

## Intetho yeRhuluneli kwintlanganiso yamashumi asibhozo anesithoba yonyaka yoosozabelo

### Intshayelelo

Unyaka odlulileyo ubone olona xinzelelo lwakhe lwalukhulu kwezoqoqosho ukusukela kwiminyaka yoo-1930. Ngexesha lentlanganiso yonyaka odlulileyo, ulwamvila lwengxubakaxaka kwiimalike zemali bekungona luqanduselayo kuqoqosho lwamazwe ngamazwe. Ngelo xesha, imeko yokudodobala kwezoqoqosho ibisahluma. Ukuzama ukumelana noku kudodobala kwezoqoqosho, iiBhanki ezingoovimba kwakunye noorhulumente kwilizwe jikelele zithabathe amanyathelo awodwa, nangaqhelanga kusetyenziswa okukhusela iibhanki kwakunye noqoqosho. EMzantsi Afrika ulawulo nolwaluso lweebhanki oluncomekayo lulisindisile icandelo leebhanki kwimiphumela yesi simo. Nangona kunjalo, umbhodamo kwezoqoqosho obonakale kumazwe ngamazwe ubonakele nakuqoqosho lweli lizwe, nto leyo ephembelele ukuba umgaqo wolawulo-mali uthabathe amanyathelo.

Le miphumela ibeke imicela-mngeni emitsha kumgaqo wolawulo-mali nethe yabangela ugxininiso kwimeko yokuzinza kweemalike zemali. Ingqwalasela eyiyo kulwaluso nolawulo lweebhanki kuquka nenkqubo yentlawulo yelizwe ibe negalelo kuzinzo lobume kwiimalike zemali. Nangona ukukhula kwamaxabiso bekungaphandle komlinganiselo obekiweyo, umgaqo wolawulo-mali uye wanyenyiswa ngokwehliswa kwenzala kwimali-mboleko ngenxa yokubona umnyinyiva ekukhuleni kwamaxabiso nokudodobala koqoqosho. Nangona kusekho imicela-mngeni kwimbonakalo yokwenyuka kwamaxabiso, iBhanki ithe gqolo ukuphucula nokuqinisekisa ukuba iinkqubo zayo zangaphakathi zisancomeka.

Ingxelo ngezoqoqosho ekwaqulathwe kwingxelo yonyaka-mali ka-2008/09 igoca-goca iimeko ngoqoqosho lwangaphakathi nolwamazwe ngamazwe ngonyaka odlulileyo. Kunikwa ingqwalasela kweyona miphumela neziganeko ezithe zanegalelo kwiinkqubo zeBhanki. Njengoko kuqhelekile, umngxilo wale ntetho ukweyona misebenzi ibalulekileyo yeBhanki.

### Umgaqo wolawulo-mali

Kulo nyaka odlulileyo, umgaqo wolawulo-mali ubujongene nemicela-mngeni emitsha. Okokuqala okoko kwapapashwa imiqathango ebekiweyo yezinga lokwenyuka kwamaxabiso ngonyaka ka-2000, kuye kwanyanzeleka ukuba umgaqo wolawulo-mali ulungelane nemeko yokudodobala koqoqosho lwangaphakathi. Kwangaxeshanye, ukwenyuka kwamaxabiso kuhleli ngaphaya komlinganiselo obekiweyo, kwaye nangona ithe yehla imicela-mngeni, umlinganiselo wokwenyuka kwamaxabiso wehle ngezinga eliphantsi.

Ngexesha lentlanganiso yoosozabela yonyaka odlulileyo, ukwenyuka kwamaxabiso bekuhleli ngaphandle komlinganiselo obekiweyo. Umlinganiselo wokukhula kwamaxabiso ekuthatyathwa kuwo inzala kwimali-mboleko yokuthenga izindlu (CPIX) wonyuke waya kufika kumyinge we 13,6 ekhulwini ngoAgasti 2008, waza wehla wayokutsho kumyinge we 10,3 ekhulwini ngoDisemba. Kwincwadi epapashwe ngoFebruwari 2009 yohlengahlengiso ekubalweni kokukhula kwamaxabiso, umlinganiselo wokwenyuka kwamaxabiso (CPI), wathi wamkelwa njengesixhobo esitsha sokulinganisela ukwenyuka kwamaxabiso, mlinganiselo lowo osemi kumqathango womyinge we 3 ukuya kowe 6 ekhulwini. I-CPI ibilinganiselwe kumyinge we

8,1 ekhulwini ngoJanyawuri, kodwa yenyuka yayokuthi xhaxhe kumyinge we 8,6 ekhulwini ngoFebruwari, yaze yathi gqolo ukwehla kancinci kwinyanga ezilandelayo. NgoJulayi, i-CPI ibingumyinge we 6,7 ekhulwini. Nangona kunjalo, isantya sokwehla kwayo besiphantsi koxinzelelo oluphuma ingakumbi kumaxabiso ombane kwakunye nokukhula okungenasiphelo kwamaxabiso okutya.

Ngenxa yombhodamo kuqoqosho lwamazwe ngamazwe, imbonakalo yokwenyuka kwamaxabiso ibe phantsi koxinzelelo olukhulu kunangaphambili, nto leyo ebangele ubunzima kwizigqibo zomgaqo wolawulo-mali. Kananjalo, indlela ekujongwe ngayo imingcipheko iye yaguquka apha ekuhambeni konyaka, ukuze ikwazi ukuhambelana nezinto ezichaphazela ukwenyuka kwamaxabiso.

Amxabiso e-oli ehlabathini jikelele abenegalelo elikhulu kwimingcipheko kwimbonakalo yokwenyuka kwamaxabiso ngonyaka ka-2008. Ngenxa yemeko yokudodobala koqoqosho lwamazwe ngamazwe, ixabiso le-oli ekrwada nebizwa nge-North Sea Brent crude lehle ukusukela kumazinga e US\$146 umphanda ngoAgasti 2008 laya kuthi xhaxhe kuma US\$34 umphanda ngoDisemba. Amxabiso epetroli kweli alandele ekhondweni, ehla ukusukela kwi R10,70 ilitha ngoJulayi 2008 aya kuthi xhaxhe kwi R6,01 ilitha ngoJanyawuri 2009. Njengoko imbonakalo yokukhula koqoqosho lwamazwe ngamazwe iye iphucuka, amxabiso e-oli nawo athe onyuka asondela kuma US\$70 umphanda. Ngenxa yemiphumela yorhwebelwano ngeranti, amxabiso epetroli angaphakathi asengaphantsi kumazinga wonyaka ka-2008. Amxabiso aphantsi epetroli abenegalelo kwizinga eliphantsi lokwenyuka kwamaxabiso ukuza kuthi ga ngoku.

Izinga lonaniselwano ngeranti kunyaka odlulileyo liye labonakalisa amahla-ndinyuka kuqoqosho lwelizwe jikelele. Ekuqaleni kokudodobala koqoqosho ixabiso leranti kwakunye nelezinye iimali zamazwe asahlumayo kwezoqoqosho, libe phantsi koxinzelelo olukhulu. NgoNovemba iranti yehle yamalunga ne R11,85 xa ithelekiswa nedola yaseMelika, kwaye kwintlanganiso yeGqiza loMgaqo wolawulo-mali (MPC) ebibanjwe ngoDisemba, izinga lonaniselwano ngemali libonwe njengeyonanto iyakubanefuthe nemicela-mngeni emikhulu kwimbonakalo yokwenyuka kwamaxabiso. Kananjalo, njengoko imo yokungabinathemba lembuyekezo kubatyali zimali ithe yaguquka, iranti iye yabuyela kumazinga ancomekayo angaphambili kwaye nemicela-mngeni kwimbonakalo yokwenyuka kwamaxabiso iye yaguquka. Kutsha nje, iranti ibikumazinga aphantse alingane nalawo siwabone kwisiqingatha sokuqala kunyaka ka-2008.

Imiphumela kwilizwe jikelele nayo ithe yayinciphisa imingcipheko kwimbonakalo yokwenyuka kwamaxabiso. Ukudodobala koqoqosho kwakunye namaxabiso aphantsi eekhomodithizi (commodities) kuzakubangela ukwehla kwefuthe lokwenyuka kwamaxabiso ehlabathini. Nangona kurhanelwa ukuba izinga eliphantsi lenzala kwimali-mboleko kumazwe anoqoqosho olukhulileyo lizakubanefuthe ekwenyukeni kwamaxabiso, kulindeleke ukuba ukwenyuka kwamaxabiso ehlabathini kugcinwe kwiqondo eliphantsi.

Emva kweminyaka yokukhula kwemveliso okulinganiselwa malunga nomyingwe we 5 ekhulwini, uqoqosho lubonakalise ukukhula ngaphantsi komlinganiselo wokukhula kwemveliso elindelekileyo. Uqoqosho lukhule ngomyingwe we 0,2 ekhulwini kwisiqingatha sesithathu ngo-2008, kodwa ifuthe elipheleleyo lokudodobala koqoqosho lwelizwe jikelele libonakele nakuqoqosho lwangaphakathi kwisiqingatha ezilandelayo zonyaka. Kwisiqingatha sokugqibela kunyaka ka-2008 uqoqosho lwangaphakathi lunciphe ngomyingwe we 1,8 ekhulwini, lwaze lwancipha ngomyingwe we 6,4 ne 3,0 ekhulwini kwisiqingatha ezibini zokuqala ngo-2009.

Inkcitho ngabemi beli ithe gqolo ukwehla ukusukela kwisiqingatha sesithathu kunyaka ka-2008. Ukwehla kweemfuno zangaphakathi kube yimiphumela yokwehla kwemivuzo yabasebenzi, amaqondo aphantsi engqesho kwakunye nokwehla kanobomi kwamaxabiso ezabelo nawezindlu. Ukwehla kwezinga lokukhula kwemali ebolekwa abemi beli kufake ulwamvila ekudodobaleni kwenkcitho yabemi. Oku kubangelwe yimiqathango engqongqo yokubolekisa ngemali emva kokuba iibhanki zifumanise ukuba imali-mboleko engabuyezwayo ngabemi beli yonyuke kakhulu.

Nangona ezi meko zibe nenxaxheba ekwehleni kwezinga lokwenyuka kwamaxabiso, ibekhona eminye imingcipheko nemicela-mngeni enokubangela ukwenyuka kwamaxabiso. Amaxabiso alawulwa ngurhulumente aqhubekile ukufaka uxinzelelo ekwenyukeni kwamaxabiso. Olona xinzelelo lukhulu luvele ekonyusweni kwexabiso lombane ngomyinge wama 27,5 ekhulwini othe wanikwa ishishini elivelisa umbane, u-Eskom, ngo-2008, yalandelwa kwakhona kukwenyuka kombane ngomyinge wama 31,3 ekhulwini ngoJuni 2009. Izigqibo ngemilinganiselo yokwenyuka kwemivuzo ezingaphaya kokwenyuka kwamaxabiso nazo zibeke imingcipheko kwinkangeleko yokwenyuka kwamaxabiso.

Ukukhula kwamaxabiso okutya kube nelona futhe ekwenyukeni kwamaxabiso kunyaka odlulileyo, nangona amaxabiso emveliso elinywayo ehle kakhulu. Oku kubonakale ekwehleni kwamaxabiso abhatalwa ngoosomashishini kubalimi nabavelisi bezinye iimpahla. Kodwa ke, amaxabiso ahlawulwa ngabemi koosomashishini awagungqanga aze ahlala ekwizinga eliphezulu. Kutshanje, zibekhona izalathiso zokwehla kwala maxabiso.

Ukwehla kwenkangeleko yokwenyuka kwamaxabiso kubangele ukuthotywa ngobuchule kwenzala kwimali-mboleko okukumyinge wesihlanu ekhulwini ukususela kuDisemba ka-2008. I-MPC yayithoba ngomyinge wesiqingatha ekhulwini inzala yemali-mboleko kwintlanganiso kaDisemba 2008, yaze yayithoba ngomyinge wenqaku elinye ekhulwini kwintlanganiso nganye kwezine ezilandelayo. Kwintlanganiso kaJuni 2009 akubangakho ntshukumo zenziweyo, kwaze kwekaAgasti kwehliswa inzala yemali-mboleko ngomyinge wesiqingatha ekhulwini njengoko ifuthe ekwenyukeni kwamaxabiso libonwe lithomalele.

Inzala yemali-mboleko yehlisiwe nangona izinga lokwenyuka kwamaxabiso liwutsibile umqathango omiselweyo. Umgaqo wolawulo-mali ojonge phambili unyanzelise ukuba iMPC igxininise kwindlela ekulindelwe ukuba isantya sokukhula kwamaxabiso luyithathe. Nangona kubekho isikrokro ngokuphathelele kwizinga lokwenyuka kwamaxabiso, uqikelelo lokukhula kwawo lubonakalise ukuba kuzakuthatha ixesha elanelisayo lokubuyela kwezinga lokwenyuka kwamaxabiso phakathi komqathango omiselweyo. I-MPC iyithathele ingqalelo imeko yokudodobala koqoqosho kwimisebenzi yayo yomgaqo wolawulo-mali. Ukuzinza kwamaxabiso kuseyeyona njongo iphambili yomgaqo wolawulo-mali kwaye iBhanki isazimisele ngokubuyisela izinga lokwenyuka kwamaxabiso phakathi kwemiqathango emiselweyo ngexesha elanelisayo.

## **Imiqathango yokusetyenziswa komgaqo wolawulo-mali**

Imiphumela yeemeko ezibangelwe ngumbhodamo kwiimalike zemali ehlabathini jikelele, inyanzelisa ukuba iBhanki ezingoovimba zamazwe amaninzi zenyuse izinga lemali ejikelezayo kwiimalike zemali. Kodwa ke, akubangakho mfuneko yokongeza imali ejikelezayo kwiimalike yoMzantsi Afrika njengoko ibonakalise ukuphuphuma. Ukuze kuhluzwe oku kuphuphuma, iBhanki iye yakhupha iziqinisekiso zezivumelwano ngemali-

mboleko neBhanki enguvimba, yenza neentengiselwano zokubuyisela emva iimali ebezibolekwe iibhanki. Oku kuphuphuma kuye kwahluzwa nasezimalikeni zemali ngokwenyuswa kwemali iBhanki eyigcinele iibhanki kwakunye norhulumente, nongezelelo lwemali ejikeleza elizweni ngaphandle kweebhanki. Kwiinyanga ezilishumi elinesibini eziphele ngoAgasti 2009, ezi nzame zibangele ukuhluzwa kokuphuphuma okulinganiselwa kwi R6,9 yezigidi-gidi kwiimalike zemali. Oku kuphuphuma kuphenjelelwe kukongezwa koovimba beemali zamazwe angaphandle kwiminyaka edlulileyo.

## Oovimba beemali zamazwe angaphandle

Izinga lokukhuliswa koovimba beemali zamazwe angaphandle yiBhanki lehle kakhulu ngenxa yombodamo kwiimalike zemali ehlabathini jikelele. Ekupheleni kuka Agasti 2009, oovimba begolide neemali zangaphandle babe ngama US\$38,0 ezigidi-gidi, yathi imo yesambuku seemali zamazwe ngamazwe yayokuma kuma US\$36,9 ezigidi-gidi. IBhanki isathe gqolo nenkqubo yokukhulisa oovimba xa imeko yeemalike ivuma. Kananjalo, ubunkene-nkene kwiimalike zonaniselwano ngemali zangaphandle, izinga lokunyamezela imingcipheko ehlabathini jikelele kwakunye nexabiso lokuhluzwa, zakubangunozala wobunzima bokukhulisa oovimba.

Ulawulo loovimba lunikeza imicela-mngeni emininzi, ingakumbi phantsi kwezi meko zingacacanga kwiimalike zemali ehlabathini jikelele. Njengoko ukugcina oovimba besexabisweni elisemgangathweni kubalulekile kwindlela yokubalawula, kuye kwenziwa iinzame zokukhusela oovimba boMzantsi Afrika phantsi kwemeko yokungazinzi nokuhexa-hexa kweemalike zemali. Le meko inyanzelise ukuqiniswa kwemigaqo nemiqathango yokutyala oovimba, ukuthintela kokutyalwa kwabo ngeendlela ezithile, nokucuthwa kwexesha lokubatyala. Ukutshona kweebhanki i-Lehman Brothers kwabangunozala wokuthotywa kwamanqanaba emali-mboleko yamaziko emali, nto leyo ebangele ilahleko engalindelekanga.

Kulo nyaka sithetha ngawo, kuye kwaphicothwa indlela abalawulwa ngayo oovimba abanikezwa kubatyali bangaphandle babucala. Amagunya anikezwe abathathu kwaba batyali-mali babucala azakuvuselelwa kuze kuqeshwe abathathu abatsha ngoSeptemba 2009. Oku kuzakwenyusa inani labatyali-mali bangaphandle babucala abasetyenziswa yiBhanki liyokuma kwisithandathu.

## Ulwabiwo lwemali

Ukwenziwa kwemali ngomgunyathi kusabeka iBhanki kunye nezoqoqosho emngciphekweni. Zisaqhubeka iinzame zokuthintela ukwenziwa kwemali ngomgunyathi kwakunye nokuqinisekisa ukuba yimali esemthethweni nethembekileyo kuphela ejikelezayo. IBhanki iyiqalisile inkqubo ehambiselana nokwenziwa koluhlu olutsha lwemali engamaphepha nezinkozo, nokuphucula iimpawu zokhuseleko lwayo. Kujongwe ukuba olu luhlu lutsha lwemali luqalise ukusetyenziswa ngo-2013.

## Inkqubo yentlawulo yelizwe

Ngokubambisene neebhanki ezithatha inxaxheba kwinkqubo yentlawulo yelizwe, iBhanki igxininise ekuphuhliseni nasekusetyenzisweni kovimba weenkucukacha zolwaluso lwenkqubo yentlawulo yelizwe, kwakunye nokuphicotha uqhakamshelwano lwe-real-time gross settlement (RTGS). Uphicotho lwendlela esabenza ngayo iRTGS – ebizwa i-South African Multiple Option Settlement (SAMOS) – lubonakalise ukuba le nkqubo ikumgangatho ofanayo nezo zisetyenziswa ehlabathini jikelele. Nangona kunjalo, usekhona umnyinyiva wokuyiphucula nangakumbi iSAMOS kulo nyaka umiyo.

Nangona amabakala kunye neentlawulo-mali zenyuke ngamandla kumaxesha okungazinzi kweemalike zemali ngenyanga kaSeptemba noOktobha 2008, inkqubo yentlawulo yeemali zamanye amazwe, i-Continuous Linked Settlement (CLS), isebenze kakuhle ngaphandle kwamagingxi-gingxi. NgoOktobha 2008 iintlawulo ezenziwe kwinkqubo ye-SAMOS ziqikelelwa kwi R8,5 yamawaka-waka ezigidi.

I-Bhanki iyaqhubeka ngenxaxheba yayo kwiqumrhu lolwaluso lwenkqubo yentlawulo yamazwe ngamazwe iCLS nelinosihlalo oyi-Federal Reserve Bank yase-New York. Apha phakathi enyakeni, iBhanki kunye nezinye iBhanki zoovimba zamazwe ngamazwe ezinenxaxheba kwi-CLS, zityikitye isivumelwano malunga nolwaluso lwentlawulo olufanelekileyo.

## Uzinzo kwiimalike zemali

Ii-Bhanki ezingoovimba zinomdla omkhulu ekuqinisekiseni ukuzinza kweemalike zemali. Umbhodamo kwiimalike zemali ehlabathini jikelele unyanzelise ukuba abavimba kwakunye noorhulumente bamazwe ngamazwe bathabathe amanyathelo okuqinisekisa ukuba isimo sozinzo kwiimalike zemali sibuyela kundalashu. Kwamanye amazwe abavimba banikezwe amagunya angqongqo okuqinisekisa ukuzinza kweemalike zemali. Lo mbhodamo ukwabonise ukubaluleka kokwalusa iimalike zemali ngokuphangaleleyo ngenjongo zokuchonga nokukhusela iimalike zemali kwimingenela enokubangela ukungazinzi. I-Bhanki ithetha ngokuchonga ubu ethe-ethe nokwalusa ngokuphangaleleyo imingenela enokubangela ukungazinzi kwiimalike zemali.

Ukungatyali-mali kushishino ngemali kumazwe angaphandle kuthe kwawakhusela amaziko kunye nemalike yemali yoMzantsi Afrika kulo mbhodamo weemalike zemali. Uphuhliso kwimeko kwakunye nolwaluso lwamaziko nemalike yemali oluquka ukhuphiswano, ukhuseleko lwabantu kwakunye nendlela yolawulo kuzakuqinisekisa imeko ezinzileyo kwiimalike zemali kweli lizwe.

## Ulawulo nolwaluso lweebhanki

I-Bhanki ikuthathele ingqalelo ukusetyenziswa kwemiqathango yolwaluso nolawulo lweebhanki olukwinqanaba elamkelekileyo ehlabathini jikelele. Ukuqaliswa kokusetyenziswa kwale miqathango neyaziwa okanye ebizwa nge-Basel II ngomhla wokuqala kuJanyawuri ka-2008, nokusetyenziswa kwemiyalelo ye-Core Principles for Effective Banking Supervision ekhutshwa yi-Basel Committee on Banking Supervision, kusengundoqo kulawulo nolwaluso lweebhanki.

Kunyaka ka-2008 noka-2009, iBhanki ithetha ngokuchonga ubu ethe-ethe indlela yokusetyenziswa kwale miyalelo nemiqathango ye-Basel II. Kulo mba kuthe kwaqwalaselwa indlela iibhanki ezigcina oovimba abasetyenziswa kumaxesha kaxakeka (Internal Capital Adequacy Assessment Processes), imicela-mngeni ebangelwa kukubolekisa ngemali, iimeko zemalike yemali kwakunye nendlela yokusebenza. Kuphindwe kwaqwalaselwa nezicelo zeebhanki zokusebenzisa indlela ekudidi oluphezulu yokubala oovimba abasetyenziswa kumaxesha kaxakeka. Njengoko kusenziwa njalo kumazwe ngamazwe, iBhanki ibambe iingxoxo neebhanki ngokuphathalele kwiindlela ezibona ukuba zingamelana nesimo esimaxongo kuqoqosho. Kananjalo, iBhanki iphuhlise indlela iibhanki ezonokumelana nesimo esimaxongo kwezoqoqosho nokuthlekisa iinzame zayo kulo mba kwezo zisetyenziswa ziibhanki.

Ulwamvila olungephi lombhodamo kwiimalike zemali ehlabathini jikelele, ludibene nemeko yokudodobala koqoqosho kweloMzantsi Afrika, luyichaphazele ngamandla imeko yoshishino yeebhanki zeli kunyaka ka-2008 nakwisiqingatha salo umiyo. Oku kubangele ukwehla kanabomi kwezininga lokukhula kwemali-mboleko. Ukwaleka umsundulu, uxinzelelo kwimeko enkene-nkene yemali kubahlali lubangele ukwenyuka kwamatyala angabhatalekiyo, nokuthe kwehlisa ingeniso yeebhanki. Kodwa ke, naphantsi kwezi meko, iibhanki zoMzantsi Afrika zibonakalise ukuzinza nokubanoovimba bamaxesha kaxakeka abanelisayo.

Njengoko umbhodamo kwiimalike zemali ehlabathini ubangelwe lutyalo-mali ngendlela engatshongo khona ebizwa ngokuba yi-securitisation, iBhanki ityumbe izazi ezizimeleyo khon'ukuze ziphicothe ukubandakanyeka kweebhanki zeli kolu tyalo-mali, ngenjongo zokuqinisekisa ukuba lulawulwa ngohlobo olufanelekileyo. Nangona izazi zingafumananga kubandakanyeka okuthe vetshe kweebhanki zeli, imihlahla-ndlela equlethwe kuxwebhu lweziphumo zolu phando iyakusetyenziswa kwiingxoxo eziqhubekayo neebhanki neziphathelele ekuqiniseni imithetho yolawulo nolwaluso lwazo.

## **Intsebenziswano namazwe ngamazwe**

I-Bhanki iqhubekile nemizamo yayo kwiinkqubo zelizwekazi laseAfrika nezommandla wamazwe akumazantsi e-Afrika ezijoliswe kubumbano lwamazwe alo mmandla. I-Bhanki ikhokhela igqiza leeRhuluneli (CCBG) kwimanyano yamazwe akumazantsi e-Afrika (SADC), ikwaxhasa nokusetyenziswa kweenkqubo zeCCBG. Kunyaka ka-2008 iPalamente yoMzantsi Afrika iyifezekisile iSADC Finance and Investment Protocol kwaze kwasekwa namaqumrhu okusebenza imibandela eliqela. Apha kungabalulwa ukugqitywa kokusekwa komthetho oyilwayo wolawulo lwee-Bhanki ezingoovimba kwiSADC. Lo mthetho uyingabula-zigcawu yemithetho ezakuqinisekisa ulawulo olufanayo lweeBhanki ezingoovimba kwiSADC.

I-Bhanki idlala indima ephambili kwiinkqubo zentlawulo-mali kwi-SADC. Kunyaka odlulileyo kuqwalaselwe iintlawulo ezenziwa ngobuchwepheshe bala maxesha nokusekwa kovimba weenkukacha ngeentlawulo. Eminye imisebenzi iye yajoliswa ekuqhakamshelaniseni iinkqubo zentlawulo-mali zamazwe engingqi ye-SADC nakwiintlawulo ezithunyelwa ngabahlali abaxelenga kumanye amazwe.

I-Bhanki ithathe inxaxheba kumaphulo aliqela okuqinisa iimalike zemali kwi-SADC. Ikholeji yeBhanki, ibambisene namaziko oqeqesho ehlabathi iququzelele yaze yasingatha iinkomfa eziliqela zeeBhanki ezingoovimba zakulo mmandla. Apha singabalula amaziko oqeqesho anjenge International Monetary Fund, i-Bank for International Settlements (BIS) kwakunye ne-Toronto Centre yaseCanada. Uqeqesho luye lwanikezwa kwizifundo ezijongene nemo yokuzinza kwiimalike zemali, ulwaluso nolawulo lweebhanki, nokuqinisekisa ukuba amacandelo emali engingqi awulindele kwaye angamelana nombhodamo weemalike zemali.

Inxaxheba ethathwa yiBhanki kumaqonga abalulekileyo amazwe ngamazwe nafana ne-G20 kunye ne-Financial Stability Board ikhule ngakumbi emva kokuqala kombhodamo weemalike zemali nokudodobala koqoqosho ehlabathini. Njengalungu le-G20, uMzantsi Afrika uye wanegalelo kwimizamo yeli qonga yokuthibaza ulwamvila lombhodamo kwiimalike zemali. I-Bhanki ikwabukokosile ubudlelwane ne-BIS, kwaye idlala indima kwiikomiti eziliqela neziquka i-Basel Committee on Banking Supervision.

## Ulawulo lwangaphakathi

I-Annual Report yonyaka-mali ka-2008/09 yeBhanki inikwe oosozabelo phambi kwale ntlanganiso. Ubume bemali beBhanki bubonakalise ukukhula ukusuka kuma R300 ezigidi-gidi ekupheleni kuka Matshi 2008 ukuya kuma R344 ezigidi-gidi ekupheleni kuka Matshi 2009. I-Bhanki ichanekile kukungazinzi kwemalike zemali ehlabathini jikelele. Imihlumela ephantsi kutyalo-mali olungundoqo kunye nokwehla kwamaxabiso orhwebo (traded financial instruments) abangele ukwehla kwenzuzo yeBhanki emva kwentlawulo yerhafu ukusuka kwi R2,52 yezigidi-gidi kunyaka-mali ophelileyo ukuya kutsho kuma R0,9 esigidi-gidi kunyaka-mali ka-2008/09.

Inkcitho elungiselelweyo yokwenza imisebenzi yeBhanki iqikelelwa ukuba izakwenyuka ngomyinge wama 22 ekhulwini kulo nyaka-mali sikuwo. Oku kwenyuka kubangelwe kukwenyuka okungumyinge wama 42 ekhulwini kwinkcitho yokwenza imali; ukuveliswa kwemali ebekelwe iimfuno ngexesha lokhuphiswano lomdlalo webhola ekhatywayo yehlabathi yonyaka ka-2010 (2010 FIFA World Cup tournament); ukukhutshwa kwemali okuphathelele kunyaka-mali ophelileyo; kunye nokulungiswa kwezakhiwo zeBhanki.

Iinkampani ezine ezizalwa yiBhanki neziyi-South African Mint Company, South African Bank Note Company, South African Reserve Bank Captive Insurance Company kwakunye ne-Corporation for Public Deposits, zifikelele kwiinjongo zazo kulo nyaka-mali sithetha ngawo. Emva kokuphonononga ingxelo zequmrhu labalawuli, kunye nabaphicothi zincwadi bangaphakathi nabangaphandle, iBhanki yanelisekile ukuba ezi nkampani ziqhubekile ngokuphathwa ngendlela efanelekileyo nehambiselana nolawulo olululo lweenkampani. Iziphumo zezi nkampani zipapashwa ngokumanyeneyo nezo zeBhanki kwingxelo yobume bemali yokuphela konyaka-mali ka-2008/09.

Izabelo zeBhanki ziqhubekile norhwebelwano oluvuleleke kuwonke-wonke. Kunyaka-mali ka-2008/09, ama 40 eentengiselwano athe aqosheliswa, kwaye zimele ama 57 980 ezabelo.

Abasebenzi abasisigxina beBhanki benyuke ngama 34 kulo nyaka sithetha ngawo kwaye abasebenzi bebonke balinganiselwe kwi-1 930 ekupheleni kwalo nyaka-mali. Inani labasebenzi abathe bayishiya iBhanki kulo nyaka-mali libe ngumyinge we 6,2 ekhulwini; kwaye eli nani lingaphantsi kancinci kwelo lonyaka ophelileyo. Ngokuphathelele ekuqeshweni kweentlanga ngokulinganayo, umyinge ekhulwini wabamnyama wonyuke ngamabakala amabini ukuya kumyinge wama 60 ekhulwini, xa kuthelekiswa nomyinge wama 50 ekhulwini obekiweyo kulo nyaka ka-2009. Kwibakala labakwizikhundla zolawulo ukwenyuka okulinganiselwa kwisibini somyinge ekhulwini sifikelekile. Nangona iBhanki yenze uphuculo olumandla jikelele ekuqeshweni kwabasebenzi ngokwesini, ukuqeshwa kwabasebetyhini kwizikhundla eziphezulu kusahleli kungundoqo.

I-Bhanki isabandakanyeka kwiingxoxo zokuqeshwa ngokulinganayo. Oku kukhokelele kwinkqubo yokufundisa nokwenza abasebenzi bakwazi ukukhathalela oogxa babo abakhubazekileyo. I-Bhanki kananjalo iluqoshelisile uphando ngobume babakhubazekile apho abasebenzi bathathe inxaxheba ngokuzithandela. Le nto ikhokelele ekuqalisweni kwenkqubo yokuthathela ingqalelo abasebenzi abakhubazekileyo.

Ulawulo lwendlela yokusebenza belisakubonwa njengomqobo oseleyo ngokuphathelele kuqesho lwabasebenzi ngokulinganayo. Iqela elonyuliweyo liye laphanda ngalo mba laze lanika imbono zalo ngokuphuculwa kolawulo lindlela yokusebenza. Sithethanje, seyiqalile ukusetyenziswa le ndlela ephuculiweyo.

Ngokwenkqubo yeBhanki yolawulo lwesifo sikagawulayo kunye nentsholongwane yaso, malunga nama 70 abasebenzi baqeqeshelwe ukweluleka nokucebisa abo bagula sesi sifo. Le nkqubo yolawulo lwesifi sikagawulayo kunye nentsholongwane yaso iyaqhubeka kwaye isigaba sayo esilandelayo sizakujongana nokukhuthaza abasebenzi ukuba bazigqatsele ukucetyiswa nokuxilongelwa esi sifo.

I-Bhanki ingxininisa kakhulu ekuqeqeshweni nasekuphuhliseni kwezakhono zabasebenzi. Kunyaka odlulileyo iBhanki ifumene izigidi eziyi-R2,4 eziyimbuyekezo ngengxelo yokuthobela umthetho wophuhliso lwezakhono – i-Skills Development Act, 1998 (Act No. 97 of 1998). Abafundi abasixhenxe abazigqibileyo izifundo ezinikezwa yiBhanki bathe baqeshwa kwizithuba zabasebenzi abasisigxina. Kwakhona iBhanki ithe yavumela unikezelo-mali kubafundi bangaphandle abakunyaka wesibini wezifundo zabo zasedyunivesiti.

Ngaphandle kweenkqubo zokuphuhlisa izakhono, iBhanki ithe yaququzelela iinkomfa eziliqela. Izihloko zezi nkqubo ziquke ukutshintsha kwemali (flow of funds), advanced econometric and computational methods, uzinzo kwiimalike zemali (financial stability), kunye nolawulo lokujikeleza kwemali (currency management).

I-Bhanki isazama ukukhuthaza nokuphuhlisa inkcubeko yophando, kwaye ziliqela iingxelo zophando eziqunyelweyo kubanjiswene nabaphandi bangaphandle phantsi kwenkqubo ebizwa i-Visiting Research Fellows Programme. Ngo-Oktobha nyakenye, iBhanki iye yasingatha ingqungquthela yesibini phantsi kwesihloko esithi “Challenges for Monetary Policy-makers in Emerging Markets”. Inkqubo yale ngqungquthela yaye yapapashwa kwincwadana nakwi-website yeBhanki.

I-Bhanki iqalise ngomsebenzi wocwangciso olumanyeneyo lwabasebenzi bayo ukuqinisekisa ukuba abasenzi banezakhono ezifanelekileyo. Olu cwangciso luzakuqinisekisa ukuba abasebenzi abanamava bayalugqithisa ulwazi kwabo basebatsha khon’ukuze izakhono zokuphumelelisa imisebenzi yeBhanki zingadingeki. Ziliqela izakhiwo zamasebe eBhanki ezithe zathweswa iimbasa zokuba zezembali kweli. Oku kunikeze imicela-mngeni kwiimfuneko zophatho-mali, ulondolozo lwamandla, ukhathalelo lwendalo, ubukho bombane, iziqaphela-mlilo kunye nofikelelo-lula lwezakhiwo zayo ngabasebenzi abakhubazekileyo. Ngaxeshanye, iBhanki isasigcinile isidima senkangeleko yezakhiwo zayo.

Imisebenzi yokwandiswa nokuphuculwa kwezakhiwo zamasebe eBhanki seyigqityiwe kumanye amasebe, kanti kumanye isaqala, nangona ekhona amasebe alindele ukutyunjwa kwabo bazokwenza umsebenzi. Lo msebenzi uzakuba kumasebe aseMonti, eRhawutini naseKapa. Isakhiwo esitsha saseBloemfontein sisazotywa. Iziqaphela-mlilo kunye nezazisi ngexesha lentlekele ezikhoyo kundlu-nkulu nakwisebe laseThekwini ziyaphuculwa khon’ukuze zikwazi ukuvumelana nomthetho wezempilo nokhuseleko.

Okokugqibela, iBhanki ihlabele mgama malunga nokuqaliswa kwenkqubo entsha ebizwa ngokuba yi “Enterprise Resource Planning” (ERP) ezakuthi iphucule indlela iBhanki esebenza ngayo. Le ERP izakudibanisa zonke iindlela zokuqokelela nokugcina ubucukubhede bolwazi olusuka kumacandelo ngamacandelo nekujongeke ukuba iBhanki ixhamle kanobom kule nkqubo. Le ERP kufaneleke ukuba igqityezelwe ekupheleni kwalo nyaka.

## Isiphelo

Nangona inxalenye yemiphumela yokudodobala koqoqosho ehlabathi ibonakala njengedlulileyo, kulindeleke ukuba ukubuyela kundalashe kwemeko yezoqoqosho kuhambe ngonyawo lwelovane. Uqoqosho lwangaphakathi nalo lubonakala ngathi luzakuchacha kwiinyanga ezizayo, kwaye nezinga lokwenyuka kwamaxabiso lizokwehla ngenxa yokwehla kweemfuno zangaphakathi. Kodwa ke, isantya sokwehla kwamaxabiso sidodobaliswa kukukhula kwamaxabiso alawulwa ngurhulumente, nezivumelwano ngokwenyuka kwemivuzo ezikwizinga elodlula elo lokwenyuka kwamaxabiso. I-Bhanki izakuhlala isebenzela uzinzo lwamaxabiso oluphakathi kumlinganiselo obekiweyo khon'ukuze kuxhamle ukukhula kwezoqoqosho.

Le meko yakutshanje yombhodamo kwiimalike zemali ibonakalise ukuba iBhanki kufuneka izimisele ekuqinisekiseni imeko ezinzileyo kwiimalike zemali. Oku kuquka ukunika ingqwalasela ulawulo nolwaluso lwenkqubo yentlawulo yelizwe, iimalike zemali, kunye necandelo leebhanki. Iimalike zemali zeli lizwe ziye zachatshazelwa ngumbhodamo wamacandelo eebhanki zamanye amazwe. Ukwenyuka kwamatyala angahlawulekiyo emali-mboleko kuyichaphazele ingeniso yeebhanki. Le meko ifuna ukuqwalaselwa kakuhle.

Ngaphakathi, iBhanki izakuqhubeka ngokuphuhlisa izakhono zabasebenzi nokuzama ukukhuthaza abasebenzi ukuba bangayishiyi. Uphuculo olumandla luzakuba kwindlela iBhanki esebenza ngayo, kwaye nokuqaliswa kwenkqubo ye-ERP kulindeleke ukuba kuncedise olu phuculo kulo nyaka sikuwo.

## Imibulelo

Ndiqwenela ukubulela i-ofisi kaMongameli, uRhulumente nePalamente ngokuqhubeka ngenkxaso yabo. Intsebenziswano noNondyebo wesizwe igcineke kakuhle yaze yaqiniswa ziintlanganiso zesigxina phakathi kweBhanki noNondyebo. Ndiqwenela ukubulela bobabini abaphathiswa bezemali, omtsha kunye nomdala, kananjalo namasekela abo ngenkxaso nentsebenziswano yabo, ndingamlibelanga noMphathi-jikelele kwakunye nabasebenzi beli sebe.

Ndikwenza umbulelo ongazenzisiyo kumalungu esigqeba esilawulayo ngemizamo yabo yokuqinisekisa ukuba iBhanki ilawulwa ngendlela efanelekileyo. UMnumzana Daniel Mminele lilungu lesigqeba emva kokuqeshwa kwakhe njengo-Sekela-Rhuluneli. Ndiqwenela ukuthatha eli thuba ndivuyisane naye ekuqeshweni kwakhe.

Le yintlanganiso yonyaka yokugqibela yam kunye nani. Ndiqwenela ukubulela i-Ofisi ka Mongameli ngethuba andinike lona ukuba ndikhonze isizwe njengeRhuluneli yeBhanki enguvimba. Le ibe yimbeko nethamsanqa njengoko xa ndithi ndakujonga ngasemva ndizive ndikhukhumele yimisebenzi yeBhanki. Xa nditshoyo ndibulela nakumasekela-rhuluneli, abalawuli kunye nabasebenzi beBhanki ngenkxaso encomekayo, nokuzinikezela ngokupheleleyo kwimisebenzi yeBhanki kule minyaka ilishumi idlulileyo. Ndiqwenela ukuvuyisana noNkosazana Gill Marcus ozakuthi athathe imikhala yolawulo. UNkosazana Marcus akamtshanga kwimisebenzi yeBhanki, kwaye uyaziwa kwiimalike zemali. Kananjalo, ndiyazi ukuba iBhanki ndiyishiya ezandleni ezithembekile. Ndiqwenela uNkosazana Marcus, amasekela akhe, kunye nabasebenzi beBhanki iminqweno emihle kwimicela-mingeni abajongene nayo ngaphambili.