Rwanda: Ni iki BNR iri gukora ngo Banki zikore neza aho kugwa mu Manga nk’izirimo Silicon Valley na Signature Bank?

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Nyuma yo guhirima Kwa Silicon Valley Bank na Signature Bank zo muri Amerika, First Republic irokorwa ku munota wa nyuma, Credit Suisse iragurishwa BNR yo iri gukora iki ngo Banki zo mu Rwanda zikomeze zikore neza?

Banki Nkuru y’u Rwanda yatangaje ko ikomeje gukurikirana ibibazo bimaze kwibasira banki zikomeye muri Leta zunze ubumwe za Amerika, ndese byatumye Credit Suisse Group, imwe muri banki zikomeye mu Busuwisi, igurishwa.

Ni ibibazo birimo ibifitanye isano n’izamurwa ry’inyungu fatizo za banki nkuru z’ibihugu mu guhangana n’izamuka rikabije ry’ibiciro, uburyo burimo no gukoreshwa mu Rwanda.

Ni ibintu binagira ingaruka ku gipimo cy’inyungu za banki z’ubucuruzi zitangiraho amafaranga ku baziguza, bikazamura ikiguzi ku bazifata, bigahungabanya ubushobozi bwo kuzishyura.

Mu minsi ishize Silicon Valley Bank na Signature Bank zo muri Amerika zarahirimye, First Republic irokorwa ku munota wa nyuma, Credit Suisse iragurishwa.

Kuzamura izi nyungu fatizo byasanze banki nyinshi zarashoye imari mu bindi birimo impapuro mpeshamwenda, biteza ihungabana ku mari shingiro. Byatumye benshi batangira gutinya ko isi ishobora kugira ibibazo by’imari nk’ibiheruka mu 2008/09.

Ni ibintu byatumye inzego zitangira gukorana, zireba inyugu

fatizo yagira uruhare mu kugabanya umuvuduko w’ikoreshwa ry’amafaranga, ariko ntirihungabanye urwego rw’amabanki.

Ubwo icyorezo cya COVID-19 cyateraga, ubukungu mu bihugu byinshi bwarahagaze, amashuri, za hotel, resitora n’amaduka birafungwa.

Ubwo byafungurwaga, abantu batangiye gukoresha amafaranga menshi no guhaha ku muvuduko wari hejuru y’uw’izamuka ry’ibyo bahaha, biteza izamuka ry’ibiciro by’ibiri ku isoko rishingiye ku buke bw’ibikenewe, buri munsi y’ababishaka.

Inzego zishinzwe ubukungu zatekerezaga ko bizamara igihe gito, maze Banki nkuru zitangira kuzamura inyungu fatizo mu guca intege uburyo abantu batanga amafaranga.

Muri Amerika, iyi nyungu yavuye hafi kuri zeru ku ijana igera kuri 5%, umubare wazamutse cyane kurusha ikindi gihe.

Mu Rwanda, muri Gashyantare 2022 Banki Nkuru y’u Rwanda (BNR) yatangaje ko inyungu fatizo ku nguzanyo yari isanzwe iri kuri 4.5% yazamutse igera kuri 5% bitewe n’igipimo mpuzandengo cy’ihindagurika ry’ibiciro ku isoko. Ubu iyi nyungu igeze kuri 7%.

Mu kiganiro cyakozwe kuri uyu wa Kane, kuri Twitter, umuyobozi ushinzwe gukurikirana ibijyanye n’amabanki muri Banki Nkuru y’u Rwanda, BNR, Gasore Edward, yemeje ko amabanki mu Rwanda ahagaze neza, ndetse bagenzura ko agumana imari shingiro izifasha gutanga serivisi, uwakenera amafaranga akayabona.

Ati “Urugero iyo duha ikigo uburenganzira mbere y’uko gitangira gutanga serivisi, harimo kureba niba bifite imari shingiro ihagije ku buryo bibasha gukora imirimo yabyo, no kuba byabasha guhangana n’igihombo kibayeho muri rwa rugendo.”

Ibyo ngo bituma buri gihe banki zisabwa guhorana 15% by’amafaranga yose y’imari shingiro.

Yavuze ko nta ngaruka igaragara barabona ku mikorere

y’amabanki mu Rwanda kubera kuzamura inyungu fatizo, nubwo bari biteze ko ishobora kugabanya amafaranga amabanki yunguka.

Ku rundi ruhande, Gasore avuga ko hari impinduka nziza zagaragaye mu kugabanya umuvuduko w’izamuka ry’ibiciro.

Umuyobozi ushinzwe gukurikirana ubusugire bw’urwego rw’imari muri BNR, Murenzi Ferdinand yavuze ko urwego rw’imari ku isi rutifashe neza, kuko rufitanye isano y’ako kanya n’imiterere y’ubukungu.

Yavuze ko ibi byose bikomeje gukurikiranwa ari nako hafawa ingamba zituma uru rwego rubasha gusugira.

Bijyanye n’ibibazo bimaze kugwirira banki zikomeye, Murenzi yavuze ko u Rwanda rukomeje gucungira hafi ibibazo birimo kuba ahandi.

Ati “Inzego z’imari ntabwo zikorera ahantu ha zonyine, hari aho zihurira cyane n’ubukungu. Ibirimo kubera ku isi biteye ubwoba ku busugire bw’urwego rw’imari mu buryo butandukanye, ariko mu gihugu cyacu ntabwo turabona ingaruka mbi zikomoka ku birimo kubera ahandi.”

“Ntekereza ko ibirimo kuba ari isomo kuri twe, turimo gukurikirana ibirimo kuba kandi turimo gukuramo amasomo menshi, azadufasha gukomeza uburyo bwacu bwo gukurikirana ubusugire bw’urwego rw’imari.”

Umuyobozi ushinzwe ibijanye no kwishyurana muri BNR, Karamuka John, yavuze ko bigaragara ko hari banki runaka ikeneye amafaranga y’ingoboka, BNR ishobora kuyunganira mbere yo guhirima, kandi nta nyungu, mu gihe ayo mafaranga asubizwa mbere y’uko umunsi urangira.

Kugeza ubu mu Rwanda hari banki 10 z’ubucuruzi, banki imwe ikora nka koperative (Zigama CSS), banki imwe y’iterambere (BRD Plc), na banki eshatu zicirirtse (Unguka bank Plc, Urwego bank Plc na AB Bank Rwanda Plc).