National Bank of Rwanda
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The Governor

ITANGAZO RIGENEWE ABANYAMAKURU

INAMA YA BURI GIHEMBWE YA KOMITE ISHINZWE UKUDAHUNGABANA K'URWEGO RW'IMARI

Inama ngarukagihembwe ya Komite ishinzwe kubungabunga Ubudahungabana bw'Urwego rw'Imari (FSC) yateranye kuwa 9 Ugushyingo 2021 igamije gusuzuma imikorere n'ubutajegajega bw'urwego rw'imari mu gihembwe cya gatatu cy'umwaka wa 2021 ndetse n'ahazaza harwo. Komite yabonye ko urwego rw'imari rwakomeje gukora neza. Ishyirwa mu bikorwa ry'ingamba z'ubugenzuzi, iza politiki y'ifaranga n'iz'imari ya Leta mu guhangana n'ingaruka z'icyorezo cya COVID-19 byagize akamaro gakomeye mu kubungabunga urwego rw'imari no gufasha ibigo by'imari bigenzurwa gukomeza kugira imari shingiro n'umutungo ushobora kuvunjwa amafaranga mu gihe gito bihagije. Nubwo habayeho ubu bwirinzi ariko, hari ibitaragenze neza nk'ubwiyongere bw'ingorane ku nguzanyo. Ibi bikurikira ni bimwe mu by'ingenzi komite yabonye:

Umutungo w' Urwego rw'Imari wakomeje kuzamuka nubwo hariho ingorane zatewe n'icyorezo

Imiterere y'urwego rw'imari yagumye uko yari imeze ntacyahindutse aho urwego rw'amabanki rwihariye 67 ku ijana by'umutungo wose w'urwego rw'imari, rukurikirwa n'urwego rw'Ubwiteganyirize bwa Pansiyo bugize 18 ku ijana, urwego rw' Ubwishingizi rugize 9 ku ijana naho urwego rw'ibigo by'imari iciriritse rukagira 6 ku ijana. Umutungo w'izi nzego zose wazamutse ku kigero kiri hejuru y'icumi ku ijana muri iki gihe cyarangiranye no kuwa 30 Nzeri 2021 aho umutungo w'urwego rw'ubwiteganyirize bwa Pansiyo wari wazamutse ku kigero cyo hejuru, kuri 25 ku ijana, rugakurikirwa n'urwego rw'amabanki wazamutse kuri 21 ku ijana. Uku kuzamuka kwaturutse ku isubukurwa ry'imirimo y'ubukungu, ryatumye ubwizigame bw'abakiriya mu mabanki buzamuka, imisanzu ya pansiyo n'imisanzu y'ubwishingizi nabyo birazamuka ku buryo bugaragara.

Urwego rw'Imari rwakomeje kudahungabana no guhangana n'ingaruka z'icyorezo

Ibigo by'imari bigenzurwa byakomeje kugira ubwizigame bw'imari shingiro n'ubw'umutungo uvunjwa amafaranga bihagije bikaba byaragize akamaro mu gusigasira urwego rw'imari ntiruhungabanywe n'ingaruka z'icyorezo cya COVID-19. Igipimo mpuzandengo cy'igipimo cy'ubwihaze bw'imari shingiro mu mabanki cyari kuri 22.2 ku ijana harengaho 7 ku ijana ku gipimo ntagibwamunsi gisabwa n'igenzura cya 15 ku ijana. Ku rundi ruhande, igipimo mpuzandengo cy'umutungo uvunjwa amafaranga mu gihe gito cyikubye kabiri ugereranyije n'igisabwa ntagibwa munsi cya 100 ku ijana. Mu rwego rw'imari iciriritse, igipimo mpuzandengo cy'ubwihaze bw'imari shingiro cyari 36 ku ijana ugereranyije n'igisabwa ntagibwamunsi cya 15 ku ijana mu gihe icy'ubwihaze bw'umutungo uvunjwa amafaranga mu gihe gito gikubye inshuro enye (4) ugereranyije n'igisabwa ntagibwamunsi cya 30 ku ijana. Mu rwego rw'ubwishingizi, igipimo cy'ubushobozi bwo kwishyura cyari 107 ku ijana kiri hejuru y'igisabwa cya 100 ku ijana. Ubwihaze bw'imari shingiro n'ubw'umutungo ushobora kuvunjwa amafaranga mu gihe gito butanga icyizere ku bushobozi bw'urwego rw'imari mu guhangana n'ingaruka zaturuka ku cyorezo mu gihe gito n'ikirekire.

Ingorane ikomereye urwego rw'imari ni ubwiyongere bw'ibyago byo kutishyura neza inguzanyo

Icyorezo n'ingamba zo kwirinda byagabanije amafaranga yinjizwa n'ingo ndetse n'ibikorwa by'ubucuruzi bityo bigabanya ubushobozi bwo kwishyura imyenda, kandi byongera ibyago byo kutishyurwa neza ku nguzanyo. Igipimo mpuzandengo cy'inguzanyo zitishyurwa neza mu mabanki cyagabanutseho gato kiva kuri 5.2 ku ijana muri Nzeri 2020 na 5.7 ku ijana muri Kamena 2021 kigera kuri 5.1 ku ijana muri Nzeri 2021. Igabanuka ryatewe ahanini n'inguzanyo zakuwe mu bitabo by'amabanki zari zimaze kirekire zitishyurwa neza, ndetse no kuzamuka kw'igiteranyo cy'inguzanyo zose. Ariko, ibyago byakomeje kwiyongera kuko inguzanyo ziri mu cyiciro cya kabiri (inguzanyo zishyuwe zitinze kugeza ku minsi 30 kugeza kuri 90) ziyongereyeho hafi 70 ku ijana, zigera kuri miliyari 476 z'amafaranga y'u Rwanda muri Nzeri 2021, zingana na 14 ku ijana by'inguzanyo zose, kandi zivuye kuri hafi 10 ku ijana muri Nzeri 2020. Mu rwego rwo kwirinda ibindi byago byaterwa no kurangara kw'ibigo by'imari, ndetse no gushyiraho imikorere iciye mu mucyo igaragaza umutungo wizewe. Ingamba zari zarashyizweho muri Kamena 2020 zo gusubika no kuvugurura amasezerano y'inguzanyo ku bakiriya bari baragizweho ingaruka n'icyorezo, zarangiranye na Nzeri 2021. Amabanki arasabwa gusubira ku mabwiriza asanzweho yo kuvugurura inguzanyo, kuzishyira mu byiciro by'imyenda no guteganya ibihombo ku nguzanyo.

Uburyo bwo kwishyurana hakoreshejwe ikoranabuhanga bwakomeje gukora neza.

Ikoreshwa ry'ikoranabuhanga mu kwishyurana ryakomeje kwiyongera cyane muri serivisi z'imari zitangirwa kuri terefone ngendanwa. Umubare w'abafatabuguzi ba terefone ngendanwa wiyongereyeho 12.3 ku ijana mu gihembwe cya gatatu cya 2021 ugereranyije n'igihembwe cya gatatu cya 2020, ugera kuri miliyoni 5.3, mu gihe umubare w'ibikorwa byo kwishyura kuri telefone wiyongereyeho 20.4 ku ijana ugera kuri miliyoni 237 bitewe no kwiyongera kw'ibikorwa byo kwishyura ibicuruzwa hakoreshejwe ikoranabuhanga. Muri ubwo buryo kandi, umubare w'ibikorwa bya banki hifashishijwe terefone ngendanwa wiyongereyeho 5 ku ijana ugera kuri miliyoni 1.6, naho umubare w'ibikorwa bya banki byifashisha murandasi wiyongereyeho 47 ku ijana ugera ku bihumbi 430. N'ubwo ibikorwa by'imari bigenda byiyongera, ibice by'ingenzi bigize uburyo bw'ikoranabuhanga mu kwishyurana hagati y'amabanki byakomeje gukora neza, no koroshya uburyo bwo kwishyurana hifashishijwe ikoranabuhanga, iki gikorwa remezo gihuza uburyo bwo kwishyurana cyakoze ku kigero cya 99 ku ijana mu gihembwe cyarangiranye na Nzeri 2021.

Icyerekezo rusange cy'urwego rw'Imari

Urwego rw'imari ruzakomeza gukora neza no kudahungabana. Ibigo by'imari byose hamwe bigenzurwa bifite ubwizigame bw'imari shingiro ndetse n'ubw'umutungo uvunjwa amafaranga mu gihe gito buhagije, buzakomeza gufasha mu guhaza ibihombo byose bishobora guturuka ku mutungo utifashe neza bitewe n'ingaruka z'icyorezo. Ubukungu buri kugenda buzahuka buhoro buhoro kandi biteganijwe ko buzakomeza gushyigikira ubudahungabana bw' urwego rw'imari binyuze mu kwishyura neza imyenda ndetse no kongera umutungo wizewe. Banki nkuru y'u Rwanda izakomeza kwibanda ku bikorwa by'ubugenzuzi kugira ngo ingorane zimenyekane hakiri kare, gufasha ibigo by'imari kumenyekanisha ku gihe, guteganya ibihombo ku nguzanyo ndetse no gukomeza kugenzura ko ibigo by'imari bifite imari shingiro ihagije ijyanye n'umutungo wizewe.

Kigali, kuwa 11 Ugushyingo 2021

NATIONAL BANK OF RWANDA: THE GOVERNOR
REPUBULIKA Y'U RWANDA

RWANGOMBWA John

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