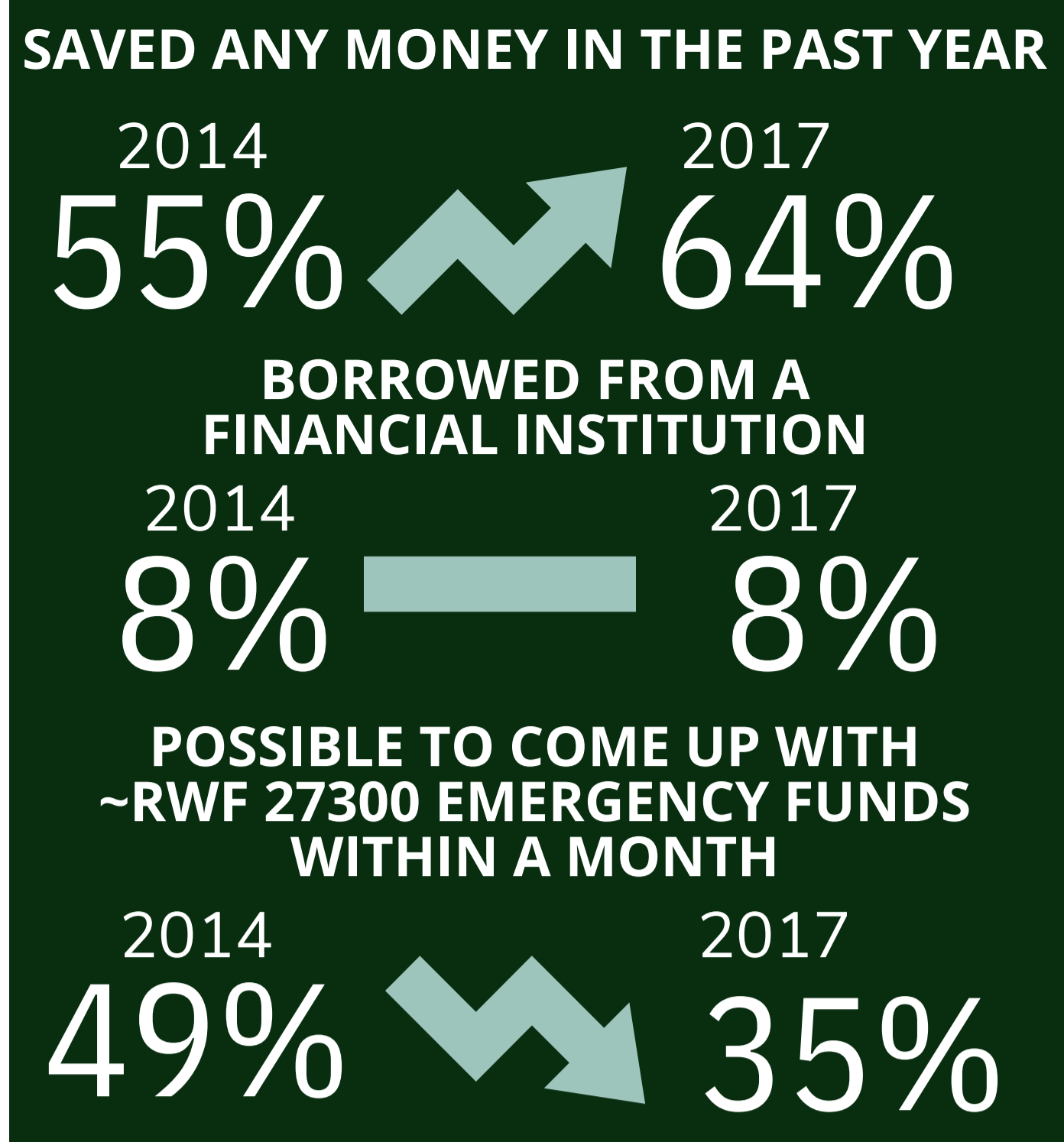
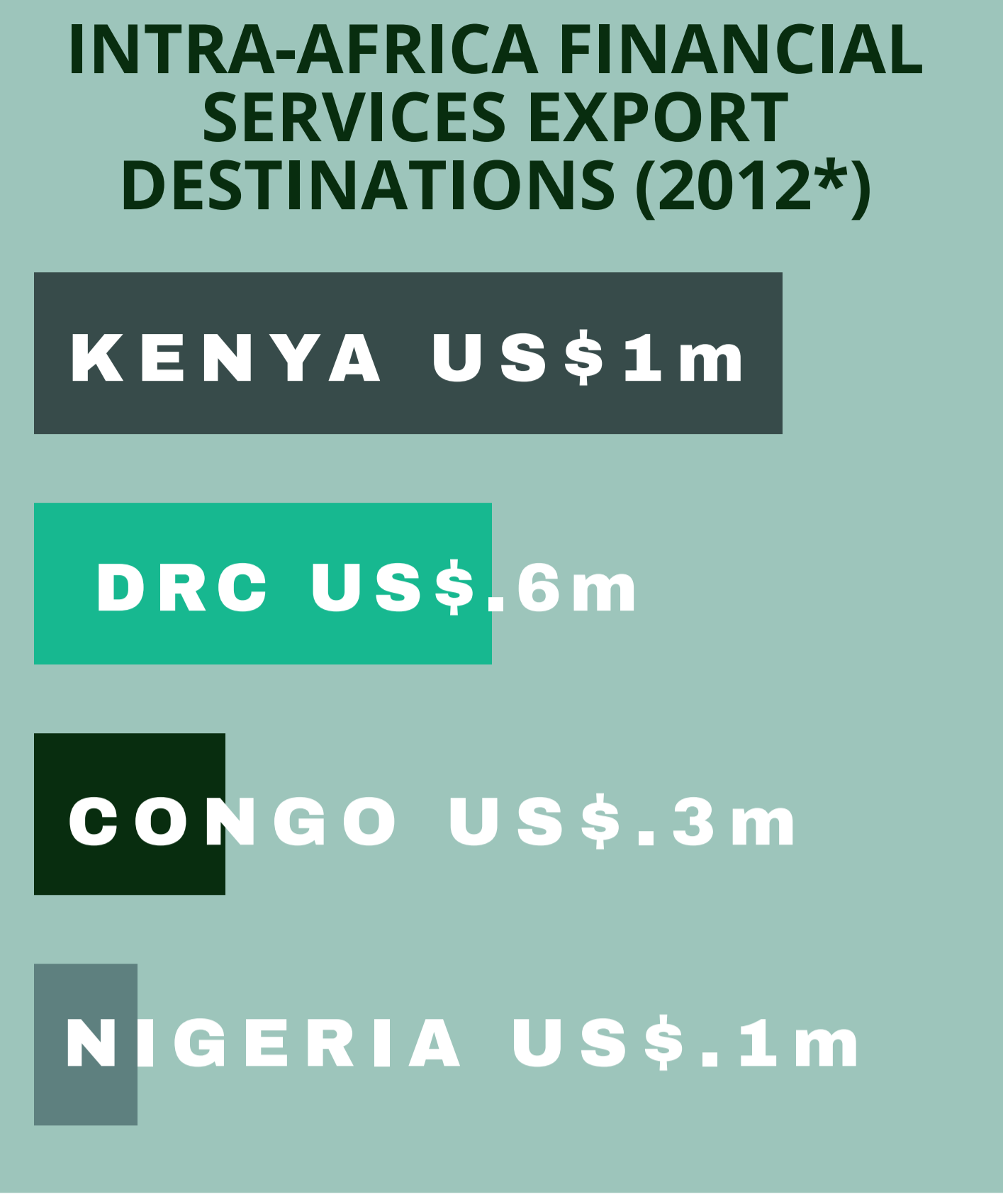


# FINANCIAL SECTOR TRADE

## RWANDA



### GETTING CREDIT 95/100



Services trade restrictiveness

**BANKING**

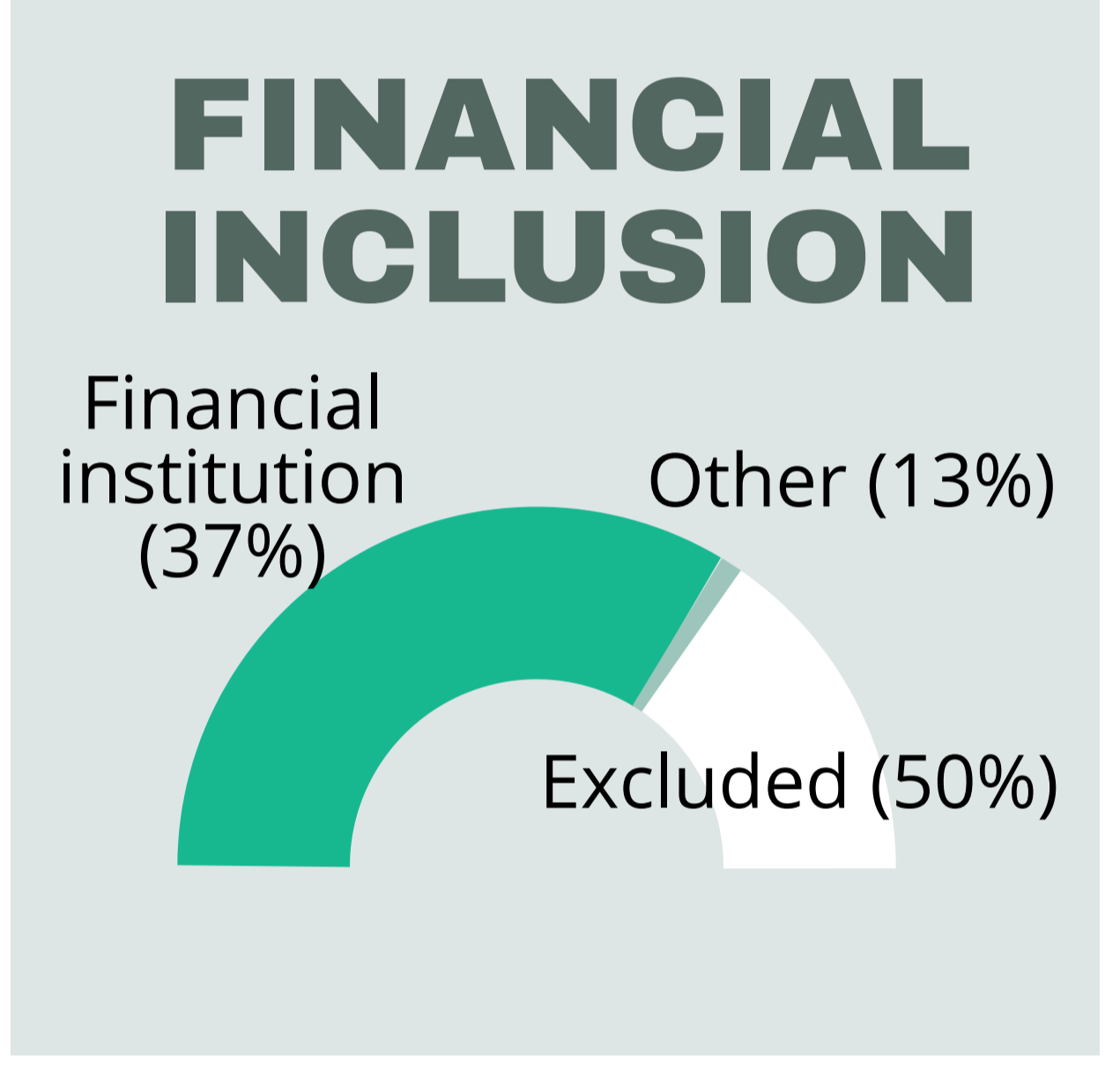
**.26**

FINANCIAL DEVELOPMENT INDEX

**.12**

### REGULATORY INNOVATION

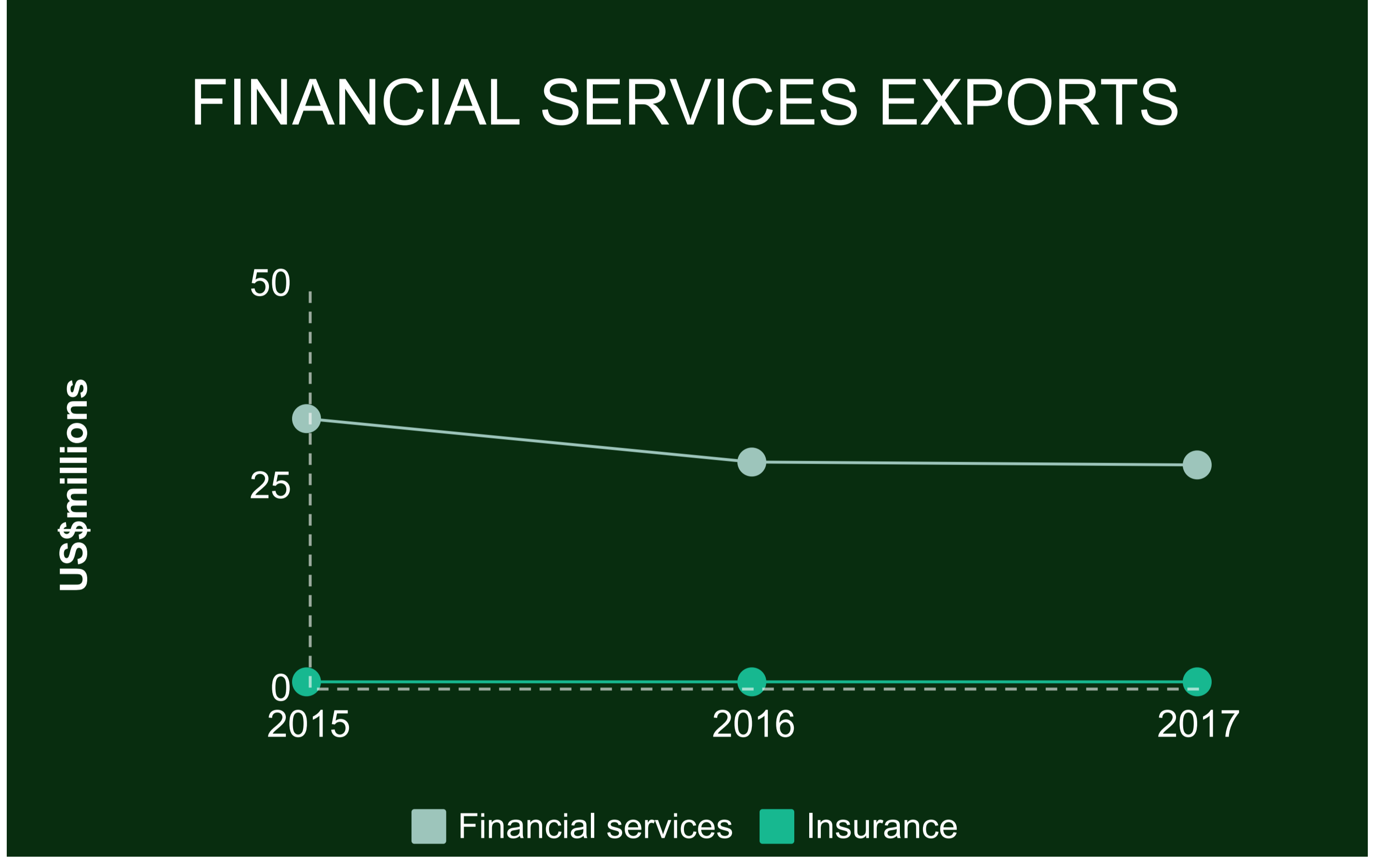
- Regulatory sandbox launched in 2017
- Goal to be cashless by 2024



IN 2017

**1%**

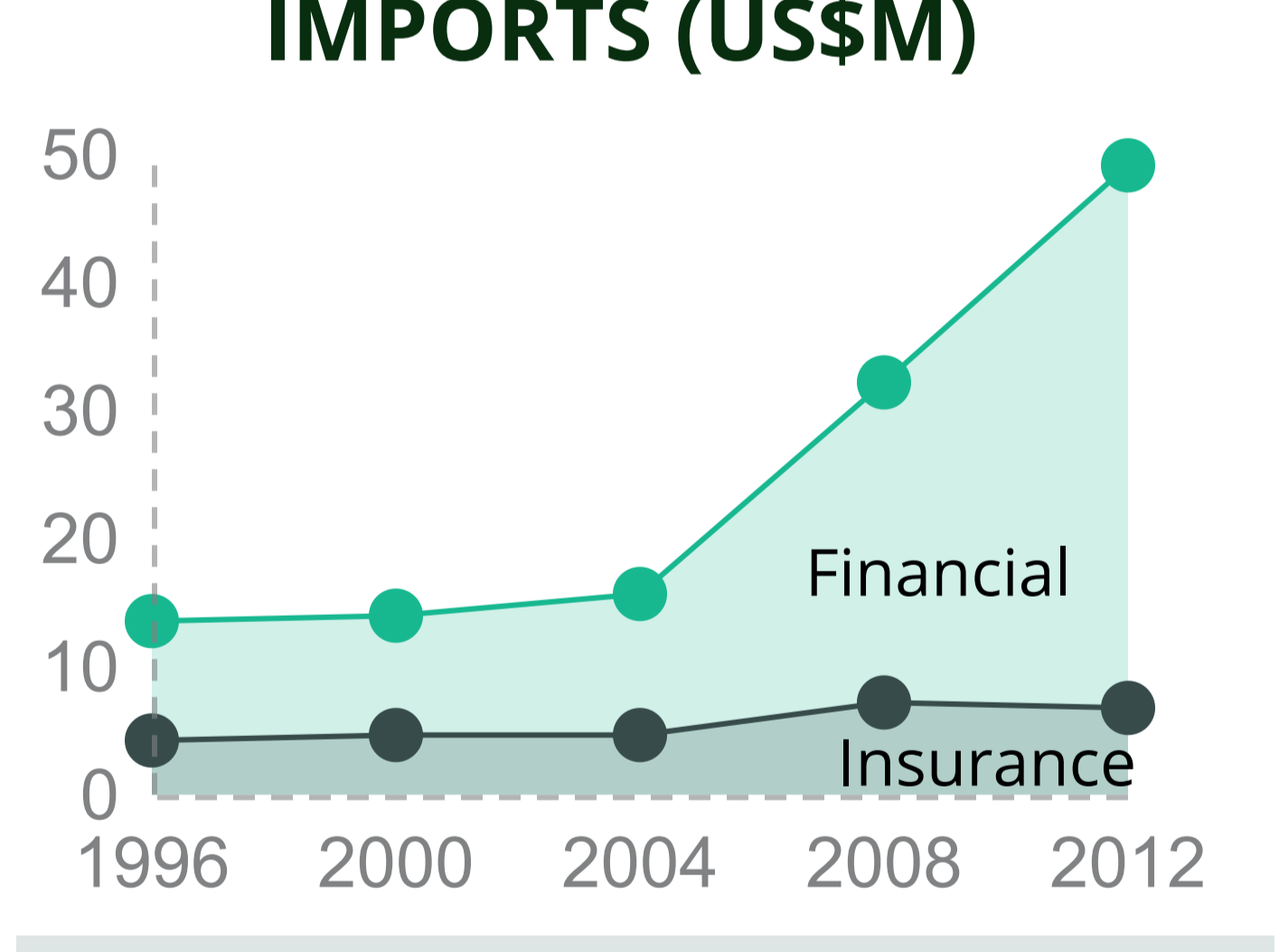
SHOPPED ONLINE



FINANCIAL DEPTH

PRIVATE CREDIT AS % OF GDP

**19.6%**



### SCHEDULED MARKET ACCESS

	MODE			
	1	2	3	4
<b>Financial services</b>	1	2	3	4
All financial services	✓	✓	☆	⊗
<b>Insurance</b>	1	2	3	4
Life, accident & health	✓	✓	✓	⊗
Non-life	✓	✓	✓	⊗
Re-insurance	✓	✓	✓	⊗
Services auxiliary to insurance	✓	✓	✓	⊗

*if unavailable locally, and with approval*

**EAC**

⊗ In accordance with the Schedule on the Free Movement of Workers  
☆ The manager of the bank must be a resident  
⊗ Rwanda has no FS or insurance commitments under the GATS

- ### SERVICES TRADE BARRIERS
- Labor market tests
  - Public procurement favouring local firms
  - Public sector involvement in commercial banks

