

# RCS GROUP FINANCIAL DASHBOARD

## FOR THE 6 MONTHS RESULTS ENDING 30 JUNE 2025



STATEMENT OF FINANCIAL POSITION		JUN F2025	JUN F2024	% Growth
Cash	Rm	1 115	1 111	0,4%
Net Active Debtors Book	Rm	12 288	12 308	-0,2%
Gross Debtors Book	Rm	14 363	14 530	-1,1%
Provision Allowance	Rm	(2 075)	(2 222)	-6,6%
Net Litigation Debtors Book	Rm	362	455	-20,5%
Gross Litigation Book	Rm	1 841	2 245	-18,0%
Provision for Litigation	Rm	(1 479)	(1 790)	-17,4%
Other Receivables	Rm	142	125	13,9%
Amount Receivable from Insurer	Rm	93	165	-43,8%
Fixed & Intangible Assets	Rm	366	303	20,9%
Goodwill	Rm	113	113	0,0%
Deferred Tax Asset	Rm	349	375	-6,8%
Net tax	Rm	54	92	-40,5%
<b>Total Assets</b>	<b>Rm</b>	<b>14 883</b>	<b>15 046</b>	<b>-1,1%</b>
<b>Shareholders Equity</b>	<b>Rm</b>	<b>3 962</b>	<b>3 806</b>	<b>4,1%</b>
Term Funding	Rm	10 342	10 697	-3,3%
Trade & Other Payables	Rm	579	542	6,7%
<b>Total Liabilities</b>	<b>Rm</b>	<b>10 921</b>	<b>11 239</b>	<b>-2,8%</b>
<b>Total Equity &amp; Liabilities</b>	<b>Rm</b>	<b>14 883</b>	<b>15 046</b>	<b>-1,1%</b>

ASSET COVER RATIO	JUN F2025
Issuer Group Assets = Net Active Debtors Book + Net Litigation Debtors Book	12 650
Issuer Group Net Debt = Term Funding - Cash and Cash Equivalents	9 227
<b>Asset Cover Ratio = Issuer Group Assets/Issuer Group Net Debt</b>	<b>1,37</b>

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

PRODUCTION YEAR TO DATE		JUN F2025	JUN F2024	%
Loans	Rm	507	469	8,1%
Store Cards - South Africa	Rm	4 303	4 507	-4,5%
Store Cards - Namibia and Botswana	Rm	148	126	17,2%
<b>Group</b>	<b>Rm</b>	<b>4 957</b>	<b>5 102</b>	<b>-2,8%</b>

YEAR TO DATE PROFITABILITY		JUN F2025	JUN F2024	% Growth
Net Interest Income	Rm	965	973	-0,9%
Other Income	Rm	794	748	6,2%
Transaction Fee Expense	Rm	-187	-182	2,9%
Net Banking Income	Rm	1 572	1 540	2,1%
Operating Costs	Rm	-721	-767	-6,0%
<b>Income from Operations before Cost of Risk</b>	<b>Rm</b>	<b>851</b>	<b>773</b>	<b>10,1%</b>
Cost of Risk	Rm	-538	-618	-12,9%
<b>Profit Before Tax *</b>	<b>Rm</b>	<b>313</b>	<b>155</b>	<b>101,7%</b>
Income tax expense	Rm	-53	-45	18,8%
<b>Profit For The Year</b>	<b>Rm</b>	<b>260</b>	<b>110</b>	<b>135,3%</b>

\* 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		JUN F2025	JUN F2024	% Growth
Loans	Rm	1 913	2 035	-6,0%
Auto	Rm	24	48	-49,1%
Store Cards - South Africa	Rm	11 591	11 730	-1,2%
Store Cards - Namibia and Botswana	Rm	251	225	11,4%
<b>Group Book</b>	<b>Rm</b>	<b>13 781</b>	<b>14 038</b>	<b>-1,8%</b>

\*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		JUN F2025	JUN F2024	% Growth
Loans	#	67 706	71 076	-4,7%
Auto	#	529	645	-18,0%
Store Cards - South Africa	#	1 788 411	1 918 926	-6,8%
Store Cards - Namibia and Botswana	#	45 237	42 025	7,6%
<b>Group</b>	<b>#</b>	<b>1 901 883</b>	<b>2 032 672</b>	<b>-6,4%</b>