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The Governor

ITANGAZO RIGENEWE ITANGAZAMAKURU

INAMA NGARUKAGIHEMBWE YA KOMITE ISHINZWE KUBUNGABUNGA UBUDAHUNGABANA BW'URWEGO RW'IMARI (FSC).

Komite ya Banki Nkuru y'u Rwanda ishinzwe kubungabunga ubudahungabana bw'Urwego rw'Imari (FSC) yateranye kuwa 16 Gashyantare 2021, igamije gusesengura imiterere rusange y'urwego rw'imari, uko rwitwaye, ubutajegajega n'ubudahungabana, ingorane zidasanzwe, n'ibyaziteza, ndetse no gufata ingamba zikwiye mu rwego rwo kwirinda izo ngorane.

Komite yasanze urwego rw'imari rwarakomeje kugira imari shingiro ikwiye ndetse n'umutungo ubyara amafaranga mu gihe gito uhagije mu mwaka wa 2020 n'ubwo icyorezo cya koronavirusi- cyakomeje guteza impagarara n'urujijo. Muri rusange, ingorane zo kunanirwa kwishyura inguzanyo, ubwihaze bw'imari shingiro, imikorere ihamye y'inzego n'abantu bakorera kure y'imirimo yabo, ni zo mpungenge z'ingenzi Komite yabonye, kandi zizakomeza kwibandwaho mu bugenzuzi mu gihe kiri imbere.

Urwego rw'imari rwitezweho gukomeza guhangana n'ibyaruhungabanya mu gihe kiri imbere bitewe n'ubwizigame bw'imari shingiro ndetse n'umutungo ubyazwa amafaranga, hakiyongeraho kuzahuka k'ubukungu kwitezwe bitewe ahanini na gahunda mpuzamahanga ndetse n'iz'imbere mu Gihugu harimo iyo gukingira icyo cyorezo iteganyijwe mu ntango z'igihembwe cya mbere cy'umwaka wa 2021.

Komite yabonye ibi bikurikira:

Umutungo w'urwego rw'imari wakomeje kwiyongera mu mwaka wa 2020

Umutungo w'urwego rw'amabanki wiyongereye ku kigero cya 24% (ugereranyije n'umwaka wari wabanjije) ugera kuri miriyari 4.310 FRW mu Ukuboza 2020 (bikaba bingana na 53% by'umusaruro mbumbe w'Igihugu) ugereranyije n'izamuka rya 12,5% ryari ryaragaragaye mu Ukuboza 2019, bitewe n'izamuka ry'ubwizigame mu mabanki (cyane cyane ibigo binini), inguzanyo zavuye mu bindi bigo by'imari ndetse n'ubwiyongere bw'imari shingiro.

Umutungo w'ibigo by'imari iciriritse wiyongereye ku kigero cya 11%, ugera kuri miriyari 356 FRW mu Ukuboza 2020, ikigero kiri hasi ya 14,7% cyari cyarabonetse mu 2019, bitewe n'ingaruka z'icyorezo cya koronavirusi- ku musaruro w'ingo, uw'ibigo bito by'ubucuruzi, n'ibiciriritse, bituma ubushobozi bwo kwizigama bugabanuka ndetse no kubikuza biriyongera kubera impungenge zatewe n'icyorezo.

Umutungo w'urwego rw'ubwishingizi wazamutse ku kigero cya 15% ugera kuri miriyari 591.7 FRW, hejuru y'izamuka rya 14% ryari ryarabonetse umwaka ushize. Iri zamuka ryatewe ahanini n'inyungu yagizwe umutungo bwite, ndetse n'ubwiyongere bw'imari shingiro. Umutungo w'ikigega cy'ubwiteganyirize bwa

pansiyo gicungwa na Leta wazamutse ku kigero cya 10,7%, ugera kuri miriyari 985.6 FRW mu mpera z'Ukuboza 2020, hasi y'izamuka rya 15,3% ryari ryaragezweho mu mwaka wa 2019 bitewe n'itakazagaciro ry'imitungo imwe n'imwe ndetse na bamwe mu bakoresha basubitse kumenyekanisha no kwishyura imisanzu y'ubwiteganyirize, igabanyuka ry'umushahara fatizo mu bigo bimwe na bimwe bitewe ahanini n'igabanyuka ry'imishahara cyangwa gusesa amasezerano y'abakozi bitewe n'ingaruka z'icyorezo cya koronavirusi-.

Urwego rw'imari rwakomeje kugira imari shingiro n'umutungo ubyazwa amarafanga mu gihe gito bihagije

Igipimo mpuzandengo cy'imari shingiro mu cyiciro cya mbere (*Tier I*) mu rwego rw'amabanki cyari kiri kuri 20.3 % hejuru y'igipimo gito cya 12.5% gisabwa n'igenzura na ho icy'ubwihaze bw'imari shingiro cyose gihagaze kuri 21.1 % mu Ukuboza 2020, hejuru y'igipimo gito cya 15% gisabwa. Muri icyo gihe kandi, igipimo cy'imari shingiro cyose mu rwego rw'ibigo by'imari iciriritse cyari kuri 36% ugereranyije n'igipimo gito cya 15% gisabwa. Na ho mu bigo by'ubwishingizi biyoborwa n'abikorera, igipimo cy'ubwihaze bw'imari shingiro cyari gihagaze ku 114% ugereranyije na 100% gisabwa n'ubugenzuzi.

Urwego rw'amabanki kandi rufite umutungo mbyazwafaranga uhagije aho igipimo cy'ubwihaze bw'umutungo ushobora kubyara amafaranga mu gihe gito cyari gihagaze kuri 254,7% mu mpera z'Ukuboza 2020 kikaba kiri hejuru y'igipimo gito gisabwa cya 100%. Mu rwego rw'ibigo by'imari iciriritse, igipimo mpuzandengo cy'umutungo wabyara amafaranga mu gihe gito cyari 101,5 % mu mpera z'Ukuboza 2020 ugereranyije n'igipimo gito gisabwa cya 30%. Na ho mu bigo by'ubwishingizi, igipimo cy'umutungo ushobora kubyara amafaranga mu gihe gito cyari 134% ugereranyije n'igipimo gito cya 120% kugeza mu mpera z'uUkuboza 2020.

Ubwihaze bw'imari shingiro n'umutungo ushobora kubyazwa amafaranga mu gihe gito byafashije ibigo by'imari gukomeza gukora akazi kabyo k'ubuhuza mu by'imari ndetse no korohereza abakiriya babyo bagizweho ingaruka n'icyorezo cya koronavirusi -.

Icyorezo cya korona virusi-19 cyongereye ingorane zo kunanirwa kwishyura inguzanyo

Icyorezo cya koronavirusi-19 n'ingamba zo guhangana na cyo byatumye umusaruro mbumbe w'Igihugu ugabanukaho 4.1% mu gihembwe cya gatatu 2020, ugereranyije n'igihe nk'iki umwaka wabanje. Ibi byatumye habaho igabanuka ry'umusaruro ingo n'ibikorwa by'ubucuruzi byinjiza bityo byongera umubare w'abananirwa kwishyura inguzanyo. Mu guhangana n'ibyo bibazo, amabanki yavuguruye amasezerano y'inguzanyo, asubika igihe cyo kwishyura inguzanyo, ku buryo mu mpera z'Ukuboza 2020, banki zari zisigaranye amasezerano y'inguzanyo yavuguruwe afite agaciro kangana na miriyari 799.9FRW ni ukuvuga 31,7% by'amasezerano yose y'inguzanyo y'amabanki. Mu rwego rw'imari iciriritse, amasezerano y'inguzanyo yavuguruwe yari afite agaciro ka miriyari 14,8FRW bingana na 7% by'amasezerano yose y'inguzanyo muri ibyo bigo. Mu rwego rw'ubwishingizi, ikiguzi cy'ubwishingizi cyari kitarishyurwa cyavuye ku gaciro ka miriyari 4,9FRW mu Kuboza 2019 kigera kuri miriyari 8,5 FRW mu Kuboza 2020. Ukuvugururwa kw'amasezerano y'inguzanyo mu rwego rw'imari ni ikimenyetso kigaragaza ko hashobora kuzabaho kuzamuka kw'inguzanyo zitishyurwa neza ndetse bikazamura n'iteganyabihombo ku nguzanyo zitishyurwa neza mu mwaka wa 2021 no kugeza mu mwaka wa 2022.

Izamuka ry'ubwitabire mu gukoresha ikoranabuhanga muri serivisi z'imari

Abatanga serivisi z'imari (FSPs) bashyize ingufu mu ikoranabuhanga, ndetse n'abitabira serivisi z'ikoranabuhanga bariyongera. Umubare w'abantu bakoresha telefone ngendanwa mu kwishyurana no kohererezanya amafaranga, wazamutseho 13% bava kuri 4,139,075 bagera kuri 4,688,124 mu gihe ibikorwa byo kwishyurana byakozwe hifashishijwe telefone ngendanwa byiyongereye ku kigero cya 85% bikava kuri miriyoni 378.8 bifite agaciro ka miriyari 2,349FRW muri 2019 bigera kuri miriyoni 701 bihwanye na miriyari 7,177FRW muri 2020. Ikoranabunga ryifashisha telefone mu kwishyura abacuruzi [*Mobile points of sale* (POS)] ryarazamutse rigera kuri 39,743 (ukuyemo abamotari) mu Kuboza 2020 rivuye kuri 13,657 muri 2019. Umubare w'ibikorwa byo kwishyurana hakoreshejwe ikoranabuhanga rya telefone (*Mobile POS transactions*) wariyongereye ku kigero cya 511 % uva kuri miriyoni 7 ugera kuri miriyoni 45, na ho agaciro kabyo kiyongeraho 1,514% kava ku mafaranga miriyari 52FRW kagera kuri miriyari 846FRW. Ubundi buryo bwo kwishyurana hakoreshejwe ikoranabuhanga burimo ubukoresha telefone muri serivisi za banki, ubukoresha interineti muri serivisi za banki, ndetse n'uburyo bukoresha amakarita mu kwishyurana, bwose bwarazamutse ku buryo bugaragara. .

Icyorezo cya koronavirusi-19 n'ingamba zafashwe zo kugihashya byababaye imbarutso yo kugana inzira yo kwishyurana hifashishijwe ikoranabuhanga kuko abaguzi, abacuruzi n'abatanga serivisi z'imari bashatse uburyo bwizewe bwo kwishyurana mu rwego rwo kwirinda gukwirakwiza icyorezo cya koronavirusi- ndetse n'uburyo bworohereza ababukoresha kubera ingendo zitemewe, amasaha y'akazi make ndetse n'izindi ngamba zo guhana intera.

Ingamba zigamije gukemura ibibazo byagaragajwe

Komite yafashe ingamba zo gukaza igenzura ku byateza ingorane zo kunanirwa kwishyura inguzanyo, mu rwego rwo kurushaho gusesengura abashobora kunanirwa kwishyura, gushyira mu byiciroi imyenda no guteganya neza ibihombo ku nguzanyo mu rwego rwo kwirinda ko icyorezo cyakomeza gutera ingaruka zirushijeho kuba mbi ku bukungu no ku busugire bw'urwego rw'imari. Yafashe kandi icyemezo cyo gukora isesengura ryerekeye uburyo buhamye bw'imigendekere y'imirimo mu bihe bidasanzwe mu bigo byose bigenzurwa, nka kimwe mu bigize ukwihanganira ibyabiteza ingorane, kugirango ibashe kumva neza ubushobozi bw'ibyo bigo mu gukomeza gutanga serivisi z'ingenzi mu gihe cy'amage. Byongeyeho kandi, Komite yafashe umwanzuro wo gukomeza gukorana n'abafatanyabikorwa ku byerekeye ingamba zikenewe mu rwego rwo kuzahura inzego z'ibikorwa zazahaye cyane cyane nk'ubukerarugendo ndetse n'inzira bunyuramo kugirango serivisi zabwo zigende neza, ubwikorezi rusange bw'abantu ndetse n'uburezi.

Komite izakomeza gukurikirana no gusesengura iterambere mu bukungu ndetse n'ingaruka zaryo ku rwego rw'imari, kandi yiyemeza kuba yafata ingamba zikwiye bitewe n'uko ibihe bimeze. Ku wa 16 Gashyantare 2021

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RWANGOMBWA John

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