

Intetho yeRhuluneli kwintlanganiso yamashumi asibhozo anesithandathu yoosozabelo

Ingabula zigcawu

Siphila kwiimeko zelizwe eziguqu-guqukayo, eziphawulwe ngamathuba nethemba, meko ezo ezikwaphawulwa yimingcipheko. Kwezimeko, iSouth African Reserve Bank (iBhanki) kuthi kufuneka ukuba iqhube umsebenzi wayo wokongamela nokukhusela abemi boMzantsi Afrika kwizoyikiso ezayanyaniswa nezimeko, khon' ukuqinisekisa ukuba abemi beli bavuna lukhulu kwiinguqu zelizwe. Namhlanje, ndiyavuya ukuba ndibenakho ukwenza enye ingxelo ngomnye unyaka obe nempumelelo kwimbali yeminyaka engamashumi asibhozo anesihlanu yeBhanki.

Ukuzuza nokugcina imeko ezinzileyo yamaxabiso kuseyeyona njongo iphambili yeBhanki. Ngokwenene, eyona mpumelelo yeBhanki ibekukugcina ixabiso lentengo iCPIX likumyinge wesithathu ukuya kwisithandathu ekhulwini ukusukela ngoSeptemba wonyaka wama-2003. Oku akuthethi kuthi eminye imisebenzi yeBhanki ayihoyekanga, koko nayo ihleli ibalulekile.

Namhlanje sikwakhupha uxwebhu lwengxelo yonyaka ngezoqoqosho (*Annual Economic Report*) equka iimeko ngokubanzi ngoqoqosho lwangaphakathi nolwamazwe-ngamazwe, ezithe zanegalelo kwinkqubo zeBhanki. Lentetho iyakuphakamisa apho kufaneleke khona ezonankqubela zithe zagqama ngegalelo lazo kwinkqubo zeBhanki. Umngxilo walentetho yam ukweyona misebenzi yeBhanki iphambili equka umgaqo wolawulo-mali, imiqathango yokusetyenziswa komgaqo wolawulo-mali, ukwaluswa koovimba beli begolide nemali zangaphandle, inkqubo yentlawulo yelizwe, ulawulo nolwaluso lwezimbali, intsebenziswano namazwe-ngamazwe nolawulo lwangaphakathi.

Umgaqo wolawulo-mali

Umgaqo wolawulo-mali kunyaka odlulileyo waqhutywa kwiimeko zokukhula ngamandla kuqoqosho lwamazwe-ngamazwe namaxabiso ezimbiwa. Oku kukhula ngamandla koqoqosho, kuhlangukiswa kukwanda kongqozulwano ngezopolitiko nobunzima bokuvulisa ioli bufake uxinzelelo olunyuse amaxabiso eoli, afikelela kumazinga asondele kwi US\$80 umphanda kweziveki zisandul' ukugqitha. Ngaphandle kwamaxabiso eoli aphakamileyo, ekuqaleni izinga lokukhula kwamaxabiso kumhlaba jikelele beludodobe, kodwa uxinzelelo olunyusa amaxabiso luqasile ukuqapheleka kumazwe athile. Lemeko idale ukuqiniswa komgaqo wolawulo-mali liqela leebanki zoovimba kumazwe athile kwezinyanga zidlulileyo.

Uqoqosho lwangaphakathi lukhule ngomyinge we 4,9 ekhulwini ngo 2005. Kwiikota ezimbini zokuqala zika 2006, ukukhula koqoqosho kuhlale kungqingqwa kodwa kwabonisa ukuthotha xa luthelakiswa no 2005. Kwikota yokuqala ka 2006, izinga lokukhula lithe lafikelela ku 4,2 ekhulwini.

Izinga lokukhula lemali lithe lalawuleka kwelithuba lonyaka sithetha ngalo, nenguquko kwiCPIX zizinze kumyinge wesithathu ukuya kwisithandathu ekhulwini. Kwezinyanga zilishumi elinesibini ukusukela ku 1 Epreli 2005 ukuya ku 31 Matshi 2006, iCPIX ithe yakwivareji ka 4,1 ekhulwini kodwa ibitshintsha-tshintsha phakathi kuka 3,5 ekhulwini no 4,8 ekhulwini kwelithuba. Ukusukela ku Matshi ukuya ku Juni ka 2006 iCPIX igqabadule ukusukela ku 3,8 ekhulwini ukuya ku 4,8 ekhulwini.

Izinga lokukhula kwamaxabiso eenkonzo luqhubekile ukwehla lwadwe lwangaphantsi kolo lwamaxabiso eempahla ekuqaleni kuka 2006. Oku ibiyimbonakalo yokuqhubeka kolawulo lokunyuka kwamaxabiso alawulwa nguRhulumente, ngaphandle kwalawo epetroli. Olu lonyuko kumaxabiso eempahla ekuqaleni belungenxa yokonyuka kwexabiso lepetroli nawokutya kutsha nje. Kwiinyanga ezilithoba zokuqala ku 2005 ukukhula kwamaxabiso okutya kufikelele kwiivareji ka 1,8 ekukhulwini ngoko ke athi anegalelo ekwehleni kwezinga lokukhula kwamaxabiso. Emva kokonyuka ngamandla kwamaxabiso ombona ekuyeni ngasekupheleni kuka 2005, isantya sokukhula kwamaxabiso okutya sathi sakhula sayakuthi xhaxhe ku 7,2 ekhulwini ngo Juni ka 2006. Ngokokuthelekisa, amaxabiso amanye amahlelo eempahla athi ehla, ingakumbi awempahla enxitywayo, izihlangu kwakunye nempahla yendlu.

Ukukhula kwamaxabiso ezemveliso kwathi kwakhula kunyaka odlulileyo, kwayakuthi xhaxhe kumyinge we 5,5 ekhulwini kwiinyanga ezine zokuqala ku 2006, xa sithelekisa no 2,3 ekhulwini ngo Juni ka 2005. Nangonakunjalo, ukugqabadula okuthe xhaxhe kuye kwenzeka xa isantya sokukhula kwamaxabiso emveliso sathi saya kufikelela kumanqanaba ka 5,9 ekhulwini ngo Meyi no 7,5 ekhulwini ngo Juni 2006. Utshintsho kumaxabiso amandla nokutya kunike igalelo ekonyukeni kwamaxabiso ezemveliso.

Kuninzi lwexesha lwalengxelo isantya sokukhula kwamaxabiso sibonakale sizinzile ngokuncomekayo. Oku kuthe kwavumela ukungatshintshi kwe repo rate ku 7 ekhulwini ixesha elide kulandela ukwehliswa kwayo ngamanqaku asisiseko angamashumi amahlanu ngo Epreli 2005. Kulonyaka odlulileyo kubekho iinkqubela ezixhase iziphumo ezincomekayo zezinga lokunyuka kwamaxabiso. Izimvo zesantya esiphantsi sokunyuka kwamaxabiso zibonakele zinegalelo kwizivumelwano ngemivuzo ezithe zehla. Ukunyuka kweendleko ngomsebenzi ngamnye bekungaxhomisi mehlo, kunyuka nge 3,4 ekhulwini ku 2005, ngaphantsi kakhulu kwi 6,5 ekhulwini ku 2004. Ezinkqubeko zihlangene nokwenyuka kwentembakalo yomgaqo wolawulo-mali ngokubonakaliswa kukuphucuka kwezimvo ngesantya sokonyuka kwamaxabiso, bekulindeleke ukuba zixhase isantya esiphantsi sokunyuka kwamaxabiso ngokugcinakeleyo.

Imbonakalo yokunyuka kwamaxabiso ibikwa xhaswe lulawulo olululo lukaRhulumente lwemicimbi yezemali, kukukhula kwemveliso ngokungqamene nokukhula kwemveliso enokufikeleleka nokukhula okuphantsi kwamaxaso omhlaba jikelele. Igalelo lokuqala lokunyuka kwamaxabiso eoli kwisantya sokunyuka kwamaxabiso omhlaba jikelele, kukukhula koqoqosho lomhlaba kwakunye nesantya sokunyuka kwamaxabiso angaphakathi belisezantsi kakhulu, ludodobalisa izoyiko zempinda yokunyuka kwezinga lamaxabiso okungalawulekiyo okwathi kwabonakala kwixa elidlulileyo lwezothuso zokunyuka kwamaxabiso eoli.

Ezinye zonobangela bokonyuka kwamaxabiso zihleli zincomeka ngelilixa, nangona imingcipheko eyanyaniswa nayo inyukile nyakenye. Isantya sonaniso ngeranti besizinzile kubuninzi belixesha. Nangona kunjalo, emveni kokonyuka kwentandabuzo kwiimalike zamazwe-ngamazwe ukususela ngo Meyi ka 2006, iranti ibephantsi koxinzelelo kunye nezinye iimali zamazwe asahlumayo kwezoqoqosho. Izinga lonaniso ngeranti luchukunyiswe nangakumbi kukupapashwa ngo Juni kwentsilelo yencwadi yogcino-mali yekota yokuqala ka 2006. Phakathi kokuqala kuka Meyi ka 2006 nokuqala kuka Agasti izinga lonaniselwano ngeranti olusekelwe kurhwebo loMzantsi Afrika namazwe ngamazwe lihle mayelana ne 14 ekhulwini.

Nangona kukho ezinkqubela zincomekayo kwiziphumo zezinga lokunyuka kwamaxabiso nyakenye, kubekho ukuxega okuthe ndi kwimbonakalo yeqela labona nobangela bokunyuka kwamaxabiso, nto leyo enyusa inqanaba lemingcipheko kwimbonakalo yokunyuka kwamaxabiso. Okona kunyuse inkxalabo kwigqiza loMgaqo wolawulo-mali

(MPC) kukuthi gqolo ukunyuka kwenkcitho ngabemi beli. Kule minyaka mibini idlulileyo inkcitho yomzi ngamnye inyuke ngezinga elifikelele kwisixhenxe ekhulwini ngonyaka. Intengiso yoonovenkile ithe gqolo ukunyuka ngamandla yaye ithemba elingagungqiyo labathengi linyuke ngokungena mbaliso ekupheleni kuka 2005. Oku kuphenjelelwe ngamazinga aphezulu kwimboleko mali, athe abangaphezulu kwama 20 ekhulwini kunyaka odlulileyo yabangela ukunyuka kumatyala omzi xa ethelekiswa nengeniso xakukhutshwe irhafu inyuke yaya kuma 66 ekhulwini kwikota yokuqala kulo umiyo.

Ukukhula ngamandla kwenkcitho akubanga nachaphaza lingako kwizinga lokunyuka kwamaxabiso eli, nangona iMPC iphawule kumhlangano wayo wango Februwari wama 2006 ukuba, ukuba olulonyuko aludodobali, luyakuba nemiphumela engancumisiyo kwizinga lokunyuka kwamaxabiso. Ukwenyuka kwinkcitho kubenegalelo ukuqhubekeni kokukhula kwintsilelo yencwadi yocino mali yohlengahlengiso lwentlawulo ngezorhwebelwano isuka ku 4,2 ekhulwini xa ithelekiswa nesambuku semveliso yangaphakathi ku 2005 yaya ku 6,4 ekhulwini kwikota yokuqala ka 2006. IMPC yabona lenkqubela njengeyayinokuba nesoyikiso kwizinga lokonyuka kwentengo ngegalelo layo kunaniso ngeranti ukuba iintsilelo ingabonwa njengezingenakugcinakala. Nangona kunjalo, ezintsilelo zabhatalwa ngokwaneleyo kukungena kwemali eyinkunzi.

Imfuneko yeli igcinakele imandla kwakunye nezoyikiso ezibangelwe ngamaxabiso eoli, awokutya nenkqubela ngezinga lonaniso leranti zinyuse imingcipheko kwimbonakalo yesantya sokukhula kwamaxabiso. IMPC ithe yakubona lemingcipheko nokudodobala kwimbonakalo ngesantya sokukhula kwamaxabiso, yabona kufanelekile ukuba ithabathe amanyathelo angawokuthintela. Ngokunjalo, irepo rate yanyuswa ngamasuntswana angama 50 yaya ku 7,5 ekhulwini ngomhla we 8 Juni 2006, nangamanye amasuntswana angama 50 ngomhla we 3 Agasti 2006. Nangona kunjalo, izigqibo ezizayo zeMPC ziyakuxhomekeka kwinkqubela kwezoqoqosho notshintsho kwimbonakalo yezinga lokonyuka kwamaxabiso.

Imiqathango yokusetyenziswa komgaqo wolawulo-mali

IBhanki isebenzisa inkqubo zolawulomali kwiimalike zikawonke-wonke ukongeza nokufunxa isambuku semali ejikeleza ngaphandle kweBhanki ukuze igcine intswela mali yeebhanki ikwiqondo elaneleyo ukuze kuzaliseke injongo zomgaqo wolawulo-mali uhambelana nezigqibo zeMPC. Imali zeebhanki ezigcinwe kwiBhanki ngokomgqaliselo womthetho (2,5 ekhulwini yemali eziyityala uluntu ngokubanzi, ngokuhleliweyo) zifike kwi R28,7 yezigidi-gidi ngo Juni/Julayi 2006. Ekupheleni kuka Juni 2006, i*debentures* ezithengiswe yiBhanki kunye ne*reverse repos* ezixesha lide, ziyokuthi xhaxhe kwi R5,4 yezigidi-gidi ne R2,0 yezigidi-gidi, ngokulandelelanayo. Imali ezivalelwe yiCorporation for Public Deposits eBhankini ifikelele kwe R11,1 yezigidi-gidi ekupheleni kuka Juni 2006, okuncedise ekufunxeni imali egqithisileyo ejikeleza ngaphandle kweBhanki. Imali engamaphepha nezinkozo ejikelezayo nayo ibenegalelo ekwandiseni intswelo-mali yeebhanki ngokwenyukela ku R49,0 yezigidi-gidi ngo 30 Juni 2005 yaya kwi R53,9 yezigidi-gidi kunyaka olandelayo.

Umthamo wezemali

Ixabiso lemihla-ngemihla lemali engamaphepha ejikeleza ngaphandle kweBhanki kususela ku 1 Epreli 2005 ukuya ku 31 Matshi 2006 lifikelele kwi R46,3 yezigidi-gidi, ngelilixa ixabiso lenkoko lithe laba malunga ne R2,7 yezigidi-gidi. Ngelilixa imali engamaphepha inyuke nge 10,2 ekhulwini yaze yona ezinkozo yenyuka ngo 9,1 ekhulwini kususela ku 1 Epreli 2005 ukuya ku 31 Matshi 2006. Elona nqanaba liphezulu lemali engamaphepha nezinkozo elisondele kwi R57,4 yezigidi-gidi liye lafikeleleka ngomhla we 23 Disemba 2005.

Imfuneko yemali ezinkozo ibonakalise ukukhula ngokumandla kwezinyanga zimbalwa zidlulileyo, ingakumbi eze 5 senti, enyuke malunga ne 30 ekhulwini.

IBhanki ibenentsebenziswano nezinye iibhanki ekuphuhliseni indlela olusebenza ngayo ulawulo lomthamo wezemali kwizwe lonke, nto leyo inesakhono sokunciphisa iindleko zokwenza lomsebenzi.

Oovimba begolide nabangaphandle

Ukungenelela kweBhanki kwiimalike zeemali zangaphandle kunenjongo zokulawula iimeko zesambuku semali ejikeleza ngaphandle kweBhanki ngokusebenzisa ukutshintshiselana ngeemali zangaphandle, ukuthenga nokuthengisa iimali zangaphandle nokunyusa oovimba ngendlela eyiyo xa iimeko zivuma. IBhanki ayina zinjongo zokuphazamisana nezinga lonaniso ngeranti koko iyekelela kwiimalike zonaniso ngeranti ukubeka ixabiso lonaniso ngeranti.

IBhanki iqhubekile ukuthabatha ithuba kwiimeko ezivumayo zeemalike ukunyusa izinga loovimba basemthethweni. Oovimba beemali zangaphandle banyuke ukusuka kwi US\$15,9 yezigidi-gidi ekupheleni kuka Matshi 2005 baya kufikelela kwi US\$23,95 yezigidi-gidi ekupheleni kuka Juni 2006. Ngaxesha-nye imo yesambuku sehlabathi inyuke nge US\$7,79 yezigidi-gidi yaya kwi US\$20,19 yezigidi-gidi. Ukwenyuka kwizinga loovimba abasemthethweni kuyekwamkelwa ngezandla ezishushu ngabemi beemalike nabatyali zimali, nto leyo iphucule imbonakalo yoMzantsi Afrika.

IBhanki nonondyebo wesizwe babambisene kwiphulo lokunyusa inqanaba loovimba. Ngokugcina inxalenye yemali yayo neBhanki, unondyebo wesizwe uncedisa ukufunxa isambuku semali esithi sidaleke xa iBhanki ithi ithenge imali yangaphandle. Ekupheleni kuka Juni 2006, imali eselugcinweni kaRhulumente ese Bhankini ifikelele kwi R36,2 yezigidi-gidi.

Izinga eliphezulu loovimba likhokelele ekonyukeni komngxilo wolawulo ukuqinisekisa ukukhuseleka nembuyekezo eyiyo. Ekupheleni kuka Juni 2006, isixa esingu 81 ekhulwini soovimba besilawulwa ngaphakathi ize intsalela ilawulwe ngaphandle. Isakhono sabalawuli boovimba bangaphakathi somelezwe ingakumbi kukuqeqeshwa nangezivumelwano zokugqithisa izakhono nabalawuli bangaphandle.

Inkqubo yembolekiswano ngeempepha-mali iqalisiwe ngo Julayi 2005. Ngokwalenkqubo iimpepha-mali ezigcinwe egameni leBhanki ngumlondolozzi zingasetyenziselwa ekufumaneni imali. Ingeniso efumaneka ngalenkqubo inceda ukudodobalisa ezinye iindleko ezizaliseka ngenxa yenkqubo yabalawuli bangaphandle.

Ngo Epreli 2005, unondyebo wesizwe wenze intlawulo yokugqibela kwiBhanki malunga nelahleko yeminyaka kwi akhawunti ye-Gold and Foreign Exchange Contingency Reserve.

Uzinzo lwemali

Njengoko nisazi, iBhanki asiyiyo yodwa umlondolozzi wozinzo lwemalike zezimali, kodwa inegalelo elimandla isebenzisana noRhulumente, abanye abelusi, abelusi abazimeleyo kwakunye nabantu abathabatha inxaxheba kwiimalike zezimali.

Iinjongo zeBhanki ngokuthabatha inxaxheba ngokujongene nozinzo kwezemali ziquka izixhobo zokuthintela nokulawula ukungabikho kozinzo kwiimalike nakwinkqubo yentlawulo. Ukomelela kolawulo lwemalike zemali luyaqhubeka ukuhlaziywa nokubikwa

kwiFinancial Stability Review yeBhanki epapashwa kabini ngonyaka. Ukuzingca ngenkonzo zezemali zangaphakathi kusancomeka.

Inkqubo yentlawulo yelizwe

IBhanki ipapashe inkqubo entsha yentlawulo eyaziwa njenge-Vision 2010 ngo Epreli 2006. I-Vision 2010 inika umkhomba-ndlela kwinkqubo yentlawulo kwakunye nabantu abathabatha inxaxheba kwezentlawulo ngokubalula eyonamicela-mngeni kwinkqubo yentlawulo. Lemicela-mngeni iquka ukusebenziseka, ukhuseleko nokuxhasa inkqubo yentlawulo yeSouthern African Development Community (SADC).

Ixabiso lentlawulo ngenyanga kwiSouth African Multiple Option Settlement (SAMOS) lifikelele kwi R4,6 triliyoni ekupheleni kuka Juni 2006, okanye malunga ne R200 yezigidi-gidi ngemini. Malunga ne 90 ekhulwini yentlawulo kwiSAMOS yenziwa ngexesha elililo emini ize intsalela engama 10 ekhulwini yenziwe ebusuku.

IBhanki itha gqolo ukuququzelela isisombululo sentlawulo ephantsi phakathi kweendidi-ngeendidi zabasebenzisi benkqubo yentlawulo. Umyayelo malunga nendlela yokuziphatha kwinkqubo yentlawulo yeebhanki utha wakhutshwa yiBhanki.

Ulawulo nolwaluso lwebhanki

Inkqubo yolawulo lwebhanki zoMzantsi Afrika kufuneka ilungiselelwe imfuneko zeBasel II entsha yeebhanki. Kwelithuba, amaxwebhu amalinge okulungisa iBanks Act, No 94 ka 1990, nemigaqo yolawulwo yawo, ajikeleziswa kulotywa uluvo lweAccord Implementation Forum (AIF), equka amalungu eBhanki, unondyebo wesizwe, icandelo leebhanki neSouth African Institute of Chartered Accountants.

Zonke iibhanki ezibhaliswe ngokusemthethweni, namasebe ebhanki zangaphandle neebhanki ezisakhasayo, zacelwa ukuba zihlalutye ukulambatha kwanempembelelo khon'ukuze zikwazi ukuqondisisa ukuzilungiselela kwazo mayelana nokuqala kokusetyenziswa kweBasel II.

IBhanki ithabathe inxaxheba kwindibanisela yomsebenzi kunye nonondyebo wesizwe ziphanda imfuneko ezibalulekileyo xa kunokuthi kusetyenziswe ideposit insurance scheme apha eMzantsi Afrika. Xana inqginiseko mayela namasolotyathile ithuba lweyafikelelwa, isicelo sokugqibela siyakunikezelwa kumphathiswa wesebe lezezimali khon'ukuze asijongisise.

Ingxelo ngempatho yeenkampani ithuba yenziwa ebudeni balonyaka siwuhlalutyayo kwiiibhanki ezingamashumi amane zalapha eMzantsi Afrika kodwa ezingezizo ezinkulu ezintlanu. Injongo yalengxelo ibikukuqonda ukungqamana kwempatho kwezibhanki neBank Act okanye iMutual Banks Act, No 124 ka 1993, imiqathango yale mithetho, iziphakamiso zeMyburgh Report kwiStandard of Corporate Governance kwakunye nengxelo yesibini yeKing Committee kwi Corporate Governance.

Intsebenziswano namazwe-ngamazwe

IBhanki iqhubekile ukuba negalelo kwimo zangaphandle. IBhanki kwakunye nonondyebo wesizwe baza kubambisana ekubeni ngabahlali ngaphambili bentlanganiso yeG20 ngo 2007, yaye iBhanki sele iqhubekile namalungiselelo ale ntlanganiso ngokuthi imisele icandelo elijongene noku. Indibanisela yeG20 eyasekwa ngo 1999, kuthi kubelapho iirhuluneli zeebhanki ezingoovimba, abaphathiswa bamasebe ezezimali, amalungu amazwe

asahlumayo kwakunye nasavelelayo ngokoqoqosho athi adibane ashukuxe imiba ejongene nezozoqosho ngokubanzi kwakunye nozinzio kwezezimali ngenjongo yokusekela ukukhula koqoqosho lwehlabathi. Ngo Agasti wama 2005, iseminara yeG20 ngokukhula koqoqosho yayibanjelwe apha eBhankini abe wona amalungiselelo ayenziwe ngokubambisana neebhanki ezingoovimba base Mexico nase China.

IBhanki lilungu leBank for International Settlements (BIS) yona ethi imele ezinye iibhanki zoovimba. NgoMeyi wama 2006, iBhanki inyuse izabelo zayo kwiBIS ngokuthi ithenge ezo bezisakuba zeze US. Ndihamba iintlanganiso zeBIS rhoqo, ndimele ilizwe elilodwa laseAfrika. Naxa kunjalo, emva kweminyaka emininzi ngokuphenjelelwa sithi ukuba elinye ilizwe laseAfrika livunyelwe, ndiyavuya ukwazisa ukuba iAljeriya ingusozabelo kwiBIS.

Intsebenziswano phakathi kwethu neInternational Monetary Fund isaqhuba. Ngo Meyi wama 2006 ndityunjwe nguMphathi oyintloko weIMF, uMnu Rodrigo de Rato, ukuba ndibe lilungu leKomiti ye Eminent Persons ukufunda uzinzo lezemali zeIMF kwithuba elide. Akukho mathandabuzo okuba amaziko afana neIMF kufuneka enze ingxelo aphenyule kumalungu ayo mayela nemisebenzi yayo. Ndivumile ukuba yinxalenye yalekomiti kuba yinkolo yam emandla ukuba imeko yezezimali yaliphi-naliphi iziko ibalulekile kwindlela eqhuba ngayo umsebenzi wayo. Kulindeleke ukuba ikomiti idibane kane okanye kahlanu kwezinyanga zintandathu zizayo, yaye iyakukhupha ingxelo yayo ebutsheni bekota yokuqala ka 2007.

IBhanki iqhubekile iphucula intsebenziswano yayo namazwe-ngamazwe. Apha enyakeni, iBhanki ityikitye uxwebhu lwemvisiswano neebhanki zase Argentina nase Ukraine. Ingxoxo ngentsebenziswano nezivumelwano seleziqhubekile neebhanki zase China nase Peru, koko kulindelwe ukuba zityikitywe kungekudala.

Mayela nendibaniso yemisebenzi yenginqi, iBhanki isakhokela iCommittee of Central Bank Governors (CCBG) Secretariat. Imvisiswano neebhanki zoovimba zixunyiwe kulonyaka njengoko amaxwebhu emvisiswano kumaphulo Information Technology (IT), Exchange Control nePayment systems athe atyikitywa ziirhuluneli.

IBhanki ithabathe inxaxheba kwindibaniso yenginqi mayelana nemo yezentlawulo yamazwe eSADC. Kulendibaniso bezinjongisisa imo yezentlawulo yelizwe ngalinye leSADC ngokumelene neFinancial Sector Assessment Programme yeIMF neWorld Bank.

Ikholeji yeBhanki iqhubekile ukudlala indima ekufundiseni nasekuqeqesheni abasebenzi beebhanki ezingoovimba namaziko ezezimali aseAfrika. Ikholeji ibambisene ne Joint Africa Institute ithe yabamba iFinancial Programming and Policies Course yeIMF

Ulawulo lwangaphakathi

I*Annual Report* yeBanki yanikwa oosozabelo phambi kwale ntlanganiso. Amacwecwe apheleleyo ezilinganiso zeBhanki anyuke ukusukela kuma R129 yezigidi-gidi ekupheleni kuka Matshi 2005 ayakuthi xhaxhe kuma R168 yezigidi-gidi ekupheleni kuka Matshi 2006. Oku kwanda ikakhulu ibe ziziphumo zokwanda koovimba begolide nabangaphandle, nangemali kaRhulumente. Inzuzo phambi kotsalo mali yeBhanki inyuke ukusukela kuma R866 yezigidi kunyaka mali odlulileyo yaya kuthi xhaxhe kuma R1 038 yezigidi kunyaka mali ophela nge 31 Matshi 2006.

Inkcitho elungiselelweyo yeBhanki yonyaka-mali oyakuphela nge 31 Matshi 2007 iyakufikelela kuma R1 615 yezigidi, xayayanyaniswa nenkcitho eyiyo yama R1 530 yezigidi ku 2005/06.

Iinkampani ezincedisayo ezine zeBhanki zifikelele kwinjongo zazo kwelithuba sithetha ngalo, kwaye iBhanki yanelisekile emva kokuphonononga ingxelo zazo.

Ngomhla we 31 Matshi 2006, iBhanki ibinoosozabelo abangamakhulu amathandathu aneshumi elinesihlanu kwaye ekupheleni kukaJuni elinani khangela litshintshe.

IBhanki izuze intsebenzo ephuchukileyo okoko kwaziswa ulawulo oluyimbumba kwinyanga ka-Agasti 2005. Njengembono zangaphambili olu lawulo luyimbumba luvumela iRhuluneli nosekela rhuluneli ukuba banikele ixesha elaneleyo kumgaqo nolungiselelo olululo.

IBhanki iqalise imisebenzi emikhulu. Amaziko akhoyo kundlunkulu ayaphuculwa ukuqinisekisa ukuba ahlala esemgangathweni kwaye asebenza ngendlela. IBhanki kwakhona ibenenkqubela encomekayo kulawulo lweshishini eliqhubekayo *redisaster recovery strategies*. Ulungiselelo lokuqhubeka kweshishini lwamasebe eBhanki asixhenxe kwaneenkampani ezincedisayo lugqityiwe.

Kulonyaka siwuphicothayo inani elipheleleyo labasebenzi beBhanki liphinde lehla laya kuma 1 956 ukuphela kwenyanga ka Matshi 2006 nangama 1 937 ukuphela kukaJuni 2006. Oku kunokwayanyaniswa nenani labasebenzi abangama 2 288 ngo Matshi 2003. Ukungena nokuphuma kwabasebenzi beBhanki kwenyuke ukusukela kuma 4,3 ekhulwini kunyaka mali wama 2002/03 laya kuma 7,1 ekhulwini kunyaka-mali ophela ngomhla we 31 Matshi 2006. Lamazinga anganegalelo kwiinjongo zabameli ngokungenamkhethe ngokwezengqesho beBhanki njengoko ukurhoxa okuninzi kuphuma kwabo bakulawulo oluphakathi.

IBhanki iqeshe inkampani yangaphandle ukwenza uphando lwentlalontle yabasebenzi ngo Februwari nango Matshi 2006. Oluphando lwamkelwe ngezandla ezingenamikhinqqi ngabasebenzi. Nangona oluphando luveze iindawo ezithile apho iBhanki kufanele iphucule isimo sabasebenzi, lukwaveze nokuba bayaneliseka yiBhanki njengomqeshi.

IBhanki kwakhona ibandakanye enye inkampani yangaphandle ukukhuthaza abasebenzi ukuba bazinikele ukuba bahlollelwe intsholongwane kagawulayo nogawulayo (HIV/AIDS), emva kokumisela kwayo inkqubo ye HIV/AIDS Response ngo Februwari 2006

IBhanki ibonwa jengeyona iphala phambili ekulandeleni imiqathango ye Employment Equity Act, No 55 ka 1998 (EE Act), ne Skills Development Act, No 97 ka 1998. Amagunya amaqumrhu ayenzelwe ukuququzelela i EE Act aphuculiwe kwelixesha sithetha ngalo.

IBhanki iphuhlile kakhulu kubameli ngokungenamkhethe ngokwezengqesho kuleminyaka idlulileyo. Abameli ngokungenamkhethe ngokwezengqesho bebengama 56 ekhulwini abamnyama, nama 46 ekhulwini kwabasetyhini ekupheleni kukaJuni 2006. Kwabongameleyo lamanani ibe ngama 43 ekhulwini kwabamnyama, nama 36 ekhulwini kwabasetyhini. Nangona kunjalo asikafikeleli kwinqanaba lama 50 ekhulwini abamnyama kumanqanaba onke okongamela njengoko ingxelo ye-Employment Equity yangaphambili ibinqwena.

Uxwebhu lwethutyana lwesibini lwe *employment equity plan* lwathi lwagqityezelwa yaye kusaboniswa ngalo nabasebenzi. Oluxwebu luzakunikezelwa kwicandelo lezabasenzi ngoOktoba 2006 luphakamisa ukwenyuswa kwabasebenzi basetyhini ukusuka kuma 33 ekhulwini ukuya kuma 50 ekhulwini kuwo onke amazanga enqgesho. Izinga le 2 ekhulwini lengqesho yabantu abakhubazekileyo nalo lisanikwa ingqwalasela.

Uphuhliso nengqeqesho oluninzi lwathi lwenziwa kunyaka mali ka 2005/06. Inani elipheleleyo elingama 1 346 labasebenzi luye lwaxhamla kolungenelelo, oku kuquka nabasebenzi abangama 626 abathi bafumana uqeqesho kwiKholeji yeBhanki. Amanye ama 230 abasenzi athe afumana uncendo ngezimali kunyaka ukuya kuma kumhla we 31 Matshi 2006, ukuze bakwazi ukuphucula izifundo zabo.

IBhanki iliqukumbele iphulo layo lokuqokelela izimvo zabasenzi, Employment Equity Consultative Body, iSASBO kunye nendibanisela emele amalungelo abasebenzi kwicandelo lezemali, ngokuphathelele ekuphuculeni eminye imigaqo yokulawula abasebenzi. Imigaqo yokulawula abasebenzi yangaphambili yathi yalungiswa ukuze ibe nokuthabatha ingqalelo kwimbono ezavakaliswa ngabo bachaphazelekayo. IBhanki ikwiphulo lokuqhelanisa abasenzi nalo migaqo mtsha, ekulindeleke ukuba uqale ukusebenza ngomhla wokuqala ku Oktobha ka 2006.

Isiphelo

Isandulelo sogxeko-ncomo lwenguquko zimeko kulonyaka udlulileyo bubungqina bokuba iBhanki izuze impumelelo enkulu ekulandeleni ezona njongo zayo ziphambili. Ulawulo lomgaqo mali libe negalelo ekugcineni ixabiso lentengo iCPIX likumyinge wesithathu ukuya kwisithandathu ekhulwini, nangona bekukho umgqibeko kwimbonakalo yokunyuka kwamaxabiso. IMPC iyakuhlala iphaphamile kwaye ingalibazisi ukuhlengahlengisa olu lawulo lomgaqo mali xa kukho imfuneko.

IBhanki izakuhlala ihlola inkqubela phambili kwiibhanki zo Mzantsi Afrika ukuqinisekisa ukuba zikulungele ukusebenza kuka Basel II ngomhla we 1 Januwari 2008.

Ulawulo lwangaphakathi lweBhanki luzakufumana ingqwalasela oluyifaneleyo. IBhanki iyakuhlala izinikele kuphuhliso noqeqesho lwabasebenzi, oluyakwenzeka ekufuneni utshintsho ngokwemibono ye *Employment Equity Plan* entsha.

Imibulelo

Ndifuna ukubulela uMongameli, uRhulumente nePalamente ngenkxaso yabo. Umphathiswa kwakunye noSekela-Mphathiswa wezezimali, uMongameli kanondyebo wesizwe nabasebenzi babo abathe baxhasa iBhanki ekuqhubeni umsebenzi wayo.

Ndifuna ukugqithisa umbulelo ongazenzisiyo kumalungu esigqeba seBhanki ngokuzinekezela kwawo kumsebenzi weBhanki. Kulibhongo neqhayiya ukusebenza neentlobo-ntlobo zabantu abachongwe ngobunono kweliqumrhu. Apha ekuhambeni konyaka, uNks A M Mokgabudi waye wehla kwisigqeba waze wazibeka phantsi iintambo zokuba nguMhlali ngaphambili wekomiti yemivuzo ngenxa yokubambeka yeminye imisebenzi. Sibamba ngazibini kwinkonzo yakhe kwiBhanki.

Nangona besele ndibulele kuMnu I Plenderleith kwintlanganiso edlulileyo, uthathe umhlalaphantsi ngokusesikweni njengosekela rhuluneli ngo Januwari ka 2006. Ndibona kufanelekile kwaye kunyanzelekile ukuba ndiphinde ndithi maz'enehole ngokuzinikezela nangomsebenzi wakhe kuleBhanki. Elokugqiba, iBhanki ayinakho ukuzizalekisa iinjongo zayo ngaphandle kwentembankalo, inkonzo nokuzijul'ijacu kweemanejala nabasebenzi. Mandityibele, ndithi ukwanda kwaliwa ngumthakathi, amaqobokazana angalal'endleleni kunyembelekile, huntshu boosekela rhuluneli, zimanejala nani basebenzi beBhanki ngegalelo lenu.