

RCS GROUP FINANCIAL DASHBOARD

FOR THE YEAR ENDED 31 DECEMBER 2025



STATEMENT OF FINANCIAL POSITION		DEC F2025	DEC F2024	% Growth
Cash	Rm	1 033	1 041	-0.8%
Net Active Debtors Book	Rm	12 264	12 252	0.1%
Gross Debtors Book	Rm	14 150	14 396	-1.7%
Provision Allowance	Rm	(1 886)	(2 143)	-12.0%
Net Litigation Debtors Book	Rm	469	395	18.8%
Gross Litigation Book	Rm	1 741	1 966	-11.5%
Provision for Litigation	Rm	(1 272)	(1 571)	-19.1%
Other Receivables	Rm	84	159	-47.5%
Amount Receivable from Insurer	Rm	103	91	12.4%
Fixed & Intangible Assets	Rm	367	390	-5.9%
Goodwill	Rm	113	113	0.0%
Deferred Tax Asset	Rm	487	361	34.9%
Net tax	Rm	25	30	-14.4%
Total Assets	Rm	14 946	14 832	0.8%
Shareholders Equity	Rm	3 699	3 704	-0.1%
Term Funding	Rm	10 571	10 180	3.8%
Trade & Other Payables	Rm	675	947	-28.8%
Total Liabilities	Rm	11 246	11 127	1.1%
Total Equity & Liabilities	Rm	14 946	14 832	0.8%

YEAR TO DATE PROFITABILITY		DEC F2025	DEC F2024	% Growth
Net Interest Income	Rm	1 936	1 949	-0.7%
Other Income	Rm	1 540	1 540	0.0%
Transaction Fee Expense	Rm	-358	-361	-0.8%
Net Banking Income	Rm	3 118	3 128	-0.3%
Operating Costs	Rm	-1 474	-1 476	-0.1%
Income from Operations before Cost of Risk	Rm	1 644	1 652	-0.5%
Cost of Risk	Rm	-1 115	-1 214	-8.2%
Profit Before Tax	Rm	529	438	20.9%

OUTSTANDING SME BOOK SIZE		DEC F2025	DEC F2024	% Growth
Loans	Rm	1 965	1 906	3.1%
Auto	Rm	15	37	-60.4%
Store Cards - South Africa	Rm	11 377	11 732	-3.0%
Store Cards - Namibia and Botswana	Rm	308	239	29.0%
Group Book	Rm	13 664	13 914	-1.8%

ASSET COVER RATIO			DEC F2025
Issuer Group Assets = Net Active Debtors Book + Net Litigation Debtors Book			12 734
Issuer Group Net Debt = Term Funding - Cash and Cash Equivalents			9 538
Asset Cover Ratio = Issuer Group Assets/Issuer Group Net Debt			1.33

Asset cover ratio is not less than the minimum asset cover level of 1.24x

ACTIVE CUSTOMER NUMBERS		DEC F2025	DEC F2024	% Growth
Loans	#	64 874	68 157	-4.8%
Auto	#	359	591	-39.3%
Store Cards - South Africa	#	1 566 587	1 892 844	-17.2%
Store Cards - Namibia and Botswana	#	61 189	43 737	39.9%
Group	#	1 693 009	2 005 329	-15.6%


30/01/2026