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The Governor

ITANGAZO RIGENEWE ITANGAZAMAKURU

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

Inama ngarukagihembwe ya Komite ishinzwe kubungabunga Ubudahungabana bw'Urwego rw'Imari (FSC) yateranye kuwa 13 Kanama 2021, igamije gusuzuma imikorere n'ubutajegajega bw'urwego rw'imari mu gihembwe cya kabiri cy'umwaka wa 2021. Komite yasanze Urwego rw'Imari rwarakomeje kudahungabana no kutajegajega n'ubwo rwari rwugarijwe n'ingaruka z'icyorezo cya COVID 19. Ibigo by'imari byakomeje kugira ubwizigame bw'imari shingiro n' ubwizigame ku bipimo ntarengwa by'umutungo ushobora kubyazwa amafaranga mu gihe gito buhagije ndetse n' ingamba zashyizweho kugirango zigabanye ingaruka z'icyorezo cya COVID 19 zatanze umusaruro. Komite yasanze:

Umutungo w'urwego rw'imari wakomeje kwiyongera

Umutungo wose w'urwego rw'amabanki wazamutseho 20 ku ijana uva kuri miliyari 3.353 z'amafaranga y'u Rwanda muri Kamena 2020 ugera muri miliyari 4.624 muri Kamena 2021. Iri zamuka ryigaragaje cyane mu nguzanyo zahawe abakiriya, biturutse ku izamuka ry'ubwizigame bw'abakiriya, ku nguzanyo ibigo mpuzamahanga byahaye amabanki, ku kugurizanya kw'amabanki hagati yayo ndetse n'iyongerwa ry'imari shingiro. Kimwe naza banki, umutungo w'ibigo by'imari iciriritse nawo wazamutseho 16.8 ku ijana muri Kamena 2021 ugereranyije n'izamuka rya 5.4 ku ijana muri Kamena 2020, uva kuri miliyari 330 z'amafaranga y'u Rwanda ugera kuri miliyari 386 bitewe n'izamuka ry'ubwizigame bw'abakiriya, ndetse n'iyongerwa ry'imari shingiro.

Ku rundi ruhande, umutungo w'urwego rw'ubwishingizi wazamutseho 16 ku ijana ugereranyije n'izamuka rya 15 ku ijana muri Kamena 2020, uva kuri miliyari 548 z'amafaranga y'u Rwanda ugera kuri miliyari 638 bitewe n'izamuka ry'ubwishingizi bwaguzwe ndetse no kongera imari shingiro. Kimwe n'urwego rw'ubwishingizi, umutungo w'urwego rw'ubwiteganyirize, habariwemo n'ikigega cya Ejo Heza, wazamutse ku kigero cya 25.9 ku ijana muri Kamena 2021, ugereranyije n'izamuka rya 13.5 ku ijana muri Kamena 2021, bitewe n'izamuka ry'inyungu ku ishoramari ndetse n'izamuka ry'imisanzu y'ubwiteganyirize.

Urwego rw'imari rwakomeje kutajegajega no guhangana n'ingaruka z'icyorezo

Ibigo by'imari bifite ubwizigame ku mari shingiro no ku mutungo ushobora kubyazwa amafaranga mu gihe gito buhagije. Ibi byabaye ingenzi cyane mu gushyigikira urwego rw'imari mu guhangana n' ingorane z'ubukungu zatewe n'icyorezo cya COVID 19. Igipimo mpuzandengo cyose cy'ubwihaze bw'imari shingiro (CAR) gihagaze kuri 22.5 ku ijana mu mabanki, na 35.4 ku ijana mu bigo by'imari iciriritse, hejuru y'igipimo cyo hasi gisabwa cya 15 ku ijana. Naho igipimo mpuzandengo cyose cy'ubwihaze bw'imari

shingiro (solvency ratio) gihagaze ku 147 ku ijana muri Kamena 2021, ugereranyije n'igipimo cyo hasi gisabwa cya 100 ku ijana.

Ibipimo mpuzandengo by'ingenzi ku bwihaze bw'umutungo ushobora kubyara amafaranga mu rwego rw'amabanki (LCR na NSFR) bihagaze kuri 226.2 ku ijana na 157.4 ku ijana buri kimwe, hejuru y'igipimo cyo hasi cya 100 ku ijana gisabwa kuri buri cyiciro. Muri iki gihe kandi, igipimo mpuzandengo cy'ubwihaze bw'umutungo ushobora kubyazwa amafaranga mu gihe gito mu bigo by'imari iciriritse (MFIs) wari uhagaze kuri 106 ku ijana, ugereranyije n'igipimo cyo hasi gisabwa cya 30 ku ijana.

ibyago byo kunanirwa kwishyura inguzanyo bikomeje kwiyongera bitewe n'icyorezo cya COVID-19

Icyorezo ndetse n'ingamba zashyizweho zo guhangana n'ikwirakwira ryacyo byagize ingaruka mbi ku bukungu, bugabanuka ku kigero cya 3.4 ku ijana muri 2020, bwongera kuzamuka kuri 3.5 ku ijana mu gihembwe cya mbere cya 2021. Ubushobozi bwo kwishyura inguzanyo ku bazisabye bwarahazahariye nabwo by'umwihariko abakora mu nzego z' imirimo ijyanye n'ubukerarugendo harimo hoteli naza resitora, ubwikorezi ndetse n'uburezi, hakiyongeraho n'uruhererekane rw'abakorana n'izo nzego. Kubera izo mpamvu, igipimo mpuzandengo cy'inguzanyo zitishyurwa neza cyageze kuri 5,7 ku ijana y'inguzanyo zose, kivuye kuri 5.4 ku ijana muri Kamena 2020. Nanone kandi, inguzanyo ziri mu cyiciro cy'izikurikiranirwa hafi cyageze kuri miliyari 422 z'amafaranga y'u Rwanda mu kwezi kwa Kamena 2021 (zigize 13,2 ku ijana by'inguzanyo zose) zivuye kuri miliyari 157 (zari zigize 6 ku ijana by'imyenda yose) muri Kamena 2020 bigaragaza izamuka ry'inguzanyo ziteye impungenge. Mu rwego rw'ibigo by'imari iciriritse, igipimo cy'inguzanyo zitishyurwa neza cyaramanutse kigera kuri 6,6 ku ijana muri Kamena 2021 kivuye kuri 12,8 ku ijana cyari cyagaragaye muri Kamena 2020 bitewe n'izahuka ry'ubucuruzi buciriritse, burimo imirimo y'ubucuruzi bw'ibikomoka ku buhinzi muri iki gihe raporo yibanzeho.

Urwego rukomatanya uburyo bwo kwishyurana rwakomeje gukora mu buryo buboneye kandi bufite umutekano

Uburyo bwo kwishyurana, bwaba ubunini bukoreshwa n'ibigo (bukoresha ikoranebuhanga rya RIPPS mu kwishyurana mu Rwanda), bwaba ubuciriritse bukoreshwa n'abantu hagati yabo (kwishyurana hakoreshejwe telefone ngendanwa, gukoresha serivisi za banki hakoreshejwe telefone, gukoresha serivisi za banki hakoreshejwe interineti ndetse n'amakarita) byakomeje gukora neza mu buryo bwizewe kandi bufite umutekano.

Uburyo bw'imyishyuranire bukoreshwa n'abantu ku giti cyabo ahanini bugizwe no kwishyurana hakoreshejwe telefone bikaba bigize 96 ku ijana by' umubare w'ababukoresheje ndetse na 48 ku ijana by'amafaranga yose yaherekanyijwe muri Kamena 2021 ugereranyije na 97 ku ijana by'umubare w'abakoresheje ubu buryo na 54.7 ku ijna by'amafaranga yahererekanyijwe muri ubu buryo muri Kamena 2020. Kugabanuka kw'igice cy'amafaranga yahererekanyijwe hifashishijwe telefone, kwasimbuwe z'izamuka ry'uburyo bwo kwishyura hifashishijwe amakarita (kuva ku 9 ku ijana kugera kuri 14 ku ijana), ndetse n'uburyo bukoresha serivisi za banki kuri telefone (kuva kuri 1 ku ijana kugera kuri 2 ku ijana) bijyanye n'izamuka ry'imirimo y'ubukungu mu gihembwe cya kabiri cya 2021 ugereranyije n'igihembwe cya kabiri cya 2020.

Icyerekezo rusange cy'Urwego rw'Imari

Urwego rw'imari rwakomeje guhangana n'ingaruka z'icyorezo cya korona virusi bitewe n'ingamba zashyiriweho igihe zigamije guhangana n'ingaruka zacyo, amavugururura yari yarakozwe mu mategeko agenga imigenzurire y'urwego rw'imari ndetse n'imikorere myiza y'urwego rw'imari mu bihe byari byaratambutse yatumye rwishakamo imari ikenewe kugirango ruhangane n'ingorane. Cyakora, hakomeje kubaho urujijo mukyerekezo ky'ingaruka za Covid-19 k'ubukungu haba ku rwego mpuzamahanga, urw'akarere ndetse n'imbere mu gihugu bishobora gutera ingorane urwego rw'imari. Mu bihe bya vuba, Banki Nkuru y'u Rwanda ifatanyije n'abandi bafatanyabikorwa bazibanda ku kureba uko ingamba zidasanzwe zari zarashyizweho zagenda zikurwaho ariko bigakorwa mu buryo butateza ingorane, hanarebwa uko ingamba nshya zakwibanda ku byiciro cy'ubukungu n'abakiriya ba serivisi z'imari bugarijwe kurusha abandi mu rwego rwo gukomeza kubumbatira ubudahungabana bw'urwego rw'imari.

Kigali kuwa 17 Kamana 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.