



The Governor

ITANGAZO RIGENEWE ABANYAMAKURU

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

Inama ngarukagihembwe ya komite ishinze kubungabunga Ubudahungabana bw'Urwego rw'Imari (FSC) yateranye kuwa 16 Gashyantare 2022, igamije gusuzuma imikorere y'urwego rw'imari, ubudahungabana bwarwo, ingorane nshya zarwibasira, n'ibyuho byazo, ndetse no gufata ingamba zikwiye mu kugabanya izo ngorane zagaragaye. Komite yabonye ko izahuka ry'ibikorwa by'ubukungu ryakomeje mu gufasha mu izamuka n'ubudahungabana bw'urwego rw'imari. Bijyanye n'isubukurwa ry'ibikorwa by'ubukungu, ingorane ku rwego rw'imari zaragabanutse ariko ibyuho byazo biracyahari by'umwihariko ibyerekeranye n'abagurijwe n'ibigo by'imari ariko umusaruro wabo ukaba utarazahuka. Ariko na none, intumbero ni uko urwego rw'imari rwitezweho kuguma rushikanye rufite imari n'umutungo mvunjwafaranga bihagije byafasha mu kuziba icyuho cyaterwa n'ingorane.

Ibi bikurikira ni bimwe mu by'ingenzi komite yabonye:

Umutungo w'urwego rw'imari wakomeje kuzamuka kubera izahuka ry'ubukungu.

Igiteranyo cy'umutungo wose w'urwego rw'imari wagutse ku kigero cya 19.5 ku ijana uba Miliyari 7,569 z'amafaranga y'u Rwanda mu Ukuboza 2021 ugereranyije n'izamuka rya 20.2% ryariho mu Ukuboza 2020. Mu rwego rw'amabanki, iri zamuka rigaragarira mu nguzanyo zatanze aho inguzanyo nshya zemejwe n'amabanki zazamutse ku kigero cya 15.4 ku ijana zigera kuri Miliyari 1,230 z'amafaranga y'u Rwanda ugereranyije n'imanuka ryazo ku kigero cya 8.2 ku ijana muri 2020, ndetse n'impuzandengo y'izamuka rya 13.9 ku ijana mu myaka itatu mbere y'icyorezo. Naho mu rwego rw'ibigo by'ubwishingizi, izamuka ryatewe ahanini n'izamuka ry'imisanzu y'ubwishingizi ku kigero cya 21.6 ku ijana, hejuru y'izamuka rya 10.4 ku

ijana mu mwaka 2020 ndetse n'impuzandengo y'izamuka rya 13.0 ku ijana mu myaka itatu mbere y'icyorezo.

Urwego rw'imari rwakomeje kugira ubwihaze ku mari n'umutungo mvunjwafaranga bihagije.

Ibigo by'imari bigenzurwa na Banki Nkuru y'u Rwanda byakomeje kugira imari ihagije ibifasha mu guhangana n'ibihombo no gufasha mu bikorwa byo gutanga inguzanyo. Kugeza mu mpera z'Ukuboza 2021, impuzandengo y'igipimo cy'ubwihaze bw'imari shingiro (CAR) mu rwego rw'amabanki cyari gihagaze kuri 21.5 ku ijana, hejuru y'igipimo ntagibwamunsi gisabwa n'igenzura cya 15 ku ijana. Muri iki gihe na none, igipimo cy'ubwihaze ku mari shingiro mu rwego rw'ibigo by'imari iciriritse cyari kuri 35.8 ku ijana ugereranyije n'igipimo ntagibwamunsi gisabwa n'igenzura cya 15 ku ijana. Impuzandengo y'igipimo cy'ubushobozi bwo kwishyura mu rwego rw'ubwishingizi bw'abikorera cyari ku 142 ku ijana, 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 wavunjwa amafaranga mu gihe cy'iminsi itarenze mirongo itatu (30), n'umutungo wasubizwa abakiriya muri iyo minsi (LCR) cyari kuri 269 ku ijana mu mpera z'Ukuboza 2021, hejuru y'igipimo ntagibwamunsi gisabwa n'igenzura cy' 100 ku ijana. Naho mu rwego rw'ibigo by'imari iciriritse, icyo gipimo kikaba cyari ku mpuzandengo ya 112 ku ijana mu mpera z'Ukuboza 2021 ugereranyije n'igipimo ntagibwamunsi gisabwa n'igenzura cya 30 ku ijana.

Ingorane ku rwego rw'imari zaragabanutse, ariko ibyaho by'ingorane biracyahari.

Isubukurwa ry'ibikorwa by'ubukungu ryafashije umubare munini w'abahawe inguzanyo bari barasubikishije ubwishyu mu ntangiriro no mugihe gikomeye cy'icyorezo cya Koronavirusi, gusubukura kwishyura mu buryo busanzwe. Mu mpera z' Ukuboza 2021, ikigero cya 88.9 ku ijana cy'inguzanyo zose zari zarasubikishijwe kwishyura cyangwa zavugururiwe amasezerano yo kwishyura zasubiye mu buryo bwo kwishyura neza. Ariko na none, ibyaho by'ingorane biracyagaragara mu bakiriya b'ibigo by'imari bakora ibikorwa bitarazahuka neza ku kigero cy'ubukungu byariho mbere y'icyorezo.

Igipimo mpuzandengo cy'inguzanyo zitishyurwa neza cyagumye kuba hasi kuri 4.6 ku ijana mu Ukuboza 2021, ugereranyije n'impuzandengo y'ibipimo by'inguzanyo zitishyurwa neza mu bihembwe bitatu bishize by'umwaka wa 2021 cyari kuri 5.4 ku ijana. Ibi bikaba byaratewe n'izamuka ry'inguzanyo zose muri rusange, ugereranyije n'izamuka ry'inguzanyo zitishyurwa neza, ndetse n'imyenda amabanki yasibye mu bitabo byayo by'ibaruramutungo kubera kumara igihe kinini itishyurwa. Muri 2021, amabanki yasibye mu bitabo byayo imyenda ingana na Miliyari 75 z'amafaranga y'u Rwanda, ugereranyije na Miliyari 22 z'amafaranga y'u Rwanda yari yarasibwe mu mwaka wa 2020.

Ikindi kandi, imyenda iri mu cyiciro cy'imyenda irebererwa (imyenda yakererewe kwishyurwa hagati y'iminsi 30 na 90) yarazamutse ku kigero cya 77 ku ijana igera kuri Miliyari 489 z'amafaranga y'u Rwanda mu Ukuboza 2021 (14.2 ku ijana by' imyenda yose y'amabanki) ivuye kuri Miliyari 277 z'amafaranga y'u Rwanda mu Ukuboza 2020 (9.3 ku ijana by'imyenda yose). Hagati aho, mu rwego rwo guhanga n'ingorane zishobora kubaho ziturutse ku nguzanyo, amabanki yazamuye iteganyirizabihombo ku myenda aho muri 2021, Miliyari 48 z'amafaranga y'u Rwanda ziyongereye ku yari yarateganyijwe arazamuka agera kuri Miliyari 189 z'amafaranga y'u Rwanda mu Kuboza 2021, bituma igipimo mpuzandengo cyo guteganyiriza ibihombo ku nguzanyo kizamuka kigera ku 119.8 ku ijana muri 2021 kivuye ku 106.3 ku ijana muri 2020.

Uburyo bwo kwishyurana hakoreshejwe ikoranabuhanga bukomeje gukora neza, kandi buratekanye.

Muri iki gihe inama yaganiriyeho, abakoresha uburyo bwo kwishyurana hakoreshejwe ikoranabuhanga banini n'abatoya bakomeje gukora neza, nta ngorane zidasanzwe zigaragara. Banki Nkuru y'u Rwanda yakomeje amavugurura ya sisitemu ifasha mu buryo bwo kwishyurana (RIPPS) byitezwe ko ayo mavugurura azongera ubudahungabana bw'ibikorwa byo kwishyurana, n'umutekano ku bakoresha uburyo bwo kwishyurana bunini. Ku bakoresha uburyo bwo kwishyurana buciriritse, ikoranabuhanga rya telefone ngendanwa ryakomeje gufasha mu gushyigikira uburyo budakoresha kashi mu kwishyurana kandi bugera kuri bose, aho ryakomeje kongera ikoresha ry'uburyo bwo kwishyurana hakoreshejwe ikoranabuhanga. Ariko na none, izamuka ry'uburyo bwo gukoresha ikoranabuhanga mu kwishyurana ryazamuye

ingorane muri uru rwego, cyane cyane izishingiye ku mutekano w'ikoranabuhanga ndetse n'ikomeza ry'imirimo muri rusange.

Icyerekezo rusange cy'urwego rw'Imari

Nubwo hakiriho ibyaho by'ingorane cyane cyane ibishingiye ku nguzanyo, urwego rw'imari ruzakomeza gukora neza no kutajegajega rushingiye ku bwizigame buhagije ku mari shingiro ndetse no ku mutungo ushobora kuvunjwa amafaranga. Banki Nkuru y'u Rwanda irajwe ishingira no gukomeza gukurikirana no kugenzura ahantu hose hashobora gukomoka ingorane mu rwego rw'imari kandi izakomeza gushyira mu bikorwa ingamba zikwiye kandi mu gihe nyacyo mu rwego rwo gukomeza gushyigikira ubutajegajega bw'urwego rw'imari.

Kigali, kuwa 17 Gashyantare 2022

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

