaye ngombwa bikomeje gushimangira ubusugire bw'Urwego rw'Imari.

Urwego rw'Imari rwakomeje kwaguka no gufasha mu izahuka ry'ubukungua

Urwego rw'Imari rwakomeje gutera imbere nubwo hari hari ingorane z'ubukungu ku rwego rw'Isi ndetse n' imbere mu gihugu. Mu mpera z'Ukuboza 2023, umutungo wose w'Urwego rw'Imari wazamutse ku kigero cya 20 ku ijana ugera kuri Miliyari 10,687 z'amafaranga y'u Rwanda uvuye kuri Miliyari 8,909 z'amafaranga y'u Rwanda wariho mu Ukuboza 2022. Urwego rw'amabanki, arirwo runini, rwazamutse ku kigero cya 22 ku ijana bitewe n'imicungire myiza ndetse n'amafaranga yabikijwe n'abakiriya. Umutungo w'ibigo by'ubwiteganyirize bw'izabukuru (public & private pension) wazamutse ku kigero cya 13.7 ku ijana bitewe ahanini n'ukwiyongera kw'amafaranga y'ubwiteganyirize ndetse n'inyungu ku ishoramari. Umutungo w'urwego rw'ubwishingizi wazamutse ku kigero cya 17 ku ijana bitewe ahanini no kuzamuka kw'ibikorwa by'ubwishingizi, imari shingiro yongerewe hamwe n'inyungu yabonetse ku ishoramari. Nanone kandi, muri iki gihe, umutungo w'urwego rw' Ibigo by'imari iciriritse wiyongereyeho 23,6 ku ijana bitewe n'ubwiyongere bw'amafaranga yabikijwe hamwe n'imari shingiro. Kwiyongera k'umutungo, byerekana ko urwego rw'Imari rwakomeje kwaguka. Ijanisha ry'umutungo wose w'Urwego rw'Imari ugereranyije n'umusaruro mbumbe w'igihugu (GDP) ugeze kuri 66.7 ku ijana mu Ukuboza 2023 uvuye kuri 64.9 mu Ukuboza 2022. Ibi bikaba bigaragaza uruhare urwego rw'imari rukomeje kugira mu guteza imbere ubukungu bw'igihugu

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

Imari shingiro y'Urwego rw'Imari yakomeje kuba hejuru kuko ibigo by'imari byakomeje kugira imari shingiro iri hejuru y'isabwa n'itegeko. Urwego rw'amabanki rwari rufite igipimo mpuzandengo cy'ubwihaze ku mari shingiro (CAR) cya 21.5 ku ijana hejuru y'igipimo

ntagibwamunsi gisabwa cya 15 ku ijana. Na none kandi, igipimo mpuzandengo cy'ubwihaze ku mari shingiro (CAR) mu rwego rw'ibigo by'imari iciriritse cyari kuri 33.8 ku ijana hejuru ya 15 ku ijana y'igipimo ntagibwa munsi gisabwa. Muri rusange, ubwihaze bw' imari shingiro y'ibigo bitanga inguzanyo byatewe no gukomeza kwiyongera kw'imari shingiro bitewe n'inyungu zitagabanywe, kongera imari shingiro ndetse n' ukwiyongera k'umutungo wizewe. Mu rwego rw'ubwishingizi, igipimo cy'ubushobozi bwo kwishyura cyariyongereye cyane kigera kuri 296 ku ijana mu Ukuboza 2023 kivuye kuri 221 ku ijana cyariho mu Ukuboza 2022 bitewe n'ubwiyongere bw' inyungu zabonetse n'ukwiyongera k'ubwiza bw'umutungo.

Umutungo mvunjwafaranga w'Urwego rw'Imari wakomeje kwiyongera. Urwego rw'amabanki rwakomeje kugira umutungo mvunjwafaranga uhagije wakoreshwa mu kwishyura mu gihe gito n'igihe kirekire bibaye ngombwa. Mu Ukuboza 2023, Igipimo cy'umutungo mvunjwafaranga wakoreshwa n'umutungo wasubizwa abakiriya mu gihe cy'iminsi itarenze mirongo itatu (30) LCR cyari kuri 234 ku ijana naho igipimo cy'umutungo mvunjwafaranga wakoreshwa mu gihe kirekire (NSFR) cyari kuri 114 ku ijana. Mu bigo by'imari iciriritse (MFIs), impuzandengo y'igipimo cy'umutungo mvunjwafaranga cyari kuri 86 ku ijana ugereranyije na 30 ku ijana y'igipimo ntagibwamunsi gisabwa n'itegeko. Igipimo cy'umutungo munjwafaranga mu bigo by'ubwishingizi by'abikorera cyariyongereye kigera ku 117 ku ijana mu Ukuboza 2023 kivuye kuri 98 ku ijana mu Ukuboza 2022, bitewe ahanini n'imikorere ihamye, inyungu ku ishoramari ndetse n' izamuka ry'umutungo bwite.

Ibigo bitanga inguzanyo byacunze neza umutungo

Inguzanyo zishyurwa neza zarazamutse ziva kuri Miliyari 4,033 z'amafaranga y'u Rwanda mu Ukuboza 2022 zijyera kuri Miliyari 4,896 z'amafaranga y'u Rwanda mu Ukuboza 2023. bitewe ahanini n'izamuka ry' inguzanyo zatanzwe n'ibigo by'imari. Mu mabanki, ikigereranyo cy'inguzanyo zitishyurwa neza ku nguzanyo zose kiri kuri 4.1 ku ijana mu Ukuboza 2023.

Abatanga serivise zo kwishyurana bakomeje kuvugurura sisiteme zo kwishyura, aho uburyo bukoresha ikoranabuhanga rya telefone ngendanwa bukomeza kuba ku isonga

Urwego rwo kwishyurana rukomeje kwerekana imikorere ihamye, aho rwaranzwe no kuzamuka cyane mubikorwa byo kwishyurana hakoreshejwe ikorabuhanga rya telefone ngendanwa. Agaciro k'ibikorwa byo kwishyurana bito bito hakoreshejwe ikoranabuhanga ubigereranije n'umutungo mbumbe w'Igihugu GDP byariyongereye biva ku 147 ku ijana muri 2022 bigera kuri 200 ku ijana muri 2023.

Icyerekezo rusange cy'Urwego rw'Imari

Urwego rw'Imari ruzakomeza gusugira no kutajegajega nubwo hari ingorane mu bukungu ku Isi no mu gihugu. Ubusugire bw'Urwego rw'Imari buzashingira ku imari shingiro, umutungo mvunjwafaranga, imicungire y'ingorane ihamye hamwe n'iterambere ry'ubukungu. Banki Nkuru y'u Rwanda izakomeza gukurikirana ingarane zishobora kubaho no kugenzura bihoraho Urwego rw'Imari. yizeza ko ibigo by'imari bizakomeza kugira imari shingiro ihagije yafasha mu guhangana n'ingorane aho zaturuka hose, no kwizeza ko bikomeje kugira umutungo mvunjwafaranga uhagije ufasha mu kwishyura. Izakomeza kandi, kubungabunga sisiteme zo kwishyurana mu rwego rwo gusigasira ubusugire bw'Urwego rw'Imari.

Kigali, kuwa 22 Gashyantare 2024

Digitally signed by BNR(GOVERNOR)

RWANGOMBWA John

Guverineri wa Banki Nkuru y'u Rwanda akaba n'Umuyobozi wa Komite ishinzwe kubungabunga Ubudahungabana bw'Urwego rw'Imari (FSC)