National Bank of Rwanda
Banki Nkuru y'u Rwanda

KN 6 Av.4/P.O. Box 531 Kigali-Rwanda
Tel: (+250) 788199000 /
Website: www.bnr.rw /
E-mail: info@bnr.rw /
Swiftcode: BNRWRWRW /
Twitter: @CentralBankRw

The Governor

INAMA NGARUKAGIHEMBWE YA KOMITE ISHINZWE UBUDAHUNGABANA BW'URWEGO RW' IMARI

Kuwa 21 Ugushyingo 2023, Inama ngarukagihembwe ya Komite ishinzwe kubungabunga Ubudahungabana bw'Urwego rw'Imari (FSC) yarateranye igamije gusuzuma imikorere n' ubusugire by' Urwego rw'Imari. Komite yabonye ko uretse ibibazo bitoroshye bikomeje guterwa n'imivurungano ya geopolitike ku isi, ihungabana ry'ibicuruzwa, ingaruka z'imihindagurikire y'ikirere ndetse n'igabanuka ry'agaciro k'ifaranga, Urwego rw'Imari rwakomeje gukura no gukora neza. Ubudahungabana mu rwego rw'imari no guhangana n'ingorane zagaragara byagaragajwe, hagendewe ku bushobozi bw'imari shingiro hamwe n'umutungo mvunjwafaranga mu buryo bwihuse ibigo by'imari bifite. Izi ngamba zemeza ko ibigo by'imari bifite ubushobozi bwo guhangana n'ihungabana ritunguranye mu gihe bikomeje gutanga serivisi z'imari idahagarara ku baturage. Ibi bikurikira ni bimwe mu by'ingenzi komite yabonye:

Urwego rw'Imari rwakomeje kwaguka nubwo umuvuduko w'izamuka ry'ubukungu wahungabanye.

Nubwo ubukungu bw'isi butifashe neza, Urwego rw'imari rwakomeje gutera imbere. Mu mpera za Nzeri 2023, umutungo bwite w'urwego rw'imari wariyongereye. Urwego rw'amabanki, ari narwo runini rwakomeje gukura bitewe n'ukwiyongera kw 'amafaranga yabikijwe ndetse no kwiyongera kw'imari shingiro bitewe n'inyungu zagumishijwe mu mabanki. Urwego by'ubwiteganyirize bw'izabukuru (public & private pension), urwego rw'ubwishingizi n'urwego rw'Ibigo by'imari iciriritse byagize uruhare mu iterembere ry'urwego rw'imari bitewe n'imikorere myiza n'izamuka ry'umutungo bwite. Gukomeza kwaguka k'Urwego rw'Imari bishimangira akamaro n'uruhare urwego rw'Imari rukomeje kugira mu guteza imbere ubukungu bw'Igihugu.

Banki n' ibigo by'imari iciriritse byongereye ubushake bwo gutanga inguzanyo bijyaniranye n'ukwiyongera kw'abasaba inguzanyo n'ubwo impungenge mu bukungu zakomeje kugaragara. Izamuka ry'ubukungu n'imicungire y'ingorane ihamye y'ibigo bitanga inguzanyo byitezweho kuzagira uruhare mu kwishyura neza inguzanyoMu rwego rw'ubwishinginzi, imisanzu yakomeje kwiyongera muri iki gihembwe, bitewe n'izamuka ry'ubukungu. Kwiyongera kw'imisanzu niigipimo cyiza cy'ubusugire n'ubudahungabana kuko uru rwego rushingira ku misanzu mu kwishyura ibyishingiwe n'imikorere yarwo mu buryo burambye.

Urwego rw'Imari rwakomeje kugira ubwihaze ku mari shingiro ndetse n'umutungo mvunjwafaranga uhagije.

Urwego rw'amabanki rwakomeje kugira ubwihaze ku mari shingiro yo hejuru ugereranyije n'iteganywa n'amategeko. Banki nkuru itegeka amabanki guteganya nibura 15 ku ijana

by'ishoramari ryabo kuri buri shoramari ryakozwe. Iri shoramari ntarengwa risabwa rigaragaza ko, mu gihe habaye ihungabana ritunguranye, banki zishobora kwishyura ibihombo.

Urwego rw'imari iciriritse rukomeje kubahiriza ibisabwa n'igenzura ku gipimo cy'ubwihaze ku mari shingiro. Ikindi kandi amabanki, amakoperative n'amasosiyeti y'imari iciriritse yakomeje kugira umutungo mvunjwafaranga uhagije hejuru y'igipimo gisabwa n'amategeko 100 ku ijana, 30 ku ijana na 20 ku ijana ku buryo bukurikirana. Uyu mutungo mvunjwafaranga ushimangira ko ibyo bigo bifite umutungo uhagije wakoreshwa mu kwishyura imyenda y'igihe gito no mu bikorwa bya buri munsi. Igipimo cy''ubwishingizi cyariyongereye, biturutse ku kuzamura inyungu n'ubwiza bw'umutungo, mu gihe igipimo cy'umutungo mvunjwafaranga mu bigo by'ubwishingizi byigenga cyazamutse bijyana no kwiyongera k'ubushake bwo gushora imari mu mpapuro mvunjwafaranga za leta no kubitsa mu mabanki.

Ingorane ku nguzanyo zitishyurwa neza mu bigo bitanga inguzanyo zakomeje kuba hasi.

Ingorane zo kutishyura neza imyenda zakomeje kuba nke, nubwo ubwiyongere budakabije bw'inguzanyo zitishyurwa neza mu mabanki bwagaragaye muri iki gihembwe cya gatatu 2023. Amabanki n'ibigo by'imari iciriritse byafashe ingamba zo kwirinda ibihombo bifashijwe n'imicungire y'ingorane ihamye hamwe n'izamuka ry'ubukungu. Kongera ubunyangamugayo hamwe no gukoresha amakuru ku myenda bikomeje gufasha ibigo by'imari.

Abatanga serivisi zo kwishyurana bakomeje kuvugurura uburyo bwo kwishyurana

Kwishyura no kohereza amafaranga hakoreshejwe telefoni ngendanwa hamwe n'uburyo butandukanye bwo guhererekanya amafaranga byariyongereye mu mibare no mu gaciro. Urwego rwiganjemo abacuruzi batanga serivisi zo guhererekanya amafaranga (E-money). Kwiyongera mu mibare no mu gaciro byatewe no kwiyongera kw'abacuruzi bishyurana hakoreshejwe telephone ngendanwa. Uku gushingira ku kwishyurana hakoreshejwe telephone ngendanwa kugenda kwiyongera bisobanura urugendo ruva mu buryo gakondo bwo kwishyurana. Mu rwego rwo gucunga umutekano muri sisiteme zo kwishyurana, amabwiriza, ubudahungabana ndetse n'ingamba z'umutekano byafashije mu kugabanya imbogamizi mu mikorere n'ingorane za forode mu kwishyurana. Ntitwakwirengagiza kandi akamaro k'ubukangurambaga mu by'umutekano mu ikoranabuhanga n'ingamba zo kugenzura ikoreshwa ry'ikoranabuhanga uko ryaguka ku isi muri rusange.

Icyerekezo rusange cy'Urwego rw'Imari

Mu gihe kiringaniye (Medium term), nubwo hari ingorane mu rwego rw'imari ku isi ziterwa n'imivurungano ya politike, Urwego rw'Imari mu Rwanda rwiteze gukomeza gukora neza no kutajegajega. Ibi bikaba ahanini bizagerwaho hagendewe ku bwihaze bw'imari shingiro, umutungo wavunjwa amafaranga mu gihe gito bibaye ngombwa, uburyo buhamye bwo gucunga ibyateza ingorane zitari zitezwe, hamwe n'izahuka ry'ubukungu. Banki Nkuru y'u Rwanda izakomeza kugenzura no gusuzuma ingaruka z'imiterere y'ubukungu, ingaruka zaterwa n'ihungabana ry'uburyo bwo gucuruza ku isi ndetse n'imihindagurikire y'ikirere. Banki Nkuru y'u Rwanda (BNR) yashyizeho itsinda rishinzwe gukurikirana ingaruka zatezwa n'imihindagurikire y'ikirere kandi ubu iritegura gushyiraho amabwiriza areba Urwego rw'Imari.

Banki Nkuru y'u Rwanda izakomeza gukora igenzura rikorwa buri gihe mu bigo by'imari, ishimagira ko ibigo by'imari bikomeza kugira imari shingiro ihagije n'ingano y'umutungo

mvunjwafaranga wafasha mu kwishyura igihe bibaye ngombwa ndetse no gukomeza kubungabunga ukudahungabana k'urwego rw'imari.

Imibare igaragaza imiterere y'Urwego rw'Imari iragaragara kuri website ya BNR.

Kigali, ku wa 23 Ugushyingo, 2023

Digitally signed by BNR(GOVERNOR)

RWANGOMBWA John
Guverineri wa Banki Nkuru y'u Rwanda akaba n'Umuyobozi wa Komite ishinzwe kubungabunga ubudahungabana bw'Urwego rw'Imari