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The Governor

ITANGAZO RIGENEWE ABANYAMAKURU

INAMA NGARUKAGIHEMBWE YA KOMITE ISHINZWE UKUDAHUNGABANA K'URWEGO RW' IMARI.

Inama ngarukagihembwe ya Komite ishinzwe kubungabunga Ubudahungabana bw'Urwego rw'Imari (FSC) yateranye kuwa 09 Kanama 2022, igamije gusuzuma imikorere n' ubusugire by' urwego rw'imari mu gihembwe cya 2 cya 2022 ndetse no gusesengura icyerekezo cyarwo mu bihe biri imbere. Komite yabonyeko Urwego rw'Imari rwateye imbere, rukomeza kwirinda ibyaruhungabanya biturutse ahanini ku izamuka ry'ubukungu mu bihe bya mbere y'icyorezo cya COVID 19, amavugurura yakozwe mu kongera ubwiza n'ingano by'umutungo bwite w'ibigo by'imari, ndetse n'ingamba zafashwe zo guhangana n'icyorezo ubwo cyateraga. Gusa nubwo bimeze gutyo, ihindagurika rititezwe n'ibyago bishobora gutezwa n'intambara iri muri Ukraine ni bimwe mubishobora guhungabanya imikorere y' Urwego rw'Imari.

Ibi bikurikira ni bimwe mu by'ingenzi komite yabonye:

Umutungo bwite w'Urwego rw'Imari wariyongereye. Igiteranyo cy'umutungo wose w'Urwego rw'Imari wazamutse ku kigero cya 17 ku ijana ugera kuri Miliyari 8,102 z'amafaranga y'u Rwanda muri Kamena 2022 ugereranyije na Miliyari 6,914 z'amafaranga y'u Rwanda wariho muri Kamena 2021. Mu rwego rw'amabanki, umutungo wose wiyongereye ku kigero cya 18.8 ku ijana ugera kuri Miliyari 5,492 z'amafaranga y'u Rwanda muri Kamena 2022 uvuye kuri Miliyari 4,624 wariho muri Kamena 2021. Iri zamuka ry'umutungo bwite mu rwego rw'amabanki ryatewe ahanini n'ukwiyongera kw'amafaranga abitswa n'abakiriya yazamutse ku kigero cya 19 ku ijana naho imari shingiro yiyongeraho 15 ku ijana. Mu bigo by'imari iciriritse bigenzurwa na Banki Nkuru y'u Rwanda, umutungo wose wazamutse ku kigero cya 23 ku ijana ugera kuri Miliyari 473 z'amafaranga y'u Rwanda muri Kamena 2022 uvuye kuri Miliyari 386 wariho muri Kamena 2021 ahanini bitewe n'ukwiyongera kw'amafaranga abitswa n'abakiriya ndetse n'imari shingiro. Mu rwego rw'ibigo by'ubwishingizi, umutungo bwite wazamutse ku kigero cya 17 ku ijana ugera kuri Miliyari 748 z'amafaranga y'u Rwanda muri Kamena 2022 uvuye kuri Miliyari 638 z'amafaranga

y'u Rwanda wariho muri Kamena 2021 bitewe n'izamuka ry'imisanzu y'ubwishingizi hamwe n'imari shingiro. Muri rusange ukwiyongera k'umutungo bwite w'Urwego rw'Imari bigaragaza uruhare rukomeye uru rwego rukomeza kugira ku izamuka n'iterambere ry'ubukungu bigaragazwa n'ijanisha ry'umutungo wose w'urwego rw'imari rigeze kuri 70.9 ku ijana by'umusaruro mbumbe w' Igihugu ugereranyije na 40 ku ijana ryariho mu myaka icumi ishize.

Urwego rw'Imari rwakomeje kugira ubwihaze ku mari shingiro, umutungo ushobora kubyazwa amafaranga mu gihe gito bifasha mu guhangana n'ibihombo ndetse no gufasha abarugana mu bikorwa bya buri munsi. Kugeza mu mpera za Kamena 2022, impuzandengo y'igipimo cy'ubwihaze bw'imari shingiro (CAR) mu rwego rw'amabanki n'ibigo by'imari iciriritse cyari kuri 23.1 ku ijana na 33.9 ku ijana kuri buri rwego, hejuru y''igipimo ntagibwamunsi gisabwa n'igenzura cya 15 ku ijana. Impuzandengo y'igipimo cy'ubushobozi bwo kwishyura mu rwego rw'ubwishingizi ruyoborwa n' abikorera yariyongereye igera ku 180 ku ijana muri Kamena 2022 ivuye ku 147 ku ijana yo muri Kamena 2021 ugereranyije n'igipimo ntagibwamunsi gisabwa n'igenzura cy' 100 ku ijana. 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 224.7 ku ijana mu mpera za Kamena 2022, ugereranyije n'igipimo ntagibwamunsi gisabwa n'igenzura cy' 100 ku ijana. Naho mu rwego rw'ibigo by'imari iciriritse, icyo gipimo kikaba cyari ku mpuzandengo ya 105.2 ku ijana mu mpera za Kamena 2022, ugereranyije n'igipimo ntagibwamunsi gisabwa n'igenzura cya 30 ku ijana. Mu bigo by'ubwishingizi biyoborwa n'abikorera, igipimo kigereranya umutungo mvunjwafaranga cyarazamutse kigera ku kigero gisabwa n'igenzura cy' 100 ku ijana muri Kamena 2022 ugereranyije na 90 ku ijana cyariho muri Kamena 2021.

Ingorane k'Urwego rw'Imari zaragabanutse ariko ibyaruhungabanya biracyahari. Muri Kamena 2022, inguzanyo zitishyurwa neza mu rwego rw'amabanki n'ibigo by'imari iciriritse zaragabanutse. Mu mpera za Kamena 2022, izo nguzanyo zitishyurwa neza zaragabanutse zigera kuri Miliyari 166 z'amafaranga y'u Rwanda zivuye kuri Miliyari 179 z'amafaranga y'u Rwanda zariho muri Kamena 2021, bitewe ahanini n'izamuka ry'ubushobozi bwo kwishyura inguzanyo buturuka mu izahuka ry'ibikorwa by'ubukungu, kuvana mu bitabo (write off) inguzanyo zari zimaze igihe zitishyurwa, ndetse n'ubwinshi bw'inguzanyo zatanzwe muri 2022. Ukugabanuka kw'inguzanyo zitishyurwa neza n'ukwiyongera kw'inguzanyo zatanzwe byatumye igipimo cy'inguzanyo zitishyurwa neza kigabanuka kugera kuri 4.3 ku ijana muri Kamena 2022 ugereranyije na 5.1 ku ijana yo muri Kamena 2021. Na none, mu mpera za Kamena 2022, inguzanyo zari zisigaye mu cyiciro cy'izahawe igihe cyo kuba zitishyurwa (moratorimum) zaragabanutse zigera kuri Miliyari 50 z'amafaranga y'u Rwanda (1.6 ku ijana by'inguzanyo zose

z'amabanki) ugeranyije na Miliyari 215 z'amafaranga y'u Rwanda (7.8 ku ijana by'inguzanyo zose z'amabanki) yo muri Kamena 2022. Mu rwego rw'ibigo by'imari iciriritse, ubwiza bw'umutungo (inguzanyo zishyurwa neza) bwariyongereye, bitewe ahanini n'izahuka ry'ibikorwa by'imirimo y'ubushabitsi buciriritse nyuma yo gukuraho ingamba zari zarafashwe mu guhangana n'icyorezo cya COVID 19. Inguzanyo zitishyurwa neza zagabanutseho Miliyari 1 y'amafaranga y'u Rwanda ziva kuri Miliyari 14 z'amafaranga y'u Rwanda muri Kamena 2021 zigera kuri miliyari 13 z'amafaranga y'u Rwanda muri Kamena 2022. Kubera iyo mpamvu, igipimo cy'inguzanyo zitishyurwa neza cyaragabanutse kigera kuri 5 ku ijana mu Kamena 2022 ugeranyije na 6.6 ku ijana cyariho muri Kamena 2021.

Nubwo bimeze gutyo ariko, ibyago bishingiye ku ngorane nshya zirimo intambara yo muri Ukraine birakomeza kugira ingaruka ku bakiriya b'ibigo by'imari n'ubundi bari baragizweho ingaruka n'icyorezo cya COVID 19. Muri za Banki, abakiriya bakora imirimo ijyanye n'inganda (Manufacturing), ubwubatsi, ubwikorezi n'ubukerarugendo nibo bazakomeza guhura n'ibibazo by'ihungabana ry'ubuhahirane mpuzamahanga, izamuka ry'ibiciro ku bicuruzwa ngengabukungu, ndetse n'izamuka rusange ry'ibiciro imbere mu gihugu. Mu rwego rw'ibigo by'imari iciriritse, ukugabanuka no guhenda kw'inyongeramusaruro ni bimwe mu byazamuye igipimo cy'inguzanyo zitishyurwa neza mu buhinzi kigera kuri 7.1 ku ijana muri Kamena 2022 kivuye kuri 5.6 ku ijana muri Kamena 2021.

Uburyo bwo kwishyurana hakoreshejwe ikoranabuhanga bukomeje gukora neza, kandi buratekanye. Ikoranabuhanga rya telefoni njyendanwa rimaze guteza imbere uburyo bwo kudakoresha amafaranga mu ntoki (cashless) ku kigero ntagereranywa mu Rwanda. Muri Kamena 2022, agaciro ko kwishyurana umuntu ku muntu hakoreshejwe telefoni ngendanwa (Person to Person) kazamutse ku kigero cya 20 ku ijana ndetse na 46 ku ijana mu nshuro (Volume). Naho ibikorwa byo gukura amafaranga kuri konti za banki bayashyira kuri telefoni (Bank to Wallet) byiyongereyeho 60 ku ijana mu gaciro (Value) na 80 ku ijana mu nshuro (Volume). Ibikorwa by'abohereza amafaranga kuri konti zabo avuye kuri telefone (Wallet to Bank) byiyongereyeho 76 ku ijana mu gaciro (Value) na 137 ku ijana ku nshuro (Volume). Uku kwiyongera kwatewe ahanini n'ikurwaho ry'ibiciro kuri izo serivisi zo kwishyurana, ndetse no ku buryo bwo kohereza amafaranga kuri banki avuye kuri telefoni. Muri rusange, itangizwa ry'umushinga w'ihererekanya ry'amafaranga hagati y'abafatabuguzi ba MTN Rwanda na Airtel Rwanda (Interoperability) muri Gicurasi 2022 rizafasha mu kwihutisha Kashilesi ndetse no kunoza ukwishyurana hakoreshejwe ikoranabuhanga.

Icyerekezo rusange cy'Urwego rw'Imari. Mu gihe cya bugufi (Medium term), Urwego rw'Imari ruzakomeza gukora neza no kutajegajega. Ukuzamuka kw'ibiciro kuzagira ingaruka zidakabije ku

Urwego rw'Imari hashingiwe ku bwizigame buhagije ku mari shingiro ndetse no ku mutungo ushobora kuvunjwa amafaranga bizafasha mu gukomeza guha serivisi abakiriya no guhangana n'imbogamizi ziturutse hanze.

Banki Nkuru y'u Rwanda izakomeza kugenzura Urwego rw'Imari harebwa ibyago byaruhungabanya, uburyo ibigo by'imari biteganyiriza ibihombo ku gihe, ndetse no gukurikirana ingano y'imari shingiro ihagije yafasha guhangana n'igabanuka ry'umutungo wizewe.

Kigali, kuwa 11 Kanama 2022

RWANGOMBWA John

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