



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 14 Ugushyingo 2022, igamije gusuzuma imikorere n' ubusugire by' Urwego rw'Imari. Komite yabonye ko Urwego rw'Imali ruhagaze neza kandi rwakomeje kuzamuka nubwo hakigaragara ingaruka zatewe n'icyorezo cya COVID 19, izamuka ry'ibiciro n'ingaruka zikomeje guturuka ku ntambara yo muri Ukraine. Ibigo by'imari bifite ubwizigame bw'imari shingiro ndetse n'umutungo mvunjafaranga bihagije byabifasha guhangana n'ingorane ndetse bizakomeza gukora neza mu gutanga serivisi no guhangana n'ingorane aho zaturuka hose. Ibi bikurikira ni bimwe mu by'ingenzi komite yabonye:

Urwego rw'Imari rwakomeje kwaguka no gufasha mu izahuka ry'ubukungu.

Urwego rw'Imari rwakomeje gutera imbere mu gihe ubukungu bwifashe nabi ku isi. Muri iki gihe cya raporo, umutungo bwite w'urwego rw'Imari wazamutse ku kigero cya 18.8 ku ijana ugera kuri miliyari 8,577 z'amafaranga y'u Rwanda muri Nzeri 2022 uvuye kuri miliyari 7,219 z'amafaranga y'u Rwanda wariho muri Nzeri 2021. Umutungo bwite w'urwego rw'amabanki wazamutse ku kigero cya 20.2 ku ijana bitewe n'ubwiyongere bw'imali shingiro ndetse n'amafaranga yabikijwe n'abakiriya. Umutungo bwite mu bigo by'ubwiteganyirize bw'izabukuru (public & private pension) wazamutse ku kigero cya 10.5 ku ijana bitewe n'ukwiyyongera kw'amafaranga y'ubwiteganyirize ndetse n'inyungu ku ishoramari. Umutungo bwite mu bigo by'ubwishingizi wazamutse ku kigero cya 17 ku ijana bitewe ahanini n'inyungu ku ishoramari, naho mu bigo by'imari iciriritse, umutungo bwite uzamuka ku kigero cya 22.5% bitewe n'ubwiyongere bw'imali shingiro ndetse n'amafaranga y'ubwizigame yabikijwe. Muri rusange ukwiyyongera k'umutungo bwite w'Urwego rw'Imari bigaragaza uruhare rukomeye uru rwego rukomeza kugira muiterambere ry'ubukungu bigaragazwa n'ijanisha ry'umutungo warwo kuri 69.6 muri Nzeri 2022 ku ijana by'umusaruro mbumbe w' Igihugu ugereranyije na 68.2 ku ijana ryariho muri Nzeri 2021. Ibi bikaba bigaragaza uruhare rw'urwego rw'imali mu guteza imbere ubukungu bw'igihugu.

Urwego rw'Imari rwakomeje kugira ubwihaze ku mari shingiro ndetse n'umutungo ushabora kubyazwa amafaranga

Urwego rw'Imali rwakomeje kugira ubwihaze ku imari shingiro ugereranyije n'iteganywa n'amategeko. Kugeza mu mpera za Nzeri 2022, impuzandengo y'igipimo cy'ubwihaze bw'imali shingiro (CAR) mu rwego rw'amabanki cyari gihagaze kuri 22.3 ku ijana hejuru y'igipimo ntagibwamunsi gisabwa n'igenzura cya 15 ku ijana, naho mu bigo by'imari iciriritse (MFIs) cyari



gihagaze kuri 35 ku ijana, hejuru y'igipimo ntagibwamunsi gisabwa n'igenzura cya 15 ku ijana. Ibyiciro byose by'ibigo by'imari iciriritse bifite ibipimo by'imari shingiro bihagije ugereranyije n'ibipimo ntagibwamunsi biteganywa n'itegeko. Muri rusange, ukudahungabana kw'imari shingiro y'ibigo bitanga inguzanyo kwatewe n'ubwiyoungere bw'imari shingiro mu mabanki n'ibigo by'imari iciriritse binyuze mu nyungu zabonetse, ubwiyoungere bw'imari shingiro ndetse n'umutungo bwite wizewe. Impuzandengo y'igipimo cy'ubushobodzi bwo kwishyura mu rwego rw'ubwishingizi ruyoborwa n' abikorera yariyongereye iga ku 192 ku ijana muri Nzeri 2022 ivuye ku 107 ku ijana yo muri Nzeri 2021 bitewe n'izamuka ry'inyungu ku ishoramari ndetse n'umutungo bwite washowe neza. 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 250.5 ku ijana mu mpera za Nzeri 2022, naho igipimo kigereranya umutungo wizewe n'umutungo wasubizwa benewo mu gihe kirekire (NSFR) cyari kuri 154.8 ku ijana. Mu bigo by'imari iciriritse (MFIs), igipimo cy'umutungo mvunjwafaranga cyari kuri 98.8 ku ijana ugereranyije n'igipimo ntagibwamunsi gitegenywa n'igenzura cya 30 ku ijana. Igipimo cy'umutungo mvunjwafaranga mu bigo by'imari bitari amabanki cyakomeje kuba hasi. Mu bigo by'ubwishingizi biyoborwa n'abikorera, habayeho ukwiyoungera kw'igipimo cy'umutungo mvunjwafaranga kigera ku 108 ku jana muri Nzeri 2022 ugereranyije na 90 ku ijana cyariho muri Nzeri 2021 ahanini bitewe n'ubwiyoungere bw'imari shingiro ndetse n'ishoramari ryizewe.

Inguzanyo zitishyurwa neza zaragabanutse ariko haracyari impungenge ziterwa n' ingaruka zihungabana ry'ubukungu ku isi n'imbere mu gihugu.

Ukuzahuka kw'ibikorwa by'ubukungu muri rusange kwafashije abakiriya b'ibigo by'imari kwishyura inguzanyo ariko haracyari ibibazo ku bakiriya n'ibigo by'ubucuruzi zagurijwe zitarazanzamuka kubera ingaruka z'icyorezo cya Covid-19. Inguzanyo zitishyurwa neza mu rwego rw'amabanki zaragabanutse. Mu mpera za Nzeri 2022, izo nguzanyo zitishyurwa neza zaragabanutse zigera kuri Miliyari 161 z'amafaranga y'u Rwanda zivuye kuri Miliyari 172 z'amafaranga y'u Rwanda zariho muri Nzeri 2021, bitewe ahanini no kuvana mu bitabo (write off) inguzanyo zari zimaze igihe zitishyurwa zingana na Miliyari 27 z'amafaranga y'u Rwanda mu mezi icyenda ya mbere ya 2022. Ibi byatumye igipimo cy'inguzanyo zitishyurwa neza kigabanuka kugera kuri 4.1 ku ijana muri Nzeri 2022 ugereranyije na 5.1 ku ijana yo muri Nzeri 2021. Ukugabanuka kw'igipimo cy'inguzanyo zitishyurwa neza nanone kwatewe n'izamuka rusange ry'inguzanyo zatanzwe kugeza muri Nzeri 2022. Nubwo bimeze gutyo ariko imyenda itishyurwa neza irengeje iminsi 30 ariko iri munsi y'iminsi 90 yariyongereye iga kuri miliyari 462 z'amafaranga y'u Rwanda angana na 11.6 ku ijana y'inguzanyo zose muri Nzeri 2022 avuye kuri Miliyari 409 z'amafaranga y'u Rwanda muri Kamena 2022 angana n'ijanisha ry'10.7 y'imyenda yose. Iri zamuka ryagaragaye cyane ku bakiriya bakora umurimo w'amahoteri (aho ryazamutse rigera kuri 28.7 ku ijana rivuye kuri 22 ku ijana) nabakora umurimo w'inganda (Manufacturing) aho ryazamutse rigera kuri 30.7 ku ijana rivuye kuri 20.8 ku ijana. Ihungabana mu rwego rw'inganda ryatewe n'ihungabana ry'inzira z' ibicuruzwa ku isi bifitanye isano n'intambara yo muri Ukraine, hamwe n'izamuka ry'ibiciro kubijyanye n'ingufu z'amashanyarazi ndetse n'ibitumizwa mu mahanga. Iri zamuka ry'ibiciro rusange ritegenyijwe ko rizagira ingaruka ku mikorere y'ibigo by'imari



cyan cyane ku nguzanyo kuko izamuka ry'ibiciro rigabanya ubushobozi bwo kwishyura inguzanyo.

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

Sisitemu yo kwishurana hakoreshejwe ikoranabuhanga yakomeje gukora neza nta guhungabana gukomeye. Imikorere ya sisitemu zo kwishurana (RIPPS) yaravuguruwe itangira gukora amasaha 24 mu minsi 7. Bitezanyijwe kandi ko ibigo by'imari iciriritse (MFIs) bizabasha gukoresha sisitemu yo kwishurana (RIPPS) mu mpera z'Ukuboza 2022. Mubijyanye kandi no kwishurana ku bakiriya bato, imashini zitanga amafaranga za ATM zakoze neza ku kigero cya 96.3 ku ijana muri Nzeri 2022 ugereranyije na 94 ku ijana zariho muri Nzeri 2021. Ikoranabuhanga rya telefoni njyendanwa ryakomeje guteza imbere uburyo bwo kudakoresha amafaranga mu ntoki (cashless). Umubare n'agaciro ko kwishurana umuntu ku muntu hakoreshejwe telefoni ngandanwa (Person to Person) byariyongereye ku kigero cya 77 ku ijana ndetse na 93 ku ijana kuri byose. Umubare n'agaciro ko kwishurana hagati y'umuntu n'ibigo by'ubucuruzi (P2B) byazamutse ku kigero cya 47 ku ijana ndetse na 33 ku ijana. Naho ibikorwa byo gukura amafaranga kuri konti za banki bayashyira kuri telefoni (Bank to Wallet) byiyongereyeho 119 ku ijana mu gaciro (Value) na 81 ku ijana mu nshuro (Volume). Ibikorwa by'abohereza amafaranga kuri konti zabo avuye kuri telefone (Wallet to Bank) byiyongereyeho 82 ku ijana mu gaciro (Value) na 89 ku ijana ku nshuro (Volume). Abacuruzi bakoresha izi serivise biyongereyeho 70 ku ijana naho abazikoresha mu buryo busanzwe (Uniques users) biyongeraho 46 ku ijana mu mpera za Nzeri 2022 ugereranyije no muri Nzeri 2021. Uku kwiyongera kwatewe ahanini muri rusange n'itangizwa ry'umushinga w'hererekanya ry'amafaranga hagati y'abafatabuguzi ba MTN Rwanda na Airtel Rwanda (Interoperability) ndetse n'abakomeje kwiyandikisha muri serivise z'hererekanyamafaranga hakoreshejwe ikoranabuha (eKash).

Icyerekezo rusange cy'Urwego rw'l'mari

Mugihe giciriritse (Medium term) Urwego rw'l'mari ruzakomeza gukora neza no kutajegajega. Ubwizigame bw'l'mari shingiro ndetse n'umutungo ushobora kubyazwa amafaranga byerekana ubushobozi bw'urwego rw'imari mu guhangana n'ingorane. Banki Nkuru y'u Rwanda izakomeza kugenzura no gusuzuma uko ubukungu bwifashe ku isi n'ingaruka ku rwego rw'imari harebwa ibyago byaruhungabanya, uburyo ibigo by'imari biteganyiriza ibihombo ku gihe, gukurikirana ingano y'imari shingiro ndetse n'iy'umutungo mvunjwafaranga wafasha mu kwishyura igihe bikenewe.

Kigali, kuwa 15 Ugushyingo 2022



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