National Bank of Rwanda
Banki Nkuru y'u Rwanda

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The Governor

ITANGAZO RIGENEWE ABANYAMAKURU

Banki Nkuru y'u Rwanda yagabanyije inyungu fatizo yayo iyishyira kuri 4.5%

Inama ya Komite ya Politiki y'Ifaranga muri Banki Nkuru y'u Rwanda yateranye mu nama yayo isanzwe ngarukagihembwe kuri uyu wa 29 Mata 2020, igamije kureba uko ubukungu bwifashe ku Isi muri rusange no mu Rwanda by'umwihariko. Iyi nama yabaye mu gihe ubukungu bw'Isi bwugarijwe n'ingaruka z'icyorezo cya Koronavirusi (COVID-19) n'ingamba zashyiriweho gukumira ikwirakwira ryacyo.

Inama ya Komite ya Politiki y'Ifaranga, yasuzumye ihungabana ryabaye mu iterambere ry'ubukungu, hasuzumwa kandi umusaruro wavuye mu ngamba zafashwe n'uko ubukungu buzaba buhagaze mu gihe kiri imbere.

Inama ya Komite ya Politiki y'Ifaranga, imaze kubona ko ihindagurika ry'ibiciro ku isoko rizaba ku kigero cyo hasi mu gice cya kabiri cy'umwaka wa 2020 ugereranyije n'uko biri ubu bitewe n'ubushobozi buke bw'abaguzi, yafashe icyemezo cyo kugabanya inyungu fatizo Banki Nkuru igurizaho amabanki, iva kuri 5.0% igera kuri 4.5%. Iki cyemezo hamwe n'izindi ngamba zafashwe muri Werurwe 2020 bizakomeza gufasha amabanki mu gushyigikira ubukungu ku byerekeye urwego rw'imari.

Ingamba ziherutse gufatwa na BNR mu guhangana n'ingaruka za Koronavirusi (COVID-19) ku bukungu:

Inama yasanze ingamba zashyizweho na BNR ku wa 18 Werurwe 2020 zigamije gufasha amabanki kubona amafaranga ahagije, zaratanze umusaruro. Urwego rw'amabanki rwabashije kubona amafaranga miliyari 23.4 aturutse ku igabanuka ry'igipimo cy'ubwizigame butegetswe muri Banki Nkuru cyavuye kuri 5% kikagera kuri 4% ku wa 01 Mata 2020. Banki kandi yashyizeho inguzanyo y'ingoboka igenewe amabanki ingana na miliyari 50 z'amafaranga y'u Rwanda ku nyungu fatizo ya Banki Nkuru.

Mu buryo budasanzwe, Banki Nkuru y'u Rwanda yemereye amabanki kuvugurura amasezerano y'inguzanyo ku bantu bayafitiye imyenda bagizweho ingaruka n'icyorezo cya COVID-19 kugira ngo boroherezwe kwishyura.

Ni muri urwo rwego, kugeza ku itariki ya 10 Mata 2020, amasezerano y'inguzanyo ibihumbi birindwi magana cyenda mirongo itanu n'abiri (7,952) ahwanye na miliyari 255 y'amafaranga y'u Rwanda yavuguruwe, ku masezerano ibihumbi umunani magana atandatu mirongo itandatu n'arindwi (8 667) yari yabisabiwe.

Inama yasanze imibare iteganywa n'Ikigega Mpuzamahanga cy'Imari (IMF) igaragaza ko ubukungu bw'Isi buzagabanuka cyane ku kigero cya -3.0% muri 2020 mu gihe nyamara muri Mutarama uyu mwaka, icyo Kigega cyari cyateganyije ko buzazamukaho 3.3%. Iri gabanuka rikabije ryatewe n'iki cyorezo cya COVID-19 kimaze guhitana ubuzima bw'abantu barenga ibihumbi 200 n'abarwayi bakaba bamaze kurenga miliyoni 3 ku Isi hose kugeza ubu. Ibikorwa by'ubukungu hafi ya byose byarahagaze, n'ibihugu byinshi biri mu kato nibura mu byumweru bike bishije.

Ku rwego rw'Isi, iki cyorezo cyateje ingorane nyinshi zirimo guhagarara kw'imihahiranire, urujijo rw'ejo hazaza n'ihindagurika rikabije ku isoko ry'imari, igabanuka ry'ubukungu, kubura no gutakaza akazi ku bantu benshi n'igabanuka rikabije ry'ibiciro by'ibicuruzwa fatizo ku masoko mpuzamahanga.

Ubukungu bw'imbere mu Gihugu bwari buhagaze neza mbere yo kwaduka kw'icyorezo COVID-19

Ihungabana ry'ubukungu bw'Isi kubera icyorezo cya COVID-19 ryagize ingaruka ku bukungu bw'u Rwanda. Ibipimo ngenderwaho mu gusesengura uko ubukungu buhagaze mu Gihugu byerekanaga ko buhagaze neza mu mezi abiri ya mbere y'uyu mwaka, aho igipimo kigaragaza uko ubukungu buzitwara cyari cyazamutseho 5.1% mu gihembwe cya mbere cy'uyu mwaka. Nyamara aho iki cyorezo kigaragariye mu Rwanda hagati muri Werurwe 2020, icyo gipimo cyaragabanutse cyane bitewe ahanini n'ihungabana ry'urwego rw'inganda n'urwa serivisi.

N'ubwo igipimo cy'inguzanyo amabanki yari yatanze mu rwego rw'abikorera cyari cyazamutseho 4.3% mu gihembwe cya mbere cy'uyu mwaka, inguzanyo nshya zisabwa zaragabanutse ku kigero cya 10.6% bitewe n'imirimo n'ibikorwa by'ubukungu byahagaze.

Mu rwego rw'imihahirane n'amahanga, icyuho hagati y'ibyo u Rwanda rwohereza n'ibyo rutumiza yo, cyariyongereye cyane ku kigero cya 18.8% mu gihembwe cya mbere cy'uyu mwaka. Ariko ingamba ziri gufatwa na Leta mu rwego rwo gushyigikira izahuka ry'ubukungu nyuma y'iki cyorezo, zitezwe ko zizongera kuzamura igipimo cy'inguzanyo zisabwa n'abikorera. Ibi kandi bizafasha mu kugabanura icyuho mu mihahiranire n'amahanga, binafashe mu kubungabunga agaciro k'ifaranga ku isoko ry'ivunjisha.

Ihindagurika ry'ibiciro ku isoko riteganyijwe kugabanuka guhera mu gice cya kabiri cy'uyu mwaka wa 2020

Mu gihembwe cya mbere cy'uyu mwaka, igipimo mpuzandengo cy'ihindagurika ry'ibiciro ku isoko cyiyongereyeho 8.2%, bitewe ahanini n'izamuka ry'ibiciro by'ibiribwa n'iby'ibikomoka ku ngufu. Nyamara bitewe n'uko ubushobozi bw'abaguzi buzagabanuka biturutse ku ngaruka z'iki cyorezo cya COVID-19, igipimo cy'ihindagurika ry'ibiciro ku isoko kizagabanuka kigere ku kigero mpuzandengo cya 6.0% mu mwaka wa 2020 na 1.0% muri 2021, bigaragaza ko hakenewe ingamba za politiki y'ifaranga zo gushyigikira ubukungu.

Nyuma yo gusuzuma ingaruka zose z'iki cyorezo cya COVID-19, no mu rwego rwo guhangana n'izahara ry'ubukungu bw'u Rwanda bitewe na cyo, Komite ya Politiki y'Ifaranga muri Banki

Nkuru y'u Rwanda yafashe icyemezo kigamije korohereza ishoramari muri uyu mwaka no mu gihe kiri imbere, yongera ubushobozi bw'urwego rw'amabanki mu kubona amafaranga bitagoranye.

Kubera izo mpamvu zose zasobanuwe hejuru, Komite ya Politiki y'Ifaranga izakomeza gukurikiranira hafi ubukungu bw'Igihugu n'ubw'Isi muri rusange, kandi yiteguye kuba yafata n'izindi ngamba zikwiye bibaye ngombwa.

Ku wa 30 Mata 2020

RWANGOMBWA John
Guverineri akaba
n'Umuyobozi wa Komite ya Politiki y'Ifaranga
muri Banki Nkuru y'u Rwanda