



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) yateranye kuwa 09 Gicurasi 2023, igamije gusuzuma imikorere n'ubusugire by'Urwego rw'Imari. Komite yabonye ko Urwego rw'Imari ruhagaze neza kandi ruzakomeza gutera imbere nubwo hakigaragara ingaruka z'ihindagurika ry'ubukungu ritari ryitezwe ndetse n'ibibazo byagaragaye muri amwe mu ma banki akomeye ku isi. Urwego rw'Imari kandi bigaragara ko ruzakomeza gukora neza mu gutanga serivisi ndetse no guhangana n'ibyago byagaragara ahanini hagendewe ku bushobozi bw'imari shingiro hamwe n'amafaranga agaragara yakwifashishwa bibaye ngombwa. Ibibazo byagaragaye muri banki zikomeye ku isi muri Werurwe 2023 ntangaruka byagize ku rwego rw'imari bitewe no kudakorana cyane nazo ndetse no kuba ibigo by'imari bishora umutungo wabyo mu ishoramari ritandukanye.

Ibi bikurikira ni bimwe mu by'ingenzi komite yabonye:

Urwego rw'Imari rwakomeje kwaguka nubwo habayeho ihindagurika ry'ubukungu, ndetse n'ihungabana ry'isoko ry'imari ku isi.

Urwego rw'Imari rwakomeje gutera imbere nubwo hari ingaruka zatewe n'ihindagurika ry'ubukungu ku rwego rw'igihugu ndetse n'urw'isi muri rusange. Mumpera za Werurwe 2023, umutungo bwite w'urwego rw'imari wazamutse ku cyigero cya 17 ku ijana bingana na Miliyari 9.133 z'amafaranga y'u Rwanda uvuye kuri Miliyari 7.795 z'amafaranga y'u Rwanda wariho muri Werurwe 2022. Urwego rw'amabanki, arirwo runini rwiwongereyeho 15 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 cyigero cya 17 ku ijana bitewe n'ukwiyongera kw'amafaranga y'ubwiteganyirize, ndetse n'inyungu yabonetse mu ishoramari ryakozwe. Umutungo w'urwego rw'ubwishingizi wazamutseho 18 ku ijana ahanini bitewe n'inyungu zabonetse mu bwishingizi, ubwiyongere bw'imari shingiro hamwe n'inyungu yabonetse ku ishoramari. Nanone, muri iki gihe cy'igenzurwa, umutungo w'urwego rw'imari iciriritse wiyongereyeho 26.3 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 64.6 ku ijana muri werurwe 2023 by'umusaruro mbumbe w'igihugu. 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 imari shingiro ugereranyije n'iteganywa n'amategako. Kugeza mu mpera za Werurwe 2023, impuzandengo y'igipimo cy'ubwihaze bw'imari shingiro (CAR) mu rwego rw'amabanki cyari kuri 24 ku ijana hejuru y'igipimo ntagibwamunsi gisabwa n'igenzura cya 15 ku ijana. Nanone urwego rw'imari iciriritse rukomeje kubahiriza ibisabwa n'igenzura ku igipimo cy'ubwihaze ku imari shingiro. Igipimo cy'ubwihaze bw'imari shingiro (CAR) mu rwego rw'imari iciriritse cyari kuri 32 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 cyigera ku 237 ku ijana muri Werurwe 2023 cyivuye ku 157 ku ijana yo muri Werurwe 2022 bitewe n'inyungu yabonetse hamwe n'ukwiyongera k'umutungo bwite.

Na none, urwego rw'imari rwakomeje kugira umutungo mvunjwafaranga 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 215.9 ku ijana mu mpera za Werurwe 2023, naho igipimo kigereranya umutungo mvunjwafaranga mu gihe kirekire (NSFR) cyari kuri 154.4 ku ijana. Mu bigo by'imari iciriritse (MFIs), impuzandengo y'igipimo cy'umutungo mvunjwafaranga cyari kuri 98.5 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 cyigera 111 kujana muri Werurwe 2023 ugereranyije na 95 ku ijana cyariho muri Werurwe 2022 ahanini bitewe n'ubwiyongere bw'imari shingiro ndetse n'umutungo bwite.

Ingorane ku nguzanyo zitishyurwa neza mubigo biguriza zaragabanutse ariko haracyagaragara ibibazo

Mu mpera za Werurwe 2023, inguzanyo zitishyurwa neza mu rwego rw'amabanki zaragabanutse zigera kuri Miliyari 157.8 z'amafaranga y'u Rwanda zivuye kuri Miliyari 166.6 z'amafaranga y'u Rwanda zariho muri Werurwe 2022 bitewe ahanini n'inguzanyo zishyujwe 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 muri Werurwe 2023 kivuye kuri 4.6 ku ijana yo muri Werurwe 2022. Imyenda itishyurwa neza irengeje iminsi 30 ariko iri munsi y'iminsi 90 (watch category) yaragabanutse igera kuri miliyari 363 z'amafaranga y'u Rwanda muri Werurwe 2023 (angana na 8.5 ku ijana y'inguzanyo zose zatanze) avuye kuri Miliyari 491 z'amafaranga y'u Rwanda zariho muri Werurwe 2022 (14 ku ijana y'inguzanyo zose). Ariko nanone urwego rw'inganda (Manufacturing sector), rwakomeje kugira inguzanyo nyinshi zitishyurwa zirengeje iminsi 30 ariko ziri munsi y'iminsi 90 (watch category) ahanini bitewe n'ingorane zatewe n'ihindagurika ry'inzira z'ubucuruzi ryatewe n'amakimbirane mu bya politike ku isi ndetse n'ingaruka z'icyorezo cya COVID 19. Mu rwego rw'ibigo by'imari iciriritse, igipimo cy'inguzanyo zitishyurwa neza cyaragabanutse kugera kuri 4.2 ku ijana muri Werurwe 2023 ugereranyije na 5 ku ijana cyariho muri Werurwe 2022 ahanini bitewe n'imikorere myiza y'imishinga iciriritse. Ariko nanone, Urwego rw'imari iciriritse ruzagirwaho ingaruka n'ibiza byibasiye

intara y'amajyaruguru, iburengerazuba n'amajyepfo. Banki Nkuru y'u Rwanda izakomeza kugenzunzura ingaruka z'imihindagurikire y'ikirere ku urwego rw'imari muri rusange.

Abatanga serivise zo kwishyurana bakomeje kuvugurura sisitemu yo kwishyura hakoreshejwe uburyo bw'ikoranabuhanga rya telefoni ngendanwa ikoreshwa cyane mu kwishyurana

Ikoranabuhanga rya terefone ngendanwa ryakomeje kugira uruhare runini muri gahunda yo kurwanya ikoreshwa ry'amafaranga mu ntoki kuri bose, hakoreshwa ikoranabuhanga mu kwishyurana. Kwishyurana umuntu ku muntu hakoreshejwe telefoni ngendanwa (Person to Person) byariyongereye ku kigero cya 70 ku ijana mu nshuro na 80 ku ijana mu mu gaciro, naho kwishyurana hakoreshejwe telephone nyjendanwa umuntu kuri businesi (P2B) byiyongera ku cyigero cy' 120 ku ijana mu nshuro na 80 ku ijana mu mu gaciro. Mu gihe cy'iri suzuma na none, ibikorwa byo gukura amafaranga kuri konti za banki bayashyira kuri telefoni (Bank to Wallet) byiyongereyeho 30 ku ijana mu nshuro (Volume) na 40 ku ijana mu gaciro (Value) bitewe n'ivanwaho ry'amafaranga ya servise. Abacuruzi bakoresha izi servise biyongereyeho 291 ku ijana naho abafite imirongo yihariye (Uniques users) biyongereyeho 61 ku ijana mumpere za Werurwe 2023 ugereranyije no muri Werurwe 2022. Ku bijyanye n'ubudahangarwa n'imikorere ya system yo kwishyurana, Banki Nkuru y'Igihugu (NBR) yakomeje kunoza ivugururwa rya sisitemu ya Rwanda Integrated Payments Processing (RIPPS) kuri ubu ikora 24/7. Kubera iyo mpamvu, ibikorwa byo kwishyurana hakoreshejwe ikoranabuhanga rya telefoni ninjoro no muri wikendi (night and Week end) bikomeje kwiyongera ku impuzandengo ya 12,753 mu nshuro bihwaye na Miliyari 14 z'amafaranga y'u Rwanda buri kwezi. Byongeye kandi, ibigo by'imari iciriritse (MFIs) byatumye habaho kwiyongera kw'ibikorwa bya RIPPS haba mu mubare w'ibikorwa ndetse n'agaciro.

Icyerekezo rusange cy'Urwego rw'Imari

Mugihe cya bugufi (Medium term) urwego rw'imari ruzakomeza gukora neza no kutajegajega. Mu rwego rwo guhangana nicyaruhungabanya, Banki Nkuru y'u Rwanda izakomeza kugenzura no gusuzuma ingaruka z'imiterere y'ubukungu n'isoko ry'imari ku isi n'ingaruka byaterwa Urwego rw'Imari mu Rwanda, kugirango hafatwe ingamba zikwiye. Byongeye kandi, hagendewe ku igenzura rikorwa buri gihe mu Urwego rw'imari, Banki Nkuru y'Igihugu (BNR) izakomeza kureba niba ibigo by'imari bifite imari shingiro ihagije mukwirinda ingaruka zitateganyijwe zishobora kubaho ndetse n'ingano y'umutungo mvunjwafaranga wafasha mu kwishyura igihe bibaye ngombwa.

Kigali, kuwa 11 Gicurasi 2023

RWANGOMBWA John



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