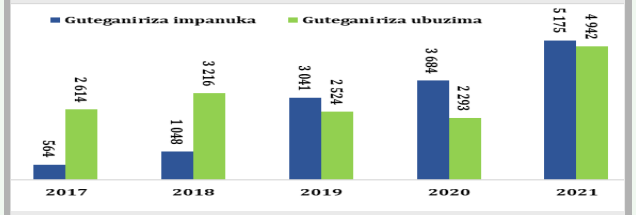
Ibitigiri vy'inyungu mu vyerekeye ugutegekaniriza ubuzima n'uguteganiriza impanuka (mu bitigiri vya miliyoni y'amafaranga y'amarundi)



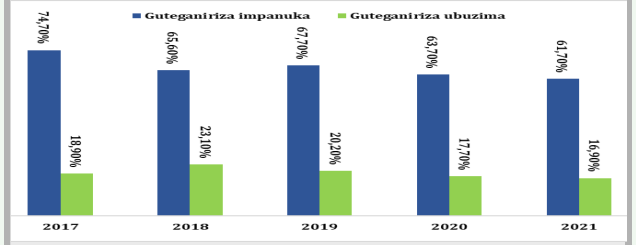
Ibikorwa vy'ugutegekaniriza ubuzima n'ivyerekeye uguteganiriza impanuka vyerekana ko vyungutse kuva mu mwaka 2017. Ivyerekeye uguteganiriza impanuka nivyo vyaronse inyungu ku ruta ivyerekeye uguteganiriza ubuzima mu myaka ya 2021 na 2020 n'aho atariko vyari vyifashe mu myaka ya 2017 na 2018.

Ubushobozi amashirahamwe afise bw'ukuriha imyenda hamwe nukuriha ivyo yiyemeje

Imyaka	2016	2017	2018	2019	2020
Urugero rwo kwuriha ivyo amashiramwe yiyemeje	75.2%	118.9%	114.6%	129.5%	124.9%
Urugero rw'ubushobozi bwo kuriha imyenda	600.8%	705.5%	616.5%	557.6%	459.5%

Igisata c'ukuguteganiriza impanuka n'ugutegekaniriza ubuzima kirerekana ko gifise ubushobozi bw'ukuriha imyenda yose hamwe n'ukwubahiriza ivyo yiyemeje nkuko bitegekanijwe n'amategeko.

Urugero rw'amafaranga akoreshwa mw'itunganywa ry'amashirahamwe



Igisata c'uguteganiriza impanuka, gikoresha uburyo bwinshi mwitunganywa ry'ibikorwa vya minsi yose aho cakoresheje ibice birenga 60 kw'ijana (61.7 %) vy'amafaranga asabwa mu guteganirizwa hakuwemwo ayahawe amashirahamwe yishinga amashirahamwe ateganiriza kuva mu mwaka wa 2017. Mu vyerekeye ugutegekaniriza ubuzima, urugero rw'amafaranga yagenewe ugutunganya amashirahamwe rungana n'ibice 16.9 kw'ijana mu mwaka wa 2021.

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Urugero rwamafaranga yose yakoresjejwe

Imyaka	2017	2018	2019	2020	2021
Uguteganiriza impanuka	120.9%	115.1%	114.7%	111.4%	107.1%
Uguteganiriza ubuzima	113.5%	117%	120.5%	112.2%	118.4%

Haba mu vyerekeye uguteganiriza impanuka canke mu vyerekeye ugutegekaniriza ubuzima, urugero rw'amafaranga yose yakoreshejwe (mu gutunganya amashirahamwe, gushumbusha no guhemba abaranzi) ruri hejuru y'ibice 100% kuva mu 2017. Ivyo vyerekana ko amafaranga asabwa mu guteganirizwa hakuwemwo ayahawe amashirahamwe yishinga amashirahamwe ateganiriza ari make ugereranije n'amafaranga amashirahamwe yakoresheje umwaka wose. Ico gihengeri gitegwa n'uko amafaranga akoreshwa mu kurangura imirimo ya minsi yose ari umurengera.

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 afitiwe n'abateganirizwa impanuka	30,3%	23,9%	23,2%	27,3%	18,1%

Guhera mu mwaka 2017,urugero rw 'amafaranga ruri hejuru y'ibice 20 kw'ijana. Umwaka 2021, urugero rw'amafaranga rungana n'ibice 131.2 kw'ijana (131.2%).

Turavye naho imyenda amashirahamwe afitiwe n'abateganirizwa impanuka, yangana ugereranije n'ica kane (1/4) c'amafaranga asabwa mu guteganiriza hagati y'umwaka wa 2011 na 2021. Iyo myenda ni myinshi mu gihe bimeze gutyo bitumwe n'uko hakoreshwa uburyo bwo guteganiriza kw'ideni kandi bibujijwe n'amategeko agenga ibikorwa vyo guteganiriza impanuka.

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

Umwaka 2021

Urwego rujejwe kugenzura n'ugucungera ivyerekeye uguteganiriza impanuka

Boulevard du Japon N°51, Building des Finances, deuxième étage

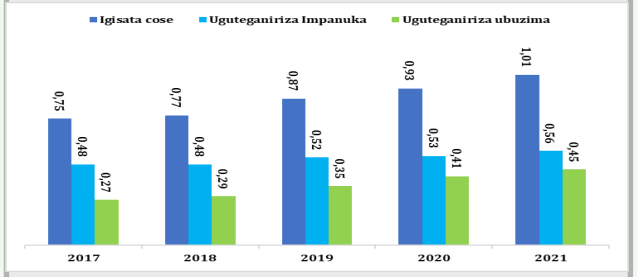
Téléphone : (+257)22276346/47
Site web : www.arca.bi
E-mail : arca@arca.bi

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Abakorera mu gisata c'uguteganiriza impanuka

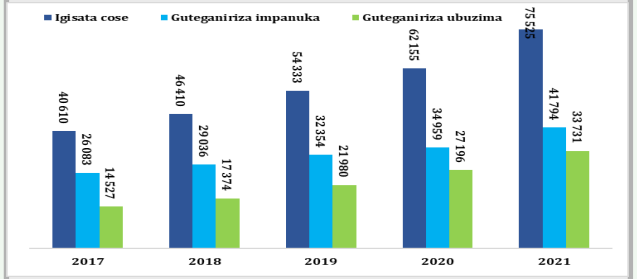
Mu mwaka wi 2021, igisata co guteganiriza impanuka cakorerwamwo n'amashirahamwe yo guteganiriza 17 (amashirahamwe 10 akora ivy'uguteganiriza impanuka, amashirahamwe 6 akora ivy'ugutegekaniriza ubuzima n'ishirahamwe 1 ribisukiranya). Ayo mashiramwe yakoresha abakozi bahembwa bashika 448. Amashirahamwe akora ivy'ubuzanzi mu vyerekeye uguteganiriza impanuka yangana na 32 mu gihe Intumwa zidahembwa z'amashirahamwe ateganiriza impanuka zaharurwa mu 353. Nta shirahamwe na rimwe ryishinga amashirahamwe ateganiriza impanuka ririho.

Urugero kw'ijana igisata c'uguteganiriza ruterera mu mwimbu w'igihugu



Kuva mu mwaka 2018, urugero igisata c'uguteganiriza ruterera mu mwimbu wose w'igihugu ruguma rwiyongera, ivyo bigatumwa n'uko umwimbu mu gisata c'uguteganiriza waduze ku murindi munini ugereranije n'umwimbu w'igihugu.

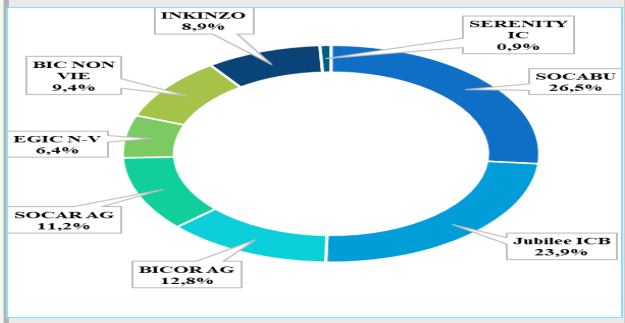
Urugero rw'umwimbu kuva mu 2017 (mu bitigiri vya miliyoni y'amafaranga y'amarundi)



Mu myaka itanu iheze, umwimbu mu gisata c'uguteganiriza impanuka wagiye uriyongera ku rugero rungana n'ibice 16.8% ku mwaka ku mwaka. Iryo duga riboneka cane mu vyerekeye ugutegekaniriza ubuzima aho umwimbu waduze ku rugero rungana n'ibice 23.4% ku mwaka ku mwaka mugihe ari ibice 12.5% mu vyerekeye uguteganiriza impanuka.

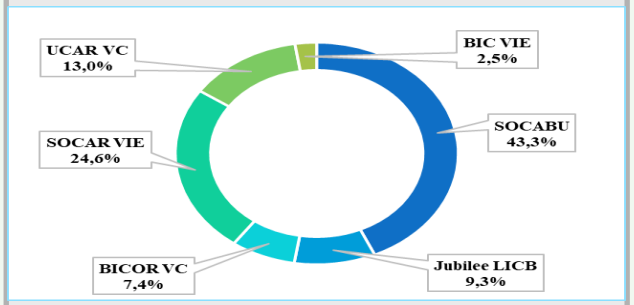
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Urugero rw'umwimbu rw'ishirahamwe rimwe rimwe mu vyerekeye guteganiriza impanuka



Mu bijanye n'uguteganiriza impanuka, ishirahamwe SOCABU niryo ryihanije ibice binini ku rugero rungana na 26.5 kw'ijana (26.5%). Rikurikirwa n'ishirahamwe JUBILEE ku bice bingana na 23.9 kw'ijana (23.9%). Ishirahamwe riza ubwa nyuma ni SERENITY IC rifise uduce 0.9 kw'ijana (0.9%).

Urugero rw'umwimbu rw'ishirahamwe rimwe rimwe mu vyerekeye gutegekaniriza ubuzima



Mu bijanye n'ugutegekaniriza ubuzima, ishirahamwe SOCABU niryo rifise ikibanza ca mbere ku rugero rwa 43.3 kw'ijana (43.3%) vy'umwimbu, rigakurikirwa n'ishirahamwe SOCAR Vie ku bice 24.6 kw'ijana (26%). Ikibanza ca nyuma gifise we n'ishirahamwe BIC Vie rifise uduce 2.5 kw'ijana (2.5%).

Urugero kw'ijana rw ' amafaranga yahawe amashirahamwe yishinga amashirahamwe ateganiriza impanuka

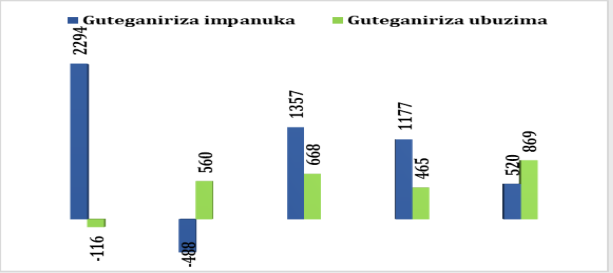
Imyaka	2017	2018	2019	2020	2021
Guteganiriza impanuka	31.5%	31.3%	31%	30.5%	27.6%
Gutegekaniriza ubuzima	14,1%	9,3%	9,1%	9,6%	8,2%

Mu 2021, urugero kw'ijana rw'amafaranga amashirahamwe yahaye ayayishinga rwaragabanutse haba mu bijanye n'uguteganiriza impanuka canke ugutegekaniriza ubuzima .

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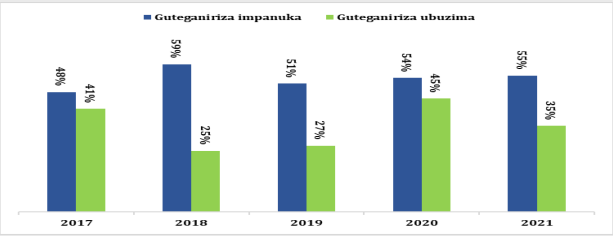
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Inyungu canke uruhombo vy'amashirahamwe yishinga ishirahamwe riteganiriza impanuka (mu bitigiri vya miliyoni y'amafaranga y'amarundi)



Mu 2021 amashirahamwe yishinga amashirahamwe ateganiriza impanuka yungutse amafaranga yababa imiliyoni 520 mu vyerekeye uguteganiriza impanuka n'imiliyoni 869 mu vyerekeye ugutegekaniriza ubuzima.

Urugero kw'ijana rw'amafaranga atangwa mu guteganirizwa akoreshwa mu gushumbusha amasanganya



Muri rusangi, urugero rw'amafaranga atangwa mu guteganirizwa akoreshwa mu gushumbusha rwagumye musi y'urugero mfatiro ntarengwa rungana n'ibice 65 kw'ijana (65%). Naho biri uko, harabonetse ko mu mwaka w'2021, urugero rw'inshumbusho ririhwa n'amashirihamwe ategekaniriza ubuzima rwagabanutse ibice bishika kw'icumu kw'ijana (10%)

Uruhara rw'amashirahamwe y'abaranzi mu mwimbu w'amashirahamwe ateganiriza impanuka

Imyaka	2017	2018	2019	2020	2021
Guteganiriza impanuka	29%	32%	32%	31.7%	24.7%
Gutegekaniriza ubuzima	3%	3,4%	1.87%	9.16%	9,16%

Mu vyerekeye uguteganiriza impanuka, ibice 24.7 kw'ijana (24.7%) vy'amafaranga asabwa mu guteganirizwa biva mu bikorwa vyakozwe (amadosiye yakozwe) n'abaranzi. Mu vyerekeye ugutegekaniriza ubuzama naho, ibice bingana na 9,16 kw'ijana (9,16%).

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