

RCS GROUP FINANCIAL DASHBOARD

FOR THE QUARTER ENDING 30 SEPTEMBER 2025



STATEMENT OF FINANCIAL POSITION		SEP F2025	SEP F2024	% Growth
Cash	Rm	1 094	1 032	6,0%
Net Active Debtors Book	Rm	12 037	12 115	-0,6%
Gross Debtors Book	Rm	13 911	14 328	-2,9%
Provision Allowance	Rm	(1 874)	(2 213)	-15,3%
Net Litigation Debtors Book	Rm	458	478	-4,3%
Gross Litigation Book	Rm	2 162	2 462	-12,2%
Provision for Litigation	Rm	(1 704)	(1 984)	-14,1%
Other Receivables	Rm	348	202	72,5%
Amount Receivable from Insurer	Rm	96	161	-40,0%
Fixed & Intangible Assets	Rm	356	381	-6,5%
Goodwill	Rm	113	113	0,0%
Deferred Tax Asset	Rm	308	361	-14,8%
Net tax	Rm	19	90	-79,4%
Total Assets	Rm	14 829	14 933	-0,7%
Shareholders Equity	Rm	3 518	3 921	-10,3%
Term Funding	Rm	10 700	10 371	3,2%
Trade & Other Payables	Rm	611	641	-4,7%
Total Liabilities	Rm	11 311	11 012	2,7%
Total Equity & Liabilities	Rm	14 829	14 933	-0,7%

ASSET COVER RATIO	SEP F2025
Issuer Group Assets = Net Active Debtors Book + Net Litigation Debtors Book	12 494
Issuer Group Net Debt = Term Funding - Cash and Cash Equivalents	9 606
Asset Cover Ratio = Issuer Group Assets/Issuer Group Net Debt	1,30

*Asset cover ratio is greater than the minimum level of 1.24x

PRODUCTION YEAR TO DATE		SEP F2025	SEP F2024	%
Loans	Rm	806	642	25,6%
Store Cards - South Africa	Rm	6 384	6 705	-4,8%
Store Cards - Namibia and Botswana	Rm	285	194	46,8%
Group	Rm	7 475	7 541	-0,9%

YEAR TO DATE PROFITABILITY		SEP F2025	SEP F2024	% Growth
Net Interest Income	Rm	1 448	1 465	-1,2%
Other Income	Rm	1 170	1 127	3,8%
Transaction Fee Expense	Rm	-269	-274	-2,0%
Net Banking Income	Rm	2 349	2 318	1,3%
Operating Costs	Rm	-1 077	-1 132	-4,9%
Income from Operations before Cost of Risk	Rm	1 272	1 186	7,3%
Cost of Risk	Rm	-735	-866	-15,2%
Profit Before Tax *	Rm	537	320	67,7%
Income tax expense	Rm	-169	-90	87,6%
Profit For The Year	Rm	368	230	59,9%

* Insurance cells treated under IFRS4 for management accounts. Will be treated in accordance with IFRS17 for statutory AFS purposes. This causes a swap out between PBT and Tax, but PAT is consistent with both methodologies.

OUTSTANDING SME BOOK SIZE		SEP F2025	SEP F2024	% Growth
Loans	Rm	1 886	1 957	-3,6%
Auto	Rm	18	41	-55,1%
Store Cards - South Africa	Rm	11 195	11 676	-4,1%
Store Cards - Namibia and Botswana	Rm	296	226	30,9%
Group Book	Rm	13 395	13 900	-3,6%

*Please note that the above balances are as at Statement Month End (SME). The debtors book as per the Statement of Financial position includes accounting adjustments (examples of these are Interest Accruals between Statement Month End and Calendar Month End)

CUSTOMER NUMBERS		SEP F2025	SEP F2024	% Growth
Loans	#	63 810	69 405	-8,1%
Auto	#	529	610	-13,3%
Store Cards - South Africa	#	1 599 724	1 902 385	-15,9%
Store Cards - Namibia and Botswana	#	43 039	42 834	0,5%
Group	#	1 707 102	2 015 234	-15,3%

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30/10/2025

