RCS GROUP FINANCIAL DASHBOARD

FOR THE HALF YEAR ENDED 30 JUNE 2026

STATEMENT OF FINANCIAL POSITION		JUN F2026	JUN F2025	% Growth
Cash	**Rm**	**1 138**	**1 115**	**2.0%**
Net Active Debtors Book	**Rm**	**12 253**	**12 288**	**-0.3%**
Gross Debtors Book	Rm	14 160	14 363	-1.4%
Provision Allowance	Rm	(1 907)	(2 075)	-8.1%
Net Litigation Debtors Book	**Rm**	**588**	**362**	**62.5%**
Gross Litigation Book	Rm	1 565	1 841	-15%
Provision for Litigation	Rm	(977)	(1 479)	-33.9%
Other Receivables	Rm	96	142	-32.5%
Amount Receivable from Insurer	Rm	136	93	46.7%
Fixed & Intangible Assets	Rm	351	366	-4.1%
Goodwill	Rm	113	113	0.0%
Deferred Tax Asset	Rm	416	349	19.1%
Net tax	Rm	22	54	-59.7%
Total Assets	**Rm**	**15 113**	**14 883**	**1.5%**
Shareholders Equity	**Rm**	**3 834**	**3 962**	**-3.2%**
Term Funding	Rm	10 578	10 342	2.3%
Trade & Other Payables	Rm	701	579	21.1%
Total Liabilities	**Rm**	**11 279**	**10 921**	**3.3%**
Total Equity & Liabilities	**Rm**	**15 113**	**14 883**	**1.5%**

YEAR TO DATE PROFITABILITY		JUN F2026	JUN F2025	% Growth
Net Interest Income	**Rm**	**987**	**965**	**2.3%**
Other Income	Rm	767	787	-2,5%
Transaction Fee Expense	Rm	-191	-183	4,5%
Net Banking Income	**Rm**	**1 563**	**1 569**	**-0,4%**
Operating Costs	Rm	-716	-718	-0,3%
Income from Operations before Cost of Risk	**Rm**	**847**	**852**	**-0.5%**
Cost of Risk	Rm	-516	-538	-4.2%
Profit Before Tax	**Rm**	**331**	**313**	**5.8%**

OUTSTANDING SME BOOK SIZE		JUN F2026	JUN F2025	% Growth
Loans	Rm	1 997	1 913	4.4%
Store Cards - South Africa	Rm	11 430	11 615	-1.6%
Store Cards - Namibia and Botswana	Rm	307	251	22.2%
Group Book	**Rm**	**13 734**	**13 779**	**-0.3%**

ASSET COVER RATIO	JUN F2026
Issuer Group Assets = Net Active Debtors Book + Net Litigation Debtors Book	12 841
Issuer Group Net Debt = Term Funding - Cash and Cash Equivalents	9 440
Asset Cover Ratio = Issuer Group Assets/Issuer Group Net Debt	**1.36**

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

ACTIVE CUSTOMER NUMBERS		JUN F2026	JUN F2025	% Growth
Loans	#	66 284	67 706	-2.1%
Store Cards - South Africa	#	1 534 163	1 788 940	-14.2%
Store Cards - Namibia and Botswana	#	60 254	61 189	-1.5%
Group	**#**	**1 660 701**	**1 917 835**	**-13.4%**

PRODUCTION YEAR TO DATE		JUN F2026	JUN F2025	%
Loans	Rm	507	507	0.1%
Store Cards - South Africa	Rm	4 180	4 303	-2.9%
Store Cards - Namibia and Botswana	Rm	156	148	5.7%
Group	**Rm**	**4 843**	**4 958**	**-2.3%**

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BNP PARIBAS GROUP