National Bank of Rwanda
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The Governor

ITANGAZO RIGENEWE ABANYAMAKURU

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

Inama ngarukagihembwe ya Komite ishinzwe kubungabunga Ubudahungabana bw'Urwego rw'Imari (FSC) yateranye kuwa 15 Gashyantare 2023, igamije gusuzuma imikorere n' ubusugire by' urwego rw'imari. Komite yabonye ko Urwego rw'Imari ruhagaze neza kandi ruzakomeza gutera imbere nubwo hakigaragara ibibazo byatewe n'ihindagurika ry'ubukungu ku rwego rw'isi ndetse n'imbere mu gihugu. Urwego rw'Imari kandi ruzakomeza gukora neza mu gutanga serivise ndetse no guhangana n'ibyago aho byaturuka hose ahanini hagendewe ku bushobozi bw'imari shingiro hamwe n' umutungo faranga byakwifashishwa bibaye ngombwa. Ibi bikurikira ni bimwe mu by'ingenzi Komite yabonye:

Urwego rw'Imari rwakomeje kwaguka no gufasha mu izahuka ry'ubukungu.

Urwego rw'imari rwakomeje gutera imbere nubwo hari ingaruka zatewe n'ihindagurika ry'ubukungu imbere mu gihugu ndetse no ku rwego rw'isi muri rusange. Mu mpera z'Ukuboza 2022 , umutungo wose w'Urwego rw'Imari wazamutse ku kigero cya 17.7 ku ijana ugera kuri Miliyari 8,904 z'amafaranga y'u Rwanda uvuye kuri Miliyari 7,568 z'amafaranga y'u Rwanda wariho mu Ukuboza 2021. Urwego rw'amabanki, arirwo runini rwiyongereyeho 18.3 ku ijana bitewe n'ukwiyongera kw' amafaranga yabikijwe n'abakiriya ndetse n'imari shingiro. Umutungo bwite w'ibigo by'ubwiteganyirize bw'izabukuru (public & private pension) wazamutse ku kigero cya 9.6 ku ijana bitewe n'ukwiyongera kw'amafaranga y'ubwiteganyirize ndetse n'inyungu ku ishoramari. Umutungo w'urwego rw'ubwishingizi wazamutseho 17 ku ijana ahanini bitewe no kuzamuka kw'ibikorwa by'ubwishingizi, ubwiyongere bw'imari shingiro hamwe n'inyungu yabonetse ku ishoramari. Na none, muri iki gihe, umutungo w'urwego rw'imari iciriritse wiyongereyeho 21,6 ku ijana bitewe n'amafaranga yabikijwe hamwe n'imari shingiro. Iri zamuka ry'umutungo w'ibigo by'imari ryatumye Urwego rw'Imari narwo rukomeza kwaguka. Bigaragazwa n'ijanisha ry'umutungo wose w'urwego rw'imari ugereranyije n'umusaruro mbumbe w'igihugu, rigeze kuri 67 ku ijana mu Ukuboza 2022 ugereranyije n'impuzandengo y'imyaka itatu yabanje ya 62.9 ku ijana. Ibi bikaba bigaragaza uruhare urwego rw'imari rukomeje kugira mu guteza imbere ubukungu bw'igihugu.

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

Urwego rw'Imari rwakomeje kugira ubwihaze ku mari shingiro ugereranyije n'iteganywa n'amategeko. Kugeza mu mpera z' Ukuboza 2022, impuzandengo y'igipimo cy'ubwihaze bw'imari shingiro (CAR) mu rwego rw'amabanki yari kuri 21.7 ku ijana hejuru y''igipimo ntagibwamunsi gisabwa n'igenzura cya 15 ku ijana. Na none urwego rw'ibigo by'imari iciriritse rukomeje kubahiriza ibisabwa n'igenzura ku gipimo cy'ubwihaze ku mari shingiro. Igipimo cy'ubwihaze bw'imari shingiro (CAR) mu rwego rw'ibigo by'imari iciriritse cyari kuri 35.5 ku ijana ugereranyije na 15 ku ijana y'igipimo ntagibwa munsi. Muri rusange,

ukwihaza ku mari bwite y'ibigo bitanga inguzanyo byatewe no gukomeza kwiyongera kw'imari shingiro n'inyungu zitagabanywe, ndetse n' ukwiyongera k'umutungo wizewe. Igipimo cy'ubushobozi bwo kwishyura mu rwego rw'ubwishingizi ruyoborwa n' abikorera cyariyongereye kigera kuri 238 ku ijana mu Ukuboza 2022 ivuye ku 142 ku ijana yo mu Ukuboza 2021 bitewe n'ubwiyongere bw'umutungo wizewe n'inyungu zabonetse.

Na none, urwego rw'imari rwakomeje kugira umutungo mvunjwafaranga uhagije. aho mu rwego rw'amabanki igipimo cyawo kigereranya umutungo mvunjwafaranga mu gihe cy'iminsi itarenze mirongo itatu (30), n'umutungo wasubizwa abakiriya muri iyo minsi (LCR) cyari kuri 215.9 ku ijana mu mpera z' Ukuboza 2022, naho igipimo kigereranya umutungo mvunjwafaranga mu gihe kirekire (NSFR) cyari kuri 136.8 ku ijana. Mu bigo by'imari iciriritse (MFIs), impuzandengo y'igipimo cy'umutungo mvunjwafaranga cyari kuri 98 ku ijana ugereranyije na 30 ku ijana iteganywa n'itegeko. Mu bigo by'ubwishingizi biyoborwa n'abikorera, habayeho ukwiyongera kw'igipimo cy'umutungo mvunjwafaranga kigera kuri 98 ku jana mu Ukuboza 2022 ugereranyije na 94 ku ijana cyariho mu Ukuboza 2021 ahanini bitewe n'ubwiyongere bw'imari shingiro ndetse n'umutungo wizewe.

Ingorane ku nguzanyo zitishyurwa neza mu bigo bitanga inguzanyo zaragabanutse bitewe no kuzahuka kw'ibikorwa ry'ubukungu

Mu mpera z'Ukuboza 2022, inguzanyo zitishyurwa neza mu rwego rw'amabanki zaragabanutse zigera kuri Miliyari 127 z'amafaranga y'u Rwanda zivuye kuri Miliyari 158 z'amafaranga y'u Rwanda zariho mu Ukuboza 2021 bitewe ahanini n'inguzanyo zishyujwe hamwe no kuvana mu bitabo inguzanyo zari zimaze igihe zitishyurwa (write off). Muri rusange ibi byatumye igipimo cy'inguzanyo zitishyurwa neza kigabanuka kigera kuri 3.1 ku ijana mu Ukuboza 2022 kivuye kuri 4.6 ku ijana yo mu Ukuboza 2021. Imyenda irengeje iminsi 30 ariko iri munsi y'iminsi 90 itishyurwa (watch category) yaragabanutse igera kuri Miliyari 397 z'amafaranga y'u Rwanda mu Ukuboza 2022 (angana na 9.6 ku ijana by'inguzanyo zose zatanzwe) avuye kuri Miliyari 489 z'amafaranga y'u Rwanda zariho mu Ukuboza 2021 (14.2 ku ijana y'inguzanyo zose).

Ariko nanone inguzanyo zatanzwe mu byiciro bimwe na bimwe by'ubukungu (inganda, amazi n'ingufu, amazu y'ubucuruzi, n'amahoteri) zirengeje iminsi 30 zitishyurwa, zakomeje kuba hejuru bitewe ahanini n'ibibazo byatewe n' ihindagurika ry'inzira z'ubucuruzi ku rwego rw'isi, ndetse n'ibisigisigi by'ibyago byatewe n'icyorezo cya COVID 19. Mu rwego rw'ibigo by'imari iciriritse, igipimo cy'inguzanyo zitishyurwa neza cyaragabanutse kugera kuri 3.5 ku ijana mu Kuboza 2022 ugereranije na 4.8 ku ijana cyariho mu UKuboza 2021 ahanini bitewe n'imikorere myiza y'imishinga iciriritse muri ibi bihe.

Abatanga serivise zo kwishyurana bakomeje kuvugurura sisitemu yo kwishyura, uburyo bukoresha ikoranabuhanga rya telefoni njyendanwa bukomeza kuza ku isonga

Ikoranabuhanga rya telefone njyendanwa ryakomeje kugira uruhare runini mu gusakaza ikoreshwa ry'ikoranabuhanga mu kwishyurana (cashless). Uburyo bwo kwishyurana umuntu ku muntu hakoreshejwe telefoni ngendanwa (Person to Person) bwariyongereye, aho inshuro z'ibikorwa ziyongereye ku kigero cya 71 ku ijana ndetse agaciro kabyo kiyongera ku kigero cya 83 ku ijana. Muri iki gihe kandi, ibikorwa byo gukura amafaranga kuri konti za banki bayashyira kuri telefoni (Bank to Wallet) byariyongereye, aho inshuro zabyo zazamutse ku kigero cya 42 ku ijana naho mu gaciro bizamuka ku kigero cya 57 ku ijana bitewe n'ivanwaho ry'amafarnga ya servise yacibwaga abakiriya. Ibikorwa by'abohereza amafaranga kuri konti avuye kuri telefone (Wallet to Bank) byaragabanutse, aho inshuro

zabyo zagabanutse ku kigero cya 11 ku ijana, agaciro kabyo kiyongeraho 30 ku ijana kubera ivanwaho ry'amafaranga yacibwaga abacuruzi mukohereza amafaranga kuri konti zabo. Abacuruzi bakoresha izi serivise biyongereyeho 193 ku ijana naho abazikoresha muburyo busanzwe (Uniques users) biyongeraho 63 ku ijana mumpera z' Ukuboza 2022 ugereranyije no mu Ukuboza 2021. Kubijyanye n'ubudahangarwa n'imikorere ya system yo kwishyurana, Banki Nkuru y'Igihugu (NBR) yakomeje kunoza ivugururwa rya sisitemu ya Rwanda Integrated Payments Processing (RIPPS) kuri ubu ikora 24/7. Ihungabana riherutse guterwa no kunoza sisitemu ya Banki imwe, ryakomeje gukurikiranirwa hafi na Banki Nkuru y'Igihugu (NBR) kugira ngo intego zo kuyivugurura zigerweho hatabayeho guhungabana, ari kuri ubu sisitemu ikaba ikora neza.

Icyerekezo rusange cy'Urwego rw'Imari

Mugihe cya bugufi (Medium term) Urwego rw'Imari ruzakomeza gukora neza no kutajegajega. Mu rwego rwo guhangana nicyahungabanya Urwego rw'Imari, Banki Nkuru y'u Rwanda izakomeza kugenzura no gusuzuma uko ubukungu bwifashe ku isi ndetse n'ingaruka ku rwego rw'imari harebwa ibyago byaruhungabanya, ndetse hafatwe n'ingamba ziboneye zo guhangana n'ingorane zaturuka mu bukungu. Na none, binyuze mu igenzura ry'ibigo by'imari, Banki Nkuru y'u Rwanda izakomeza kwibanda mu kureba ko ibigo by'imari bifite imari shingiro ihagije yafasha mu guhangana n'ibyago aho byaturuka hose, ndetse no kugenzura ko ibigo by'imari bifite umutungo mvunjwafaranga uhagije wafasha mu kwishyura.

Kigali, kuwa 16 Gashyantare 2023

NATIONAL BANK OF RWANDA: THE GOVERNOR

RWANGOMBWA John

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