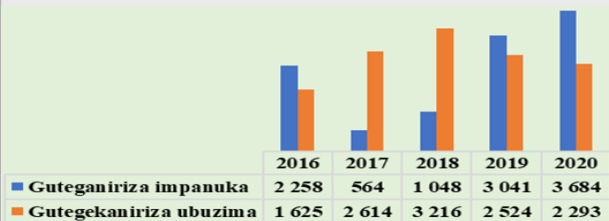


Ibitigiri vy'inyungu mu vyerekeye ugutegekaniriza ubuzima n'uguteganziriza impanuka (mu ma miriyoni y'amafaranga y'amarundi)



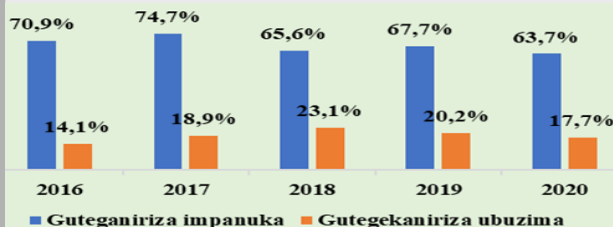
Ibikorwa vy'ugutegekaniriza ubuzima n'ivyerekeye uguteganziriza impanuka vyerekana ko vyungutse kuva mu mwaka w'2016. Ivyerekeye uguteganziriza impanuka nivyonyararonse inyungu ku ruta ivyerekeye uguteganziriza ubuzima mu myaka y'2020 n'aho atariko vyari vyifashe mu myaka y'2017 n'2018.

Ubushobozi amashirahamwe afise bw'ukuriha imyenda hamwe n'ukuriha ivyo ziyemeje

	2016	2017	2018	2019	2020
Urugero rwo kwuriha ivyo amashirahamwe ziyemeje	79,4%	75,2%	118,9%	114,6%	129,5%
Urugero rw'ubushobozi bwo kuriha imyenda	293,4%	600,8%	705,5%	616,5%	557,6%

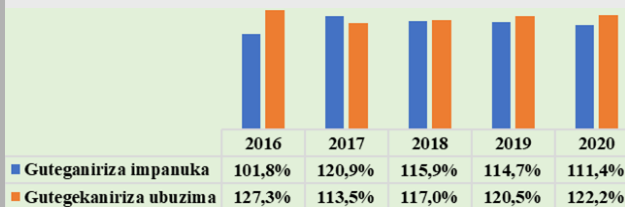
Igisata c'uguteganziriza impanuka n'ugutegekaniriza ubuzima kirerekana ko gifise ubushobozi bw'ukuriha imyenda yose hamwe n'ukwubahiriza ivyo amashirahamwe ziyemeje nk'uko bitegekanijwe n'amategeko.

Urugero rw'amafaranga akoreshwa mw'itunganywa ry'amashirahamwe



Kuva mu mwaka w'2016, igisata c'uguteganziriza impanuka gikoresha uburyo bw'inshi mwitunganywa ry'ibikorwa vya minsi yose aho cakoresheje ibice birenga 60% vy'amafaranga asabwa mu guteganzirizwa hakuwemwo ayahawe amashirahamwe yishinga amashirahamwe ateganziriza. Mu vyerekeye ugutegekaniriza ubuzima, urugero rw'amafaranga yagenewe ugutunganya amashirahamwe rungana n'ibice 17,7% mu mwaka w'2020.

Urugero rw'amafaranga yose yakoreshejwe n'amashirahamwe ateganziriza impanuka



Haba mu vyerekeye uguteganziriza impanuka canke mu vyerekeye ugutegekaniriza ubuzima, urugero rw'amafaranga yose yakoreshejwe (mu gutunganya ibikorwa vy'amashirahamwe, gushumbusha no guhamba abaranzu) ruri hejuru y'ibice 100% kuva mu mwaka w'2016. Ivyo vyerekana ko amafaranga asabwa mu guteganzirizwa hakuwemwo ayahawe amashirahamwe yishinga amashirahamwe ateganziriza ari make ugereranije n'amafaranga amashirahamwe yakoresheje umwaka wose. Ico gihengeri gitegwa n'uko amafaranga akoreshwa mu kurangura imirimo ya minsi yose ari umurengeru.

Ikigega n'amafaranga y'imyenda

Umwaka	2016	2017	2018	2019	2020
Urugero rw'amafaranga amashirahamwe afise	61,7%	57,8%	64,7%	58,2%	84,5%
Urugero rw'imyenda amashirahamwe afitiye n'abateganzirizwa impanuka	30,3%	23,9%	23,2%	27,3%	18,1%

Mu gisata co guteganziriza impanuka, ikigega cifashe neza kuko urugero rwaco, twihweje amafaranga akoreshwa mw'itunganywa ry'ibikorwa vy'amashirahamwe, ruri hejuru y'ibice 20% hamwe no musi y'ibice 100% guhera mu mwaka w'2016.

Hagati y'umwaka w'2016 n'uw'2020, imyenda amashirahamwe afitiye n'abateganzirizwa impanuka yangana, ugereranije, n'ica kane (1/4) c'amafaranga asabwa mu guteganzirizwa. Iyo myenda ni myinshi mu gihe bimeze gutyo bitumwe n'uko hakoreshejwe uburyo bwo guteganziriza kw'ideni kandi bibujijwe n'amategeko agenga ibikorwa vyo guteganziriza impanuka.

Incamake y'icegeranyo c'ingene igisata c'uguteganziriza impanuka n'ugutegekaniriza ubuzima cifashe

Umwaka w'2020



Urwego rujejwe kugenzura n'ugucungera ivyerekeye uguteganziriza impanuka

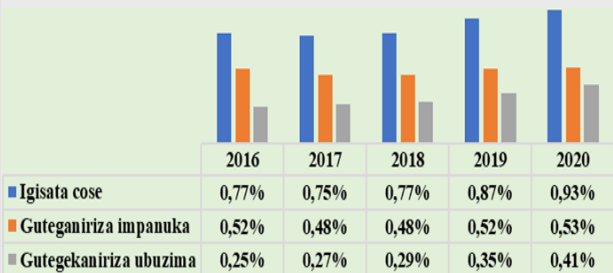
Ibarabara ryitiriwe Ubuyapani inomero 51, Inyubakwa y'Ubushikiranangijwe bujijwe ikigega ca Reta, igorofa ya kabiri

Téléphone : (+257)22276346/47  
Site web : [www.arca.bi](http://www.arca.bi)  
E-mail : [arca@arca.bi](mailto:arca@arca.bi)

### Abakorera mu gisata c'uguteganziriza impanuka

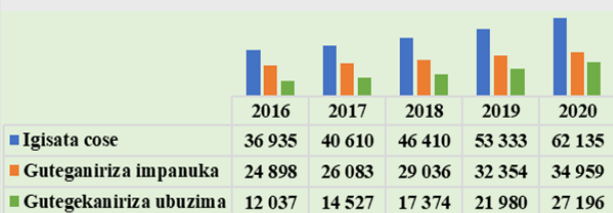
Mu mwaka w'2020, igisata co guteganziriza impanuka cakorerwamwo n'amashirahamwe yo guteganziriza 15 (amashirahamwe 9 akora ivy'uguteganziriza impanuka, amashirahamwe 5 akora ivy'ugutegekaniriza ubuzima n'ishirahamwe 1 ribisukiranya). Ayo mashirahamwe yakoresha abakozi bahembwa bashika 437. Amashirahamwe akora ivy'uburanzu mu vyerekeye uguteganziriza impanuka yangana na 31 mu gihe Intumwa zidahembwa z'amashirahamwe ateganziriza impanuka zaharurwa mu 403. Nta shirahamwe na rimwe ryishinga amashirahamwe ateganziriza impanuka ririhho.

### Urugero kw'ijana igisata c'uguteganziriza impanuka giterera mu mwimbu w'igihugu



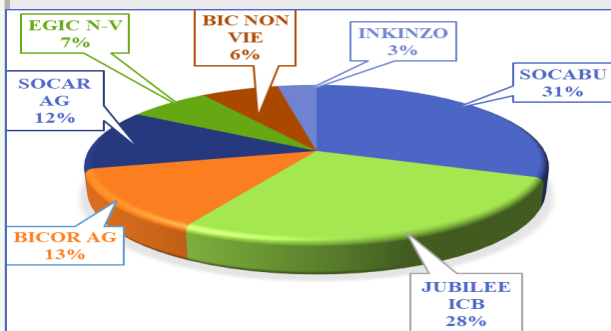
Kuva mu mwaka w'2018, urugero igisata c'uguteganziriza giterera mu mwimbu wose w'igihugu ruguma rwiyonera, ivyo bigakeshwa umwimbu mu gisata c'uguteganziriza waduze ku rugero runini ugereranije n'umwimbu w'igihugu.

### Urugero rw'umwimbu kuva mu mwaka w'2016 (mu ma miriyoni y'amafaranga y'amarundi)



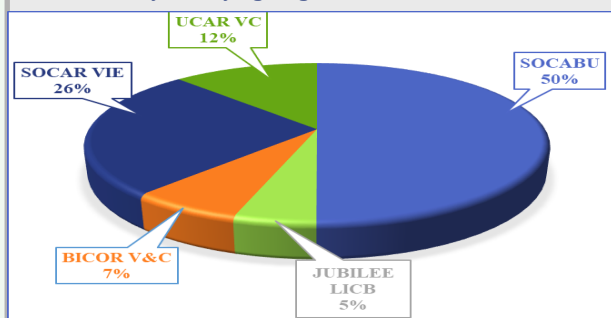
Mu myaka itanu iheze, umwimbu mu gisata c'uguteganziriza impanuka wagiye uriyongera ku rugero rungana n'ibice 13,9% ku mwaka ku mwaka. Iryo duga riboneka cane mu vyerekeye ugutegekaniriza ubuzima aho umwimbu waduze ku rugero rungana n'ibice 22,6% ku mwaka ku mwaka mu gihe ari ibice 8,9% mu vyerekeye uguteganziriza impanuka.

### Urugero rw'umwimbu rw'ishirahamwe rimwerimwe mu vyerekeye guteganziriza impanuka



Mu bijanye n'uguteganziriza impanuka, ishira hamwe SOCABU niryoyihariye ibice binini ku rugero rungana n'ibice 31%. Rikurikirwa n'ishirahamwe JUBILEE ku bice bingana na 28%. Ishirahamwe riza ubwa nyuma ni INKINZO rifise ibice 3%.

### Urugero rw'umwimbu rw'ishirahamwe rimwerimwe mu vyerekeye gutegekaniriza ubuzima



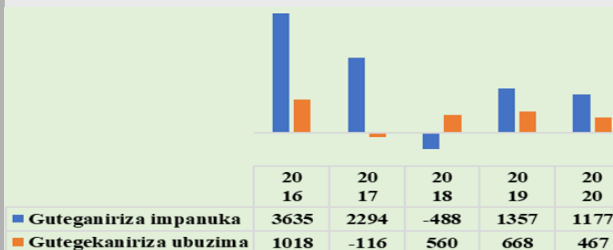
Mu bijanye n'ugutegekaniriza ubuzima, ishira hamwe SOCABU niryoyihariye mu kibanza ca mbere ku bice 50% vy'umwimbu, rigakurikirwa n'ishirahamwe SOCAR VIE ku bice 26%. I kibanza ca nyuma cegukira ishira hamwe JUBILEE LICB.

### Urugero kw'ijana rw'amafaranga yahawe amashirahamwe yishinga amashirahamwe ateganziriza impanuka

	2016	2017	2018	2019	2020
Guteganziriza impanuka	38,3%	31,5%	31,3%	31,0%	30,5%
Gutegekaniriza ubuzima	14,1%	9,3%	9,1%	9,6%	8,2%

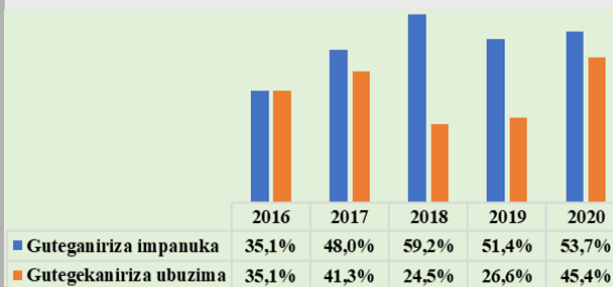
Mu mwaka w'2020, urugero kw'ijana rw'amafaranga amashirahamwe yahawe ayayishinga rwaragabanutse haba mu bijanye n'uguteganziriza impanuka canke ugutegekaniriza ubuzima.

### Inyungu canke uruhombo vy'amashirahamwe yishinga ishira hamwe riteganziriza impanuka (mu ma miriyoni y'amafaranga y'amarundi)



Mu mwaka w'2020, amashirahamwe yishinga amashirahamwe ateganziriza impanuka yungutse amafaranga yababamuliyalidi n'imiliyoni amajana abiri mu vyerekeye uguteganziriza impanuka n'imiliyoni 467 mu vyerekeye ugutegekaniriza ubuzima.

### Urugero kw'ijana rw'amafaranga atangwa mu guteganzirizwa akoresha mu gushumbusha impanuka



Muri rusangi, urugero rw'amafaranga atangwa mu guteganzirizwa akoresha mu gushumbusha rwagumye musi y'urugero mfatiro ntarengwa rungana n'ibice 65%. Naho biri uko, harabonetse ko mu mwaka w'2020, urugero rw'inshumbusho irihwa n'amashirahamwe ateganziriza ubuzima rwaduze cane.

### Uruhara rw'amashirahamwe y'abaranzu mu mwimbu w'amashirahamwe ateganziriza impanuka

	2016	2017	2018	2019	2020
Guteganziriza impanuka	32%	29%	32%	32%	32%
Gutegekaniriza ubuzima	2,6%	3,0%	3,4%	1,9%	9,2%

Mu vyerekeye uguteganziriza impanuka, ibice 32% vy'amafaranga asabwa mu guteganzirizwa biva mu bikorwa vyakozwe (amadosiye yakozwe) n'abaranzu. Mu vyerekeye ugutegekaniriza ubuzima naho, ibice bingana 9,2%.