National Bank of Rwanda
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The Governor

ITANGAZO RIGENEWE ABANYAMAKURU

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

Inama ngarukagihembwe ya komite ishinzwe kubungabunga Ubudahungabana bw'Urwego rw'Imari (FSC) yateranye kuwa 11 Gicurasi 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. Ingorane ku rwego rw'imari zaragabanutse ariko ibyuho byazo biracyagaragara mu nzego zitarazahura ubukungu bwazo bwazahajwe n'icyorezo cya Koronavirusi (harimo urwego rw'ubwubatsi bw'inyubako zigenewe ubucuruzi ndetse n'amahoteli) hamwe n'ingorane nshya ziri guterwa n'intambara hagati y'uburusiya na Ukraine zishobora gutuma imikorere y'Urwego rw'Imari isubira inyuma. Ariko nanone, biteganyijwe ko Urwego rw'Imari ruzakomeza gusugira bitewe n'ubwizigame ku mari shingiro n'umutungo mvunjwafaranga bihagije byafasha mukuziba icyuho cyaterwa n'ingorane zitunguranye.

Ibi bikurikira ni bimwe mu by'ingenzi komite yabonye:

Izahuka ry'ubukungu ryatumye umutungo w'Urwego rw'Imari ukomeza kuzamuka.

Igiteranyo cy'umutungo wose w'urwego rw'imari wazamutse ku kigero cya 16.3 ku ijana ugera kuri Miliyari 7,763 z'amafaranga y'u Rwanda muri Werurwe 2022 ugereranyije na miliyari 6,674 z'amafaranga y'u Rwanda wariho muri werurwe 2021. Mu rwego rw'amabanki, umutungo wose wiyongereye ku kigero cya 17 ku ijana ugera kuri Miliyari 5,277 z'amafaranga y'u Rwanda muri Werurwe 2022 uvuye kuri Miliyari 4,502 wariho

muri Werurwe 2021. Iri zamuka ry'umutungo bwite mu rwego rw'amabanki ryatewe ahanini n'ukwiyongera kw'amafaranga asanzwe abitswa n'abakiriya ndetse n'imari shingiro. Mu bigo by'imari iciriritse bigenzurwa na Banki Nkuru y'u Rwanda, umutungo wose wazamutse ku kigero cya 21.9 ku ijana ugera kuri Miliyari 449 z'amafaranga y'u Rwanda uvuye kuri Miliyari 368 wariho muri Werurwe 2021 ahanini bitwe n'ukwiyongera kw'amafaranga asanzwe abitswa n'abakiriya ndetse n'imari shingiro. Mu rwego rw'ibigo by'ubwishingizi, umutungo bwite wazamutse ku kigero cya 18 ku ijana ugera kuri Miliyari 724 z'amafaranga y'u Rwanda muri Werurwe 2022 uvuye kuri Miliyari 613 z'amafaranga y'u Rwanda wariho muri Werurwe 2021 bitewe n'izamuka ry'imisanzu y'ubwishingizi hamwe n'imari shingiro. Muri rusange ukwiyongera k'umutungo bwite w'Urwego rw'Imari mu Rwanda bigaragaza uruhare rukomeye uru rwego rukomeza kugira ku izamuka n'iterambere ry'ubukungu bigaragazwa n'ijanisha rw'umutungo wose w'urwego rw'imari rihagaze kuri 69 ku ijana by'umusaruro mbumbe wigihugu ugereranyije na 40 ku ijana rwariho mu myaka icumi ishize.

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

Urwego rw'imali rwakomeje kugira imari ihagije ifasha mu guhangana n'ibihombo no gufasha mu bikorwa byo gutanga inguzanyo. Kugeza mu mpera za Werurwe 2022, impuzandengo y'igipimo cy'ubwihaze bw'imari shingiro (CAR) mu rwego rw'amabanki cyari gihagaze kuri 23.9 ku ijana naho mu rwego rw'ibigo by'imari iciriritse cyari kuri 34.7 ku ijana ugereranyije n'igipimo ntagibwamunsi gisabwa n'igenzura cya 15 ku ijana. Impuzandengo y'igipimo cy'ubushobozi bwo kwishyura mu rwego rw'ubwishingizi ruyoborwa n' abikorera cyari ku 157 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 364.2 ku ijana mu mpera za Werurwe 2022, 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 110.7 ku ijana mu mpera za Werurwe 2022 ugereranyije n'igipimo ntagibwamunsi gisabwa n'igenzura cya 30 ku ijana. Mubigo by'ubwishingizi biyoborwa n'abikorera kandi, igipimo kigereranya umutungo wavunjwa amafaranga cyari kuri 94 ku ijana

muri Werurwe 2022 ugereranyije na 80 ku ijana cyariho muri Werurwe 2021, munsi y'igipimo ntagibwa munsi cya 100 ku ijana kigenwa na Banki Nkuru y'u Rwanda (BNR).

Mu gihe ingorane zatewe n'icyorezo ziri kugabanuka, impinduka ku rwego rw'isi ndetse n'ibibazo bitera imbere mu gihugu zazanye izindi ngorane.

Gufungura ibikorwa by'ubukungu bikomeje kugira ingaruka nziza ku bushobozi bwo kwishyura inguzanyo. Ibi kandi byatumye inguzanyo zari zaravugurruriwe amasezerano kubera icyorezo cya COVID 19 zitangira kwishyurwa. Mu mpera za Werurwe 2022, inguzanyo zari zisigaye mu cyiciro cy'izahawe igihe cyo kuba zitishyurwa (moratorimum) zanganaga na Miliyari 68.6 z'amafaranga y'u Rwanda (ni ukuvuga 2.3 ku ijana by'inguzanyo zose z'amabanki) zivuye kuri Miliyari 312.2 z'amafaranga y'u Rwanda (bingana na 11.8 ku ijana by'inguzanyo zose) muri Werurwe 2021. Ikindi kandi inguzanyo zitishyurwa neza zaragabanutse zigera kuri Miliyari 167 z'amafaranga y'u Rwanda zivuye kuri Miliyari 200 ahanini bitewe no kuvana mu bitabo (write off) inguzanyo zari zimaze igihe zitishyurwa byakozwe muri 2021. Bityo, bitewe no kugabanuka kw'inguzanyo zitishyurwa neza ndetse no kwiyongera kw'inguzanyo zose muri rusange, igipimo cy'inguzanyo zitishyurwa neza cyaragabanutse kigera kuri 4.7 ku ijana muri Werurwe 2022 kivuye kuri 6.5 ku ijana cyariho muri Werurwe 2021.

N'ubwo bimeze bityo, ibyago byo kunanirwa kwishyura inguzanyo biracyari hejuru. Inguzanyo ziri mu cyiciro cy'izikurikiranirwa hafi (izifite iminsi y'ubukererwe kuva kuri 30 kugeza ku minsi 90) zariyongereye cyane mu byiciro by'ubukungu (sectors) byahungabanyijwe cyane n'icyorezo bikaba bitarazahuka neza. Muri Werurwe 2022, izi nguzanyo zariyongereye zigera kuri Miliyari 491 (zingana na 14 ku ijana by'inguzanyo zose) zivuye kuri Miliyari 279 z'amafaranga y'u Rwanda muri Werurwe 2021 (zingana na 9.0 ku ijana by'inguzanyo zose).

Hashingiwe ku buryo amabanki abona ibyago byo kunanirwa kwishyura inguzanyo kandi, iteganyirizagihombo ku nguzanyo (provisions) ryiyongereyeho Miliyari 16 rigera kuri FRW Miliyari 175 mu mpera za Werurwe 2022 rivuye kuri Miliyari 159 mu mpera za Werurwe 2021.

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

Naho kubijyanye n'uburyo bwo kwishyurana hakoreshejwe ikoranabuhanga, uburyo bwo kwishyurana hakoreshejwe ikoranabuhanga rya telefoni njyendanwa bwakomeje kuza ku isonga ry'uburyo bwo kwishyurana hakoreshejwe ikoranabuhanga. Inshuro zo kwishyurana umuntu ku muntu (Person to Person) zikubye kabiri ugereranyije n'igihembwe cya mbere cya 2021, ndetse zikuba inshuro 5 ugereranyije n'igihembwe cya mbere cya 2020 (Mbere y'icyorezo cya koronaviru) zigera kuri Miliyoni 61.3 muri Werurwe 2022. Ku rundi ruhande, inshuro zo kwishyurana hagati y'abaguzi n'abacuruzi (Person to business) zazamutse ku kigero cya 26 ku ijana ugereranyije n'igihembwe cyambere cya 2021, habaho ukuzamuka kwikubye Kane ugereranyije n'igihembwe cya mbere cya 2020 zigera kuri Miliyoni 28.3 mu mpera z'igihembwe cyambere cya 2022. Naho agaciro k'abishyuranye hagati y'abantu ubwabo (Person to Person) kazamutse ku kigero cya 247 ku ijana ugereranyije n'igihembwe cya mbere cya 2020 (Mbere y'icyorezo cya koronavirusi) kagera kuri MIliyari 604 z'amafaranga y'u Rwanda. Agaciro k'uburyo bwo kwishyurana hagati y'abaguzi n'abacuruzi (Person to Business) kagabanutse kucyigero cya 53 ku ijana ugereranyije n'igihembwe cyambere cya 2021 agera kuri Miliyari 226 z'amafaranga y'u Rwanda bikaba byaratewe ahanini n'ivugurura ry'ibiciro bya serivise zo kwishyura hakoreshejwe telephone njyendanwa (Igiciro cyashyizwe kuri 0.5 ku ijana, hasi y'igiciro cya 1 ku ijana cyariho mbere y'icyorezo cya koronavirusi). Nubwo ariko habayeho ukugabanuka kw'agaciro k'amafaranga yishyuwe, umubare w'abishyurana wo wazamutse kucyigero cya 763 ku ugereranyije n'impera z'igihembwe cyambere cya 2020.

Icyerekezo rusange cy'Urwego rw'Imari

Nubwo hakiriho ibyuho 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 izakomeza gukurikirana ingaruka zishobora gukomoka ku intambara iri hagati y'Uburusiya na Ukrane ku rwego rw'imari kandi izakomeza gushyira mu bikorwa ingamba zikwiye kandi ku gihe mu rwego rwo gukomeza gushyigikira ubutajegajega bw'Urwego rw'Imari.

Kigali, kuwa 12 Gicurasi 2022

RWANGOMBWA John
Guverineri akaba n'Umuyobozi wa
Komite ishinzwe kubungabunga Ubudahungabana
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