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## 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) yarateranye kuwa 27 Gicurasi 2024, igamije gusuzuma imikorere n' ubusugire by' Urwego rw' Imari. Komite yabonye ko Urwego rw'Imari rukomeje guhagarara neza kandi rukomeje gutera imbere bijyana n' igabanuka ry'ihindagurika ry'ibiciro ku isoko. Nubwo hari ibibazo biterwa n'impagarara ku isi yose, igabanuka ry'agaciro k'ifaranga (FRW) ndetse n'ingaruka z'imihindagurikire y'ikirere, mu gihe kiringaniye, Urwego rw'Imari ruzakomeza kudadahungabana no kugira imari shingiro hamwe n' umutungo mvunjwafaranga bihagije byakwifashishwa mu guhangana n'ingorane bibaye ngombwa.

### Urwego rw'Imari rwakomeje kwaguka no gufasha mu izahuka ry'ubukungua

Nubwo hari ingorane z'ubukungu ku isi ndetse n'imbere mu gihugu, Urwego rw'Imari rwakomeje gutera imbere bijyana n' igabanuka ry'ihindagurika ry'ibiciro ku isoko.Mu mpera za Werurwe 2024, umutungo wose w'Urwego rw'Imari rwazamutse ku kigero cya 20.8 ku ijana ugera kuri Miliyari 11,008 z'amafaranga y'u Rwanda uvuye kuri Miliyari 9,113 z'amafaranga y'u Rwanda wariho muri Werurwe 2023. Urwego rw'amabanki, arirwo runini, rwazamutse ku kigero cya 21.6 ku ijana bitewe n'imicungire myiza ndetse n'amafaranga yabikijwe n'abakiriya. Umutungo w'ibigo by'ubwiteganyirize bw'izabukuru (public & private pension) wazamutse ku kigero cya 14.9 ku ijana bitewe ahanini n'ukwiyongera kw'amafaranga y'ubwiteganyirize ndetse n'inyungu ku ishoramari. Umutungo w'urwego rw'ubwishingizi wazamutse ku kigero cya 18 ku ijana bitewe ahanini no kuzamuka kw'ibikorwa by'ubwishingizi, imari shingiro yongerewe hamwe n'inyungu yabonetse ku ishoramari. Na none kandi, umutungo w'urwego rw' Ibigo by'imari iciriritse wiyongereye ku kigero cya 35.5 ku ijana bitewe n'ubwiyongere bw'amafaranga yabikijwe ndetse n'imari shingiro. Hamwe n'uku kwiyongera k'umutungo, Urwego rw'Imari rwakomeje kwaguka. Umutungo wose w'Urwego rw'Imari ugereranyije n'umusaruro mbumbe w'igihugu (GDP) ugeze kuri 65.4 ku ijana muri Werurwe 2024 uvuye kuri 64.6 ku ijana wariho muri Werurwe 2023. Ibi bikaba bigaragaza uruhare urwego rw'imari rukomeje kugira mu guteza imbere ubukungu bw'igihugu.

### Urwego rw'Imari rukomeje kugira ubwihaze ku mari shingiro ndetse n'umutungo mvunjwafaranga

Imari shingiro y'Urwego rw'Imari yakomeje kuba hejuru kuko ibigo by'imari byakomeje kugira imari shingiro iri hejuru y'isabwa n'itegeko. Urwego rw'amabanki rwari rufite igipimo mpuzandengo cy'ubwihaze ku mari shingiro (CAR) cya 22.3 ku ijana hejuru y'igipimo ntagibwamunsi gisabwa cya 15 ku ijana. Igipimo mpuzandengo cy'ubwihaze ku mari shingiro (CAR) mu rwego rw'ibigo by'imari iciriritse cyari kuri 31.8 ku ijana hejuru ya 15 ku ijana y'igipimo ntagibwa munsi gisabwa. Ubu bwihaze bw' imari shingiro y'ibigo bitanga inguzanyo byatewe no gukomeza kwiyongera kw'imari shingiro bitewe n'inyungu zitagabanywe ndetse n'inyungu. Mu rwego rw'ubwishingizi igipimo cy'ubushobozi bwo kwishyura cyariyongereye cyane kigera kuri 252 ku ijana muri Werurwe 2024 kivuye kuri 237 ku ijana cyariho muri Werurwe 2023 bitewe n'ubwiyongere bw' inyungu zabonetse n'ukwiyongera k'ubwiza bw'umutungo.

Umutungo mvunjwafaranga w'Urwego rw'Imari wakomeje kwiyongera. Urwego rw'amabanki rwakomeje kugira umutungo mvunjwafaranga uhagije wakoreshwa mu kwishyura mu gihe gito n'igihe kirekire bibaye ngombwa. Mu mpera za Werurwe 2024, Igipimo cy'umutungo mvunjwafaranga wakoreshwa mu kwishyura imyenda mu gihe cy'iminsi itarenze mirongo itatu (30) LCR cyari kuri 290.5 ku ijana naho igipimo cy'umutungo mvunjwafaranga wakoreshwa mu gihe kirekire (NSFR) cyari kuri 166.3 ku ijana. Mu bigo by'imari iciriritse (MFIs), impuzandengo y'igipimo cy'umutungo mvunjwafaranga cyari kuri 91 ku ijana hejuru cyane, ugereranyije na 30 ku ijana y'igipimo ntagibwamunsi gisabwa n'itegeko. Igipimo cy'umutungo munjwafaranga mu bigo by'ubwishingizi by'abikorera cyariyongereye kigera ku 114 ku ijana muri Werurwe 2024 kivuye kuri 111 ku ijana cyariho muri Werurwe 2023, bitewe ahanini n'imikorere ihamye, inyungu ndetse n' ishoramari mu mitungo mvunjwafaranga.

**Gutanga inguzanyo n'ubwiza bwazo**

Ibigo bitanga inguzanyo byakomeje gukora neza nta mbogamizi. Muri Werurwe 2024, inguzanyo zatanzwe n'amabanki ziyongereye ku kigero cya 15.4 ku ijana ndetseinguzanyo nshya ziyongera ku kigero cya 31.7 ku ijana zigera kuri miriyali 498 z'amafaranga y'u Rwanda zivuye kuri miriyali 378 z'amafaranga y'u Rwanda muri Werurwe 2023. Ibi byatumye, igipimo cy'inguzanyo k'umutungo w'amabanki kigera kuri 52 ku ijana muri Werurwe 2024. Muri iki gihe kandi, mu rwego rw'ibigo by'imari iciriritse, inguzanyo zariyongereye ku kigero cya 46.6 ku ijana bitewe no kwiyongera kw'inguzanyo zatanzwe hamwe na banki eshatu zinjiye muri uru rwego.

Mu rwego rw' amabanki, inguzanyo zitishyurwa neza zarazamutse ziva kuri Miliyari 4,100 z'amafaranga y'u Rwanda muri Werurwe 2023 zigera kuri Miliyari 4,789 z'amafaranga y'u Rwanda muri Werurwe 2024, bitewe ahanini n'izamuka ry' inguzanyo zatanzwe. Igipimo cy'inguzanyo zitishyurwa neza ku nguzanyo zose kiri kuri 5.0 ku ijana muri Werurwe 2024 ariko kiracyari ku rugero rusabwa n'itegeko. Iri zamuka ryatewe n'Urwego rw'Inganda. Mu rwego rw'ibigo by'imari iciriritse, igipimo cy'imyenda itishyurwa neza cyarazamutse kigera kuri 4.4 ku ijana muri Werurwe 2024 kivuye kuri 4.2 cyariho muri Werurwe 2023 biturutse ku igabanuka ryabaye mu kwishyuza bitewe n'ibikorwa by'ikoranabuhanga ririmo gushyirwa mu mirenge SACCOs.

**Abatanga serivise zo kwishyurana bakomeje kuvugurura sisiteme zo kwishyura, aho uburyo bukoresha ikoranabuhanga rya telefone ngendanwa bukomeza kuba ku isonga**

Urwego rwo kwishyurana rukomeje kwerekana imikorere ihamye, aho rwaranzwe no kuzamuka cyane mu bikorwa byo kwishyurana hakoreshejwe ikoranabuhanga rya telefone ngendanwa. Ibi byatumye hiyongera umutungo wo mu gisata cyo kwishyurana hakoreshejwe telephone ngendanwa. Ibikorwa bibiri byo kwishyurana by'ingenzi umuntu ku muntu (P2P) no kwishyurana umuntu ku bucuruzi (P2B) byakomeje kwiyongera. Mu gihe cy'iri suzuma na none, ibikorwa byo kwishyurana umuntu ku muntu byariyongereye ku kigero cya 55 ku ijana mu mibare na 64 ku ijana mu gaciro.

Naho ibikorwa byo kwishyurana umuntu ku bucuruzi (P2B) byagabanutse ku kigero cya 70 ku ijana mu mibare na 40 ku ijana mu gaciro. Ibikorwa byo gukura amafaranga kuri konti bayashyira kuri telefone (B2W) byiyongereye ku kigero cya 37 ku ijana mu mibare na 39 ku ijana mu gaciro naho ibikorwa byo gushyira amafaranga kuri konti bayakura kuri telephone byiyongereye ku kigero cya 35 ku ijana mu mibare na 53 ku ijana mu gaciro. Abacuruzi bakoresha izi serivisi n' abacuruzi abakoresha imirongo yihariye (Unique users) bakomeje gukoresha ubu buryo bwo kwishyurana, bakomeje kwiyongera mu buryo bugaragara. Abatanga serivisi zo kwishyurana bakorana umurava mu kubungabunga umutekano n'icyizere bya sisitemu zabo, barwanya ibitero by'ikoranabuhanga kandi barushaho gushimangira umutekano mu rwego rw'imari no kwishyurana.
Icyerekezo rusange cy'Urwego rw'Imari

Mu gihe kiringaniye (Medium term), Urwego rw'Imari ruzakomeza gukora neza no kudahungabana nubwo hari ingorane mubukungu ku isi no mu gihugu. Ubusugire bw'Urwego rw'Imari buzashingira ku mari shingiro n' umutungo mvunjwafaranga bihagije, imicungire ihamye y'ibyateza ingorane ndetse n'iterambere ry'ubukungu. Banki Nkuru y'u Rwanda izakomeza gukurikirana ingorane zishobora kubaho no kugenzura bihoraho yizeza ko ibigo by'imari bizakomeza kugira ubushobozi buhagije bwo guhangana n'ingorane aho zaturuka hose.

**Bikorewe i Kigali kuwa 28 Gicurasi 2024**

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