I&M Bank-Rwanda yatangaje urwunguko rwa Miliyaridi 9,3 Frw mu Mwaka ushize

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I&M Bank (Rwanda) Plc yatangaje ko mu mwaka wa 2022 yinjije miliyari 42,4 Frw bingana n'izamuka rya 27% ugereranyije n'umwaka wa 2021, aho yabonye inyungu ya miliyari 9,3 Frw nyuma yo kwishyura imisoro.

Kuri uyu wa Kane tariki 30 Werurwe 2023 nibwo I&M Bank (Rwanda) Plc yatangaje umusaruro w'umwaka wa 2022 wiyongereye bigizwemo uruhare runini n'imitangire myiza ya serivisi ku bakiliya, gukoresha ikoranabuhanga no gutanga inguzanyo nyinshi.

Bitewe no gutanga serivisi nziza no kwagura ibikorwa, inyungu iyi banki yakuye muri serivisi zayo ugereranyije n'amafaranga yungukiye abakiriya bayo yazamutseho 19% ndetse n'izamuka ry'inyungu yaturutse mu bikorwa by'ivunjisha ku kigero cya 25%.

Umuyobozi Mukuru wa I&M Bank (Rwanda) Plc, Robin Bairstow, yavuze ko icyatumye inyungu ya banki ikomeza kuzamuka ari imitangire ya serivisi inoze, kandi yihuse ku bakiriya bayo kuko ari cyo ishyize imbere.

Ati "Ubucuruzi bwacu bwubakiye ku cyizere, icyo cyizere abakiriya batugirira nicyo kibyara urwego turiho. Icyo abakiriya bakwitega kuri banki ni ugukomeza kwibanda ku ikoranabuhanga no gukoresha neza umutungo bivuze ko dushyize umutima ku buryo bwose butuma bakorana natwe, dukorana ubucuruzi".

Ikoranabuhanga rifatiye runini iterambere rya I&M Bank (Rwanda) Plc, kuko umukiliya wayo aho ari hose abasha kubona

igisubizo atagiye gutonda umurongo ku ishami ryayo.

Bairstow yavuze ko binyuze mu bufatanye na SPENN Rwanda, ubu abakiliya bashobora gufungura konti bakoresheje telefoni, gusaba inguzanyo bakoresheje telefoni kandi bagasubizwa vuba, bakishyurana bakoresheje ikoranabuhanga cyangwa bagakora ubucuruzi.

Ati "Turashaka gutanga serivisi ku ikoranabuhanga zirenze iz'abo duhuriye ku isoko, gushyiraho uburyo bukomeye bwo kohererezanya amafaranga bwambukiranya imipaka n'izindi serivisi abantu bifuza mu rwego rw'imari".

I&M Bank (Rwanda) Plc uyu mwaka irateganya gushora miliyari 1.5Frw mu kongerera ubushobozi ikoranabuhanga.

Binyuze mu kwimakaza ikoranabuhanga, nibura 78% by'iherererekanya ry'amafaranga ryakozwe muri I&M Bank binyuze ku buryo butandukanye bw'ikoranabuhanga rikoreshwa mu gutanga serivisi nziza.

Umunyamabanga w'inama y'ubutegetsi ya I&M Bank (Rwanda) Plc, Iddy Rugamba, yavuze ko abakiriya bakwitega izindi serivisi nziza bitewe n'uburyo banki ikomeje gushora imari mu ikoranabuhanga.

> *Ati: Ubu si ngombwa ko ujya kuri banki, kuri telefoni yawe ushobora kubona serivisi zose, ushobora kohererezanya amafaranga yaba no hanze y'igihugu. Dufite 'application' banki ikoresha itanga ibisubizo birenze iby'andi mabanki.*

Inguzanyo banki yahaye abakiriya zazamutseho 4% zigera kuri miliyari 231.7Frw zivuye kuri miliyari 222.4Frw zabarwaga mu Ukuboza 2021bitewe ahanini n'inguzanyo nshya Banki yatanze ku bakiriya mu byiciro bitandukanye. Inguzanyo zitishyurwa neza zingana na 4.2%.

Amafaranga yakoreshejwe mu bikorwa bitandukanye ni miliyari 25.6Frw ugereranyije na miliyari 20.7Frw yakoreshejwe mu 2021

bitewe no kongerera ubushobozi ikoranabuhanga n’izamuka ry’ibiciro ku isoko.

I&M Bank (Rwanda) Plc yiteganyirije inguzanyo zitishyurwa neza na miliyari 3.3Frw zivuye kuri miliyari 1.7Frw muri 2021 bitewe ahanini n’ihindagurika ry’ubukungu muri rusange.

Inyungu za I&M Bank (Rwanda) Plc zizagera no ku banyamigabane kuko byazamuye inyungu ku mugabane shingiro iba 6.15Frw kandi bigenderwaho ubuyobozi bwa banki busaba inama rusange kuzemera inyungu ku migabane ya 1.84Frw riba izamuka rya 55% ugereranyije n’umwaka ushize.

Umuyobozi w’inama y’ubutegetsi ya I&M Bank (Rwanda) Plc, Bonaventure Niyibizi, yavuze ko bashishikajwe no kwita ku bafatanyabikorwa bose barimo abakiriya, abanyamigabane n’abatuye aho banki ikorera bose.

> *Ati: Twizera ko iterambere rirambye kandi rigera kuri bose ari urufunguzo rwo kugera kuri iyi ntego, kandi tuzakomeza gutsimbarara kuri iri hame.*

Impapuro mpeshwamwenda za I&M Bank (Rwanda) Plc zarazamutse zigera kuri miliyari 136.9Frw zivuye kuri miliyari 91.5Frw mu Ukuboza 2021. Iri zamuka rijyanye n’ingamba zo gukoresha ingamba shingiro neza.

Amafaranga yabikijwe n’abakiriya ndetse n’ibigo bitandukanye yazamutseho 9% agera kuri miliyari 357.4Frw avuye kuri miliyari 327 Frw zo mu Ukuboza 2021. Imyenda y’igihe kirekire Banki yari ifitiye ibindi bigo by’imari yari miliyari 47.5Frw.

I&M Bank (Rwanda) Plc, ni banki yashyize imbere ihame ry’uburinganire no kwita ku bakozi. Mu bakozi 427 iki kigo cy’imari gifitemo abagore 200, abangana na 47% barimo bamwe bayoboye amashami akomeye arimo iry’ikoranabuhanga, irihuza ibikorwa bitandukanye birimo kohereza amafaranga mu yandi mabanki, kuyohereza hanze n’ibindi (central operations)

n’ayandi.

Iyi banki yahawe igihembo cyo guteza imbere ihame ry’uburinganire cyitwa ‘Gender Equality Seal’ cy’ikigo gishinzwe iyubahirizwa ry’ihame ry’uburinganire, ikaba imaze kwegukana ibihembo bibiri bikurikirana bya banki nziza mu Rwanda bitangwa na Capital Finance International, CFI.

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