



The Governor

ITANGAZO

Inama isanzwe ngarukagihembwe ya Komite ishinze ubudahungabana bw'Urwego rw'Imari (FSC) yateranye kuwa 10 Kanama 2020 igamije gusuzuma imikorere y'Urwego rw'Imari, no gufata ingamba zikwiye mu kubungabunga ubudahungabana bw'Urwego rw'Imari. Muri rusange, Urwego rw'Imari rwakomeje kudahunyabana no kutajegajega kugeza mu mpera za Kamena 2020. Nubwo bimeze gutya ariko, igabanuka ry'ibikorwa by'ubucuruzi ryatewe n'ingamba zafashwe mu kwirinda ikwirakwira ry'icyorezo cya COVID-19 ryatangiye guhungabanya imikorere y'urwego rw'imari kuva muri Mata 2020, bitewe no kugabanuka kw'abasaba inguzanyo ndetse no kwiyongera kw'abasaba guhindurirwa amasezerano y'inguzanyo. Ubwizigame ku bipimo by'ubwihaze bw'imari shingiro ndetse n'iby'ubushobozi bwo kubona amafaranga byafashije ibigo by'imari kudahunyabanywa nizo ngorane.

Ingingo zikurikira ziragaragaza muri make uko urwego rw'imari ruhagaze:

Kugeza mu mpera z'ukwezi kwa Kamena 2020, Urwego rw'Imari rwakomeje kugira ubwizigame buhagije bw'imari shingiro n'ubushobozi bwo kubona amafaranga.

Amabanki yakomeje kugira imari shingiro ikwiye, bigaragazwa n'igipimo cy'ubwihaze bw'imari shingiro cyari kuri 23.7% ugereranyije n'igisabwa cya 15%, ndetse akomeza kugira amafaranga ahagije nk'uko bigaragazwa n'igipimo cy'ubushobozi bwo kubona amafaranga cyari kuri 253% ugereranyije n'igisabwa cya 100%. Amabanki kandi yarafite umutungo ufite ireme kuko igipimo cy'inguzanyo zitishyurwa neza cyari kuri 5.5% kugeza mu mpera za Kamena 2020, ugereranyije n'igipimo kigenderwaho cya 5%.

Kimwe no mu mabanki, ibigo by'imari iciriritse byakomeje kugira imari shingiro ihagije nkuko bigaragazwa n'igipimo cy'ubwizigame bw'imari shingiro ya 35.8% mu mpera za Kamena 2020 ugereranyije n'igipimo gisabwa n'amabwiriza cya 15%, ndetse bikomeza kugira ubushobozi buhagije bwo kubona amafaranga bigaragazwa n'igipimo cya 110.1%, kiri hejuru y'igisabwa n'amabwiriza cya 30%. Igipimo cy'inguzanyo zitishyurwa cyo gihagaze kuri 12.8% hejuru y'igipimo kigenderwaho cya 5%, mu gihe cyari ku 8% mu mpera za Werurwe 2019. Kuzamuka kw'inguzanyo zitishyurwa neza mu bigo by'imari iciriritse kwatewe ahanini n'ingaruka z'icyorezo cya COVID-19.

Mu bigo by'ubwishingizi byigenga, igipimo cy'ubwihaze bw'imari shingiro cyari 156%, ugereranyije n'igipimo gisabwa cya 100%, mu gihe igipimo cy'ubushobozi bwo kubona amafaranga (kigaragazwa n'ikinyuranyo cy'imyenda y'igihe gito n'umutungo w'amafaranga

uhari) gihagaze kuri 134% kugeza mu mpera za Kamena 2020, hejuru y'igipimo cya 120% gisabwa n'amabwiriza. Naho umutungo w' Urwego rw'Ubwiganyirize bw'Izabukuru wakomeje kuzamuka (Mu mpera za Kamena 2020 wazamutseho 12.4% ugereranyije n' izamuka rya 11.7% mu mpera za Kamena 2020).

Icyorezo cya COVID-19 n'ingamba zafashwe mu kwirinda ikwirakwira ryacyo byamaze kugira ingaruka ku rwego rw'imari mu buryo butandukanye.

Ingaruka z'icyorezo cya COVID 19 zatangiye kugaragarira mu ihungabana ry'ubuhahirane mpuzamahanga ryakomeye mu nkokora ingendo n'uruhererekane rw'ibicuruzwa imbere mu gihugu no hanze yacyo. Gahunda ya guma mu rugo yagize ingaruka ku byiciro by'ubukungu bisanzwe bikorana n'ibigo by'imari (cyane cyane amabanki, ibigo by'imari iciriritse, n'ibigo by'ubwishingizi) nk'amahoteli, inzu z'ubucuruzi, abakora ubwikorezi rusange, abacuruzi n'inganda. Muri urwo rwego, icyorezo cyatumye:

Umuvuduko w'izamuka ry'inguzanyo ugabanuka biturutse ku buke bw'abazisaba. Umuvuduko w'izamuka ry'inguzanyo waragabanutse ugera ku 14.6% muri Kamena 2020 uvuye ku izamuka rya 16.6% ryo muri Kamena 2019, naho inguzanyo nshya zatanzwe n'amabanki mu gice cya mbere cya 2020 zagabanutseho 9% ugereranyije n'izatanzwe mu gihembwe cya mbere cya 2019. Amakuru ku nguzanyo mu mabanki yo mu gihembwe cya 2 cya 2020 yagaragaje ko umubare w'inguzanyo zasabwe mu gice cya 1 cy'umwaka wa 2020 wagabanutse ku kigero cya 37.9% ugereranyije n'igice cya 1 cya 2019, mu gihe agaciro kazo mu mafaranga kagabanutseho 12.3%.

Amabanki yorohereza abakiriya kwishyura inguzanyo bituma amasezerano y'inguzanyo zifite agaciro ka 39% k'inguzanyo zose avugururwa kugeza mu mpera za Kamena 2020 (miliyari 978 z'amanyarwanda). Muri rusange uburyo bwo kuvugurura amasezerano y'inguzanyo bwari ugusubika ubwishyu mu gihe kiri hagati y'amezi 3-6 byakorewe abakiriya bishyuraga neza mbere y'icyorezo cya COVID 19 cyashegeshe ubucuruzi. Ibigo by'imari iciriritse nabyo byoroheje uburyo bwo kwishyura inguzanyo ku bakiriya bagizweho ingaruka na COVID 19, havugururwa amasezerano y'inguzanyo zifite agaciro ka 23% k'inguzanyo kugeza mu mpera za Kamena 2020 (miliyari 41.6 z'amanyarwanda). Ikigamijwe n'ibisabwa mu kuvugurura aya masezerano y'inguzanyo ni uko ibikorwa by'ubukungu bisubira ku murongo, ndetse ibikorwa by'ubucuruzi byagizweho ingaruka bikazahuka.

Ihungabana ry'ubukungu ryatumye umwenda w'amafaranga ava mu bwishingizi uzamuka, nubwo ingano yayo mafaranga ugereranyije n'umutungo wose w'Urwego rw'Ubwishingizi ari ntoya (2.2 ku ijana).

Ariko kandi, icyorezo cya COVID 19 cyatumye ikoresheya ry' amafaranga mu buryo bw'ikoranabuhanga riyongera. Ingano n'agaciro k'amafaranga hagati y'abantu ndetse n'amafaranga kuri konti n'ikofi y'ikoranabuhanga, ndetse n'ubwishyu bukoresheya ikarita byariyongereye cyane muri iki gihe cyarangiranye na Kamena 2020 bituma agaciro k'amafaranga yose ari kuri konti zihuriweho z'ibigo bitanga amafaranga mu buryo

bw'ikoranabuhanga yiyongera ava kuri miliyari 27 FRW muri Kamena 2019 (ahwanye na 1% y'ubwizigame bwose mu mabanki) agera kuri miliyari 74 FRW muri Kamena 2020 (ahwanye na 1% y'ubwizigame bwose).

Ingorane z'ingenzi zagaragaye

Ihungabana ry'ibikorwa by'ubukungu ryongereye inkeke zo kutubahiriza inshingano zo kwishyura inguzanyo ku bigo by'ubucuruzi n'abantu ku giti cyabo, bikaba byarateye ingorane ku nguzanyo ndetse n'uburyo bwo kubona amafaranga ku bigo bitanga inguzanyo.

Izamuka ry'umwenda w'amafaranga aturuka ku bwishyigizi nabyo bizatera ingorane z'uburyo bwo kubona amafaranga, ndetse n'iz'izituruka ku nguzanyo mu bigo by'ubwishingizi.

Urwunguko mu rwego rw'imari rushobora kuzagabanuka muri mpera za 2020 bitewe n'igabanuka ry'amafaranga yinjira, izamuka ry'ubwizigame gihombo ku nguzanyo, igabanuka ry'agaciro k'imitungo n'imikorere y'ubucuruzi bishobora gutera ibihombo.

Ingamba zihari mu gukemura ingorane zagaragaye

Ingamba za politiki y'ifaranga, iz'imari ya Leta, ndetse niz'ubugenzuzi zashyizweho kuva icyorezo cyakwirakwira zafashije kandi zizakomeza gufasha Urwego rw'Imari. Banki Nkuru y'u Rwanda yagenyeye amafaranga miliyari 50 ashobora kugurizwa amabanki, ivugurura uburyo bwo kongera kugura impapuro mpeshamwenda ndetse igabanya igipimo cy'ubwizigame gisabwa amabanki (kiva kuri 5% kigishyirwa 4%, bituma miliyari 23.4 Frw ziyongera ku mafaranga banki zishobora gukoresha. Banki Nkuru y'u Rwanda kandi yahagaritse igabana ry'inyungu ku bigo by'imari igenzura kugirango bikomeze imari shingiro yabyo. Ikigenga cyo kuzahura ubukungu, ndetse n'ingamba zo gusonera imisoro byashyizweho na Leta nabyo bizakomeza gushyigikira ubudahungabana bw'Urwego rw'Imari.

Mu rwego rwo gukurikirana uko amabanki yorohereza abakiriya bayo bagizweho ingaruka n'ikwirakwira ry'icyorezo cya COVID 19, Banki Nkuru yashyizeho imirongo migari isobanura ibisabwa n'amategeko yayo ndetse n'ibyerekeye ibaruragaciro ry'inguzanyo zahinduriwe amasezerano kubera icyo cyorezo. Iyo mirongo migari igaragaza uburyo bwo kubarura itubyamutungo ryitezwe nk'uko bisabwa n'amahame mpuzamahanga y'itangazamari ya IFRS 9; uburyo bwo gushyira mu byiciro izo nguzanyo zahinduriwe amasezerano; imibarurire y'imari shingiro isabwa kuri izo nguzanyo.

Banki Nkuru y'u Rwanda yiteze ko ingamba zavuzwe haruguru ziyongera kuzafashwe na Leta zizafasha mu izahuka ryihuse ry'ibikorwa by'ubukungu bityo bikazamura ubwizigame, uburyo inguzanyo zishyurwa ndetse no kuzamura ubwitabire bw'ibicuruzwa na serivisi z'imari (harimo n'ubwiteganyirize bw'izabukuru) ndetse no gukomeza gusigasira ubutajegajega n'ubudahungabana bw'Urwego rw'Imari.

Ubugenzuzi bw'ibigo by'imari mu gihe gito kiri imbere buzibanda mu kugenzura ingorane zaturuka mu buryo bwo kubona amafaranga, ndetse n'izo kutishyurwa kw'imyenda, ndetse no gusaba ibigo kubahiriza iteganya bihombwe rikozwe neza kandi ku gihe.

Bikozwe kuwa 10 Kanama 2020



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