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RISK MANAGEMENT 2025/26

CUMULUS

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LAND BANK
INSURANCE (SOC) LIMITED

Contents

Summary

More thundershowers except in the west

Isolated to scattered thundershowers will continue over the central, eastern, and north-eastern regions during the next few days, while the western parts — including the winter rainfall region — will remain hot and dry. Along the Garden Route, light showers are expected at times, with generally mild conditions.

Much of the summer-grain production region is expected to receive near-average rainfall. Mpumalanga may see above-average totals, with some areas receiving up to 50 mm. Conditions will be drier toward the west, particularly in the North West Province, where it is expected to remain relatively dry, and most areas may receive less than 10 mm of rain until the middle of next week, according to current forecasts. Temperatures will be higher and it will be sunnier than in the previous few weeks, which will help increase cumulative heat units that are still lagging behind the long-term average in the eastern parts of the region.

Thundershowers over the central to eastern parts of the country will still tend to become severe, associated with the current atmospheric circulation patterns, which include the lack of a deep layer of tropical moisture, dry air towards the west and stronger upper-air winds.

Looking further ahead, there are indications that a more significant rainfall event might be possible by next weekend as current forecasts indicate the interaction between a tropical low, which is expected to be present somewhere around north-eastern Namibia and an upper-air trough from the west. If this event does develop, it can result in an increase in cloud cover and widespread rainfall over the interior which may be significant in places. However, this is still relatively far out in the forecast, and these developments will be monitored.

Large-scale patterns remain favourable for further thundershowers over the interior, but global patterns are becoming less supportive of widespread above-normal rainfall over southern Africa. While large-scale convection along the equator has recently favoured local rainfall, it is trending toward a more neutral state, with no strong signal for either wet or dry conditions in our region. Westerly winds are still located farther north than normal for this time of year (consistent with a negative Southern Annular Mode), a situation that is generally not associated with above-normal rainfall over the summer rainfall region. This pattern also supports more frequent cold fronts bringing dry air into the western to southern parts of South Africa, increasing the potential for severe storms where thundershowers do occur. Recent declines in the Southern Oscillation Index and weakening easterly winds over the tropical Pacific further point to a shift toward less favourable global circulation patterns for widespread above-average rainfall over southern Africa. While current forecasts suggest the possibility of more widespread rainfall by next weekend, confidence remains low, and the broader global signals appear to be trending less supportive of wet conditions over the summer rainfall region.

Given the weak La Niña event, seasonal forecasts continue to indicate a relatively wet mid- to late summer over the interior. However, while still leaning towards normal to wetter-than-normal conditions, the latest forecasts issued in November limit the wet signal to the eastern parts of the country, while drier than normal conditions are indicated over the western parts.

The following is a summary of weather conditions during the next few days (until middle next week):

- On average, temperatures will be near normal over the eastern to southern parts, but above normal over the central to western parts, including the northern to western parts of the winter rainfall region.
- Most areas will be warmer and drier than during the previous week, despite further thundershowers over the central to eastern parts.
- Total rainfall will be near normal to above normal over the eastern parts, especially over the Eastern Highveld and KZN.
- Total rainfall will be near normal to below normal over the central areas.
- Total rainfall will be below normal over the lower-lying north-eastern parts such as the Limpopo River Valley and Loweveld as well as the western parts including the western to northern parts of the winter rainfall region where no rain is expected
- Light showers are expected at times along the Garden Route.
- Thundershowers are expected daily over the central to eastern parts, excluding the Limpopo River Basin and Lowveld on most days.
- Temperatures will be normal to above normal for this time of the year.
- It will be hot over the western interior, including the western to northern parts of the winter rainfall region. Hot conditions will spread into the southern interior at times as well as into the central interior.
- It will be hot over the Limpopo River Valley and Lowveld, spreading into northern and eastern KZN at times.
- Thundershowers over the interior, where they occur, will have an enhanced tendency to become severe.

The summer-grain production region will be mild to warm in the east, and warm to hot in the west. Thundershowers are expected daily. Total rainfall will be near normal to above normal over the eastern half of the region, with rainfall totals during the period in the order of 20 – 50 mm in many areas. It will be drier on average over the western to north-western parts of the region.

The winter rainfall region will experience a continuation of summery conditions. The southern parts such as the Garden Route will be mild while hot conditions will dominate over the northern to western parts. Light showers may occur in the south at times and southeasterlies will be strong in the southwest throughout the period, but somewhat weaker than during the preceding weeks.

Overview of expected conditions over the main agricultural production areas

A weak upper-air trough over the southern to south-eastern parts, with perturbations at times further north, will keep conditions favourable for isolated to scattered thundershowers over the central to eastern parts most of the time. Ridging high-pressure systems will enhance rainfall over especially the eastern areas at times, mostly by Saturday/Sunday and again by Tuesday/Wednesday.

Maize production region:

Thundershowers are expected daily over the region. It will be mild to warm in the east, and warm in the west, becoming hot at times.

Maximum temperatures over the eastern grain-production areas will range between 20°C and 29°C, with the cooler conditions indicated next week. Minimum temperatures will range between 11°C and 16°C.

Maximum temperatures over the western grain-production areas will range between 29°C and 35°C, with the hottest conditions expected next week. Minimum temperatures will be in the order of 17°C to 21°C.

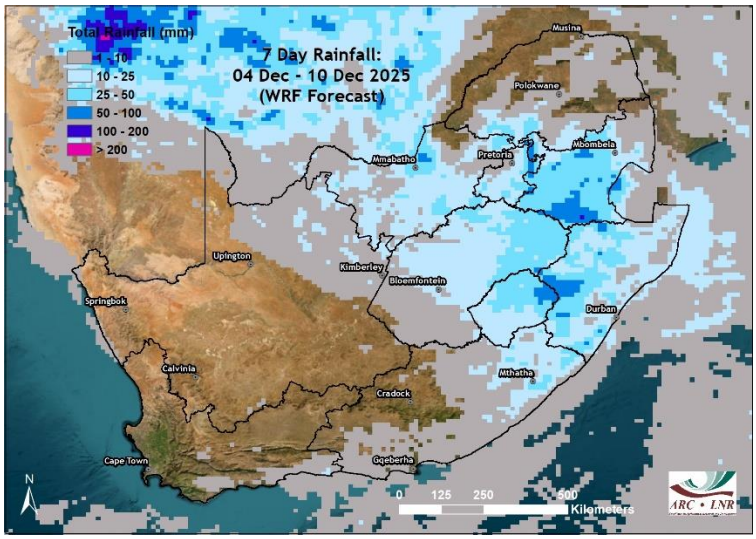
- **Friday (5th):** Partly cloudy and warm, but mild in the east. Scattered thundershowers will occur in the afternoon over the Free State and adjacent parts of the surrounding provinces. Moderate northerly to north-westerly winds are expected in the west.
- **Saturday (6th):** Partly cloudy and warm with scattered thundershowers. Moderate northerly to north-westerly winds are expected in the west.
- **Sunday (7th):** Partly cloudy and warm with scattered thundershowers, but isolated over the north-western parts of the region. Moderate northerly to north-westerly winds are expected in the west
- **Monday (8th):** Partly cloudy and warm with scattered thundershowers. It will be mild in the east over the Eastern Highveld. Moderate northerly to north-westerly winds are expected in the west
- **Tuesday to Thursday (9th – 11th):** Current forecasts indicate a continuation of isolated to scattered thundershowers over the region, which may be more widespread on Tuesday and Wednesday over the eastern parts. At the same time, there are indications that the western areas will be warm to hot with little to no rain. As another influx of cooler air spreads from the east, resulting in increased thundershower activity in the east by Wednesday, the eastern parts are expected to remain mild by Thursday. Isolated thundershowers may still occur on Thursday, but mainly toward the west. These forecasts remain uncertain this far ahead.

Cape Wine Lands and Rûens:

Summer-like conditions will persist through the period. It will be hot daily over the western to northern parts, including the Swartland. Fresh to strong south-easterly winds will remain in the southwest but may weaken somewhat early next week. A cold front may result in cooler conditions early next week, but current forecasts are still uncertain. Light showers may occur along the Garden Route on Saturday and possibly again by Tuesday/Wednesday. The dominance of southerly winds will keep the southern parts mild.

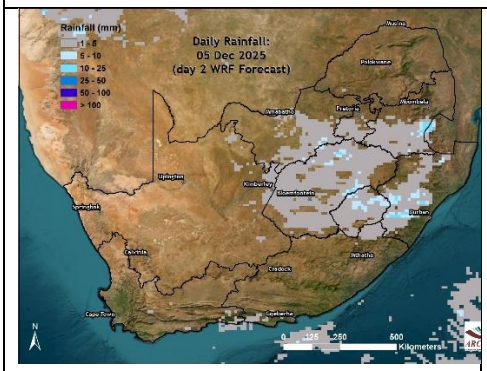
Daily summary of expected conditions (5 - 10 Dec)

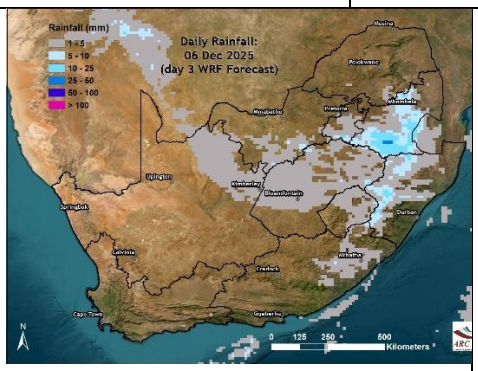
(GFS forecast downscaled using WRF)

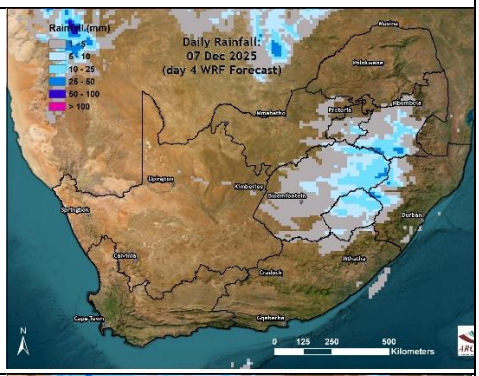


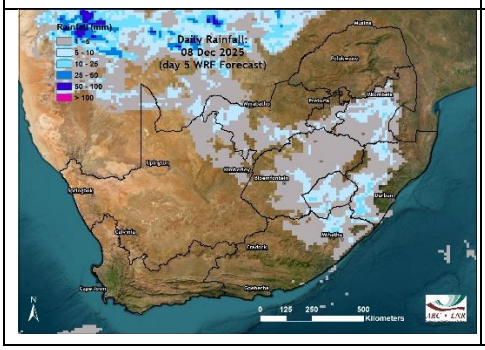
Rainfall

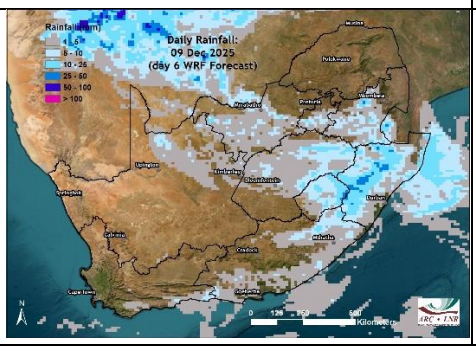
- The central to north-eastern areas will receive rain, with highest total rainfall during the period over the Eastern Highveld and interior of KZN.
- Lower totals are expected over the Limpopo River Valley and Lowveld, as well as the Garden Route, while it will be dry over the western parts of the country.

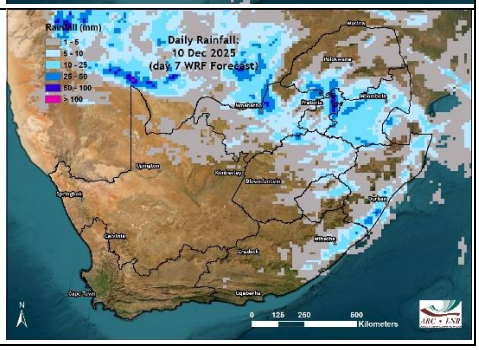




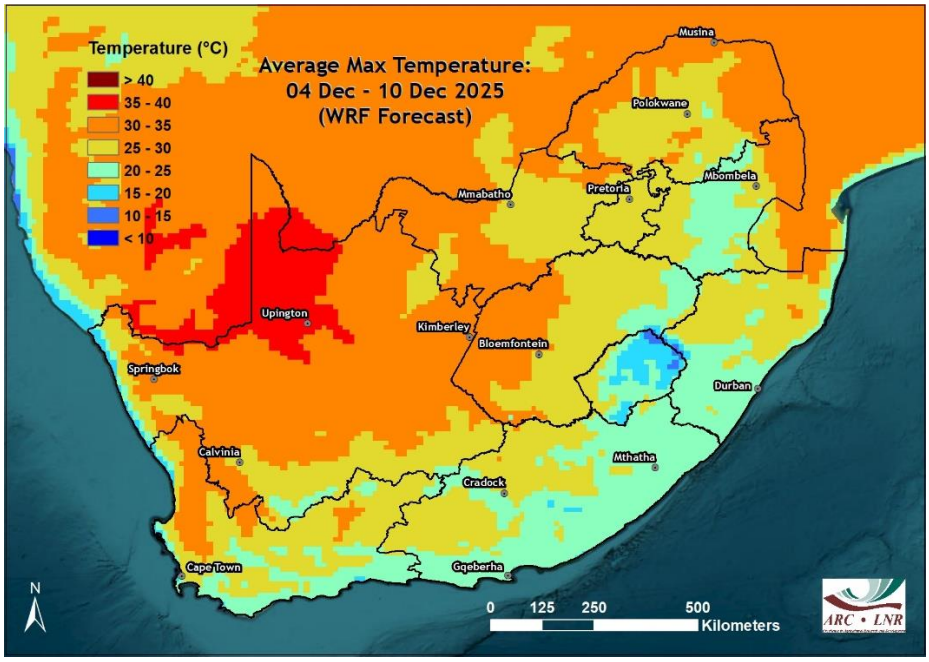






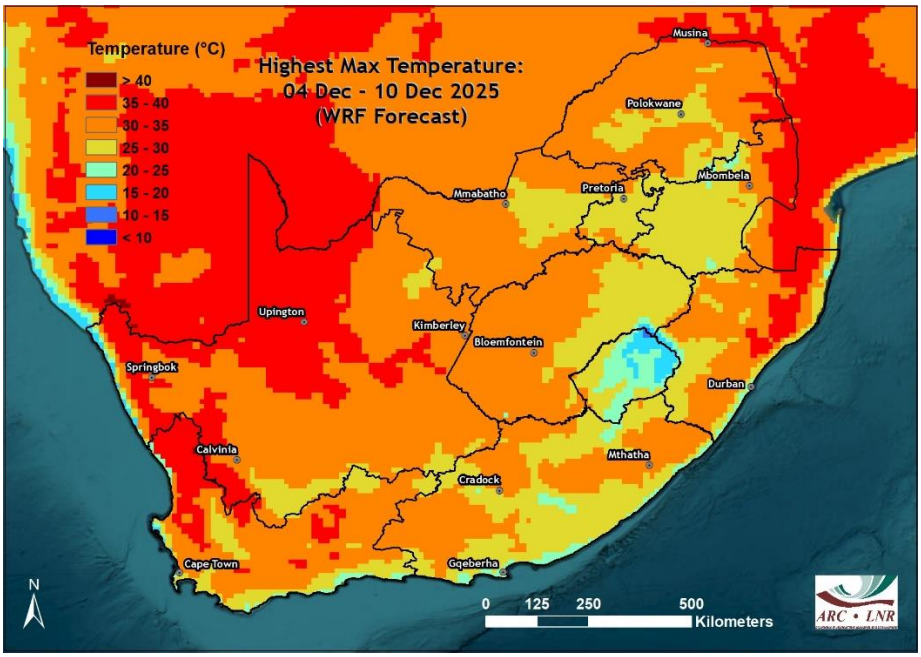


- Scattered thundershowers are expected over the eastern to central parts daily.
- The Limpopo Province and far-northern parts of the North West and Lowveld of Mpumalanga are expected to remain dry.
- No rain is expected over the western interior and winter rainfall region.
- Light showers are possible initially (Friday) along the Garden Route in the south, and again by Tuesday next week.



Average maximum temperatures

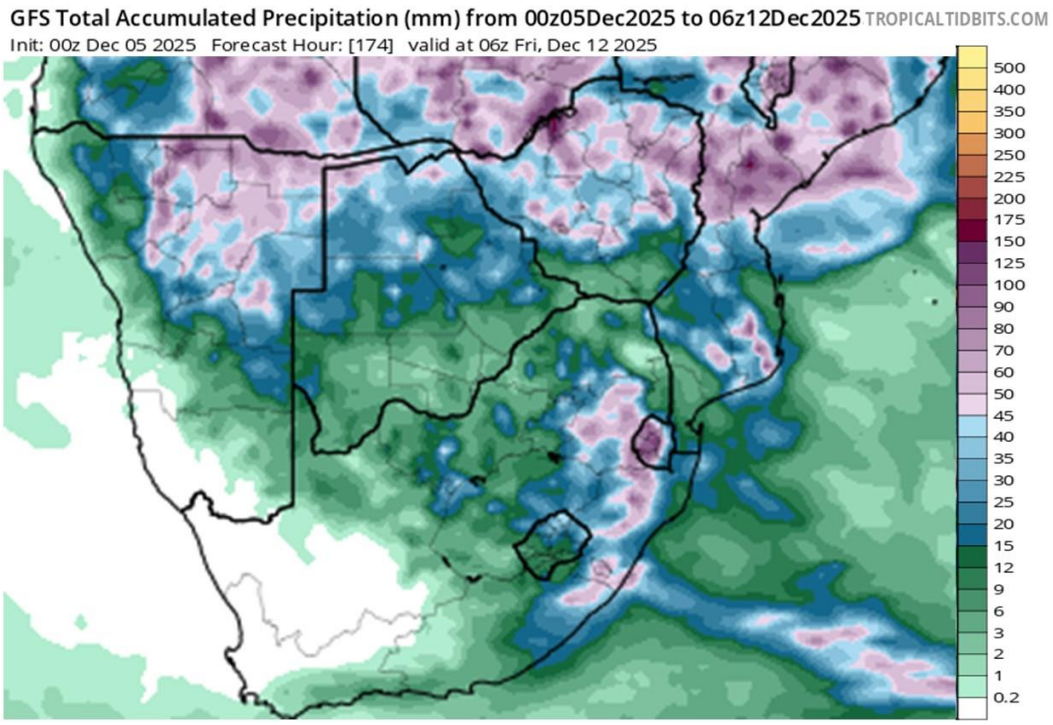
- Average maximum temperatures will range between 20 and 30°C over the eastern interior and between 30 and 37°C over the central to western parts.
- On average, it will be warmer than the previous week.

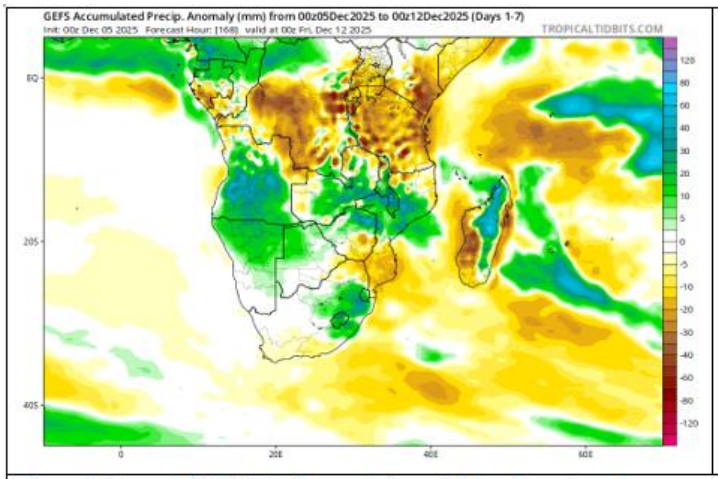


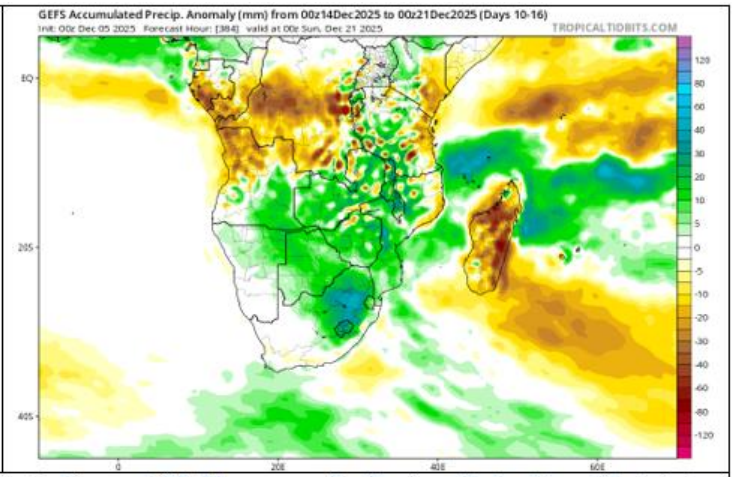
Highest maximum temperatures

- **Highest temperatures, exceeding 35°C, are expected:** Over the western to northern parts of the Northern Cape and western to north-western parts of the Western Cape daily.
- It will be hot over the Lowveld on most days and north-eastern KZN until Tuesday, except for Sunday.

Medium term rainfall summary







Cumulative rainfall totals through the middle of next week are expected to reach 20–50 mm over the Eastern Highveld and the interior of KwaZulu-Nata (top)l. Lower totals are expected further west and in the lower-lying areas to the north and east, including the Limpopo River Valley and the Lowveld. Rainfall distribution will be uneven, as it will be driven mainly by convective thundershowers. The western parts of the country will remain dry, while light showers along the Garden Route should result in 1–15 mm over the period.

According to the GFS ensemble, thundershowers will bring above-average rainfall to the eastern parts of the country, while the western to southern regions, along with Limpopo and the Lowveld, will remain relatively dry over the next few days (left). Looking ahead to the third week of the month, forecasts indicate that rainfall is likely to remain above average across the summer rainfall region (right).

Possible extreme conditions - relevant to agriculture

The South African Weather Service issues warnings for any severe weather that may develop, based on much more information (and in near-real time) than the output of only 2 weather models (GFS and the ECMWF model) considered here in the beginning of a week-long period (5 - 11 December). It is therefore advised to keep track of warnings that may be issued by the SAWS (**www.weathersa.co.za**) as the week progresses.

According to current model projections (GFS / ECMWF models) of weather conditions during the coming week, the following may negatively affect agricultural activities and production:

It will be hot, with maximum temperatures exceeding 35°C:

- Central to north-western and northern parts of the Northern Cape, northern to western parts of the Western Cape, including the Swartland: **Friday to Thursday (5th – 11th).**
- Southern interior: **Monday (8th) and Thursday (11th).**
- Lowveld: **Friday (5th) to Tuesday (9th).**
- North-eastern KZN: **Friday (5th) to Saturday (6th) and Monday (8th) to Tuesday (9th).**

Warm to hot, dry and at times windy conditions will increase the fire hazard where vegetation is dry:

- South-western interior, including the western to northern parts of the winter rainfall region: **Friday to Thursday (5th – 11th).**

Some thundershowers may become severe, producing strong, gusty winds and hail:

- Free State: **Friday (5th).**
- Free State, southern North West, southern Mpumalanga, western KZN, eastern parts of the Eastern Cape: **Saturday (6th) to Tuesday (9th).**
- North-eastern areas where thundershowers occur (currently indicated to be Gauteng, eastern North West, central to eastern Free State and western Mpumalanga): **Wednesday (10th).**

Strong to gale-force south-easterly winds are possible:

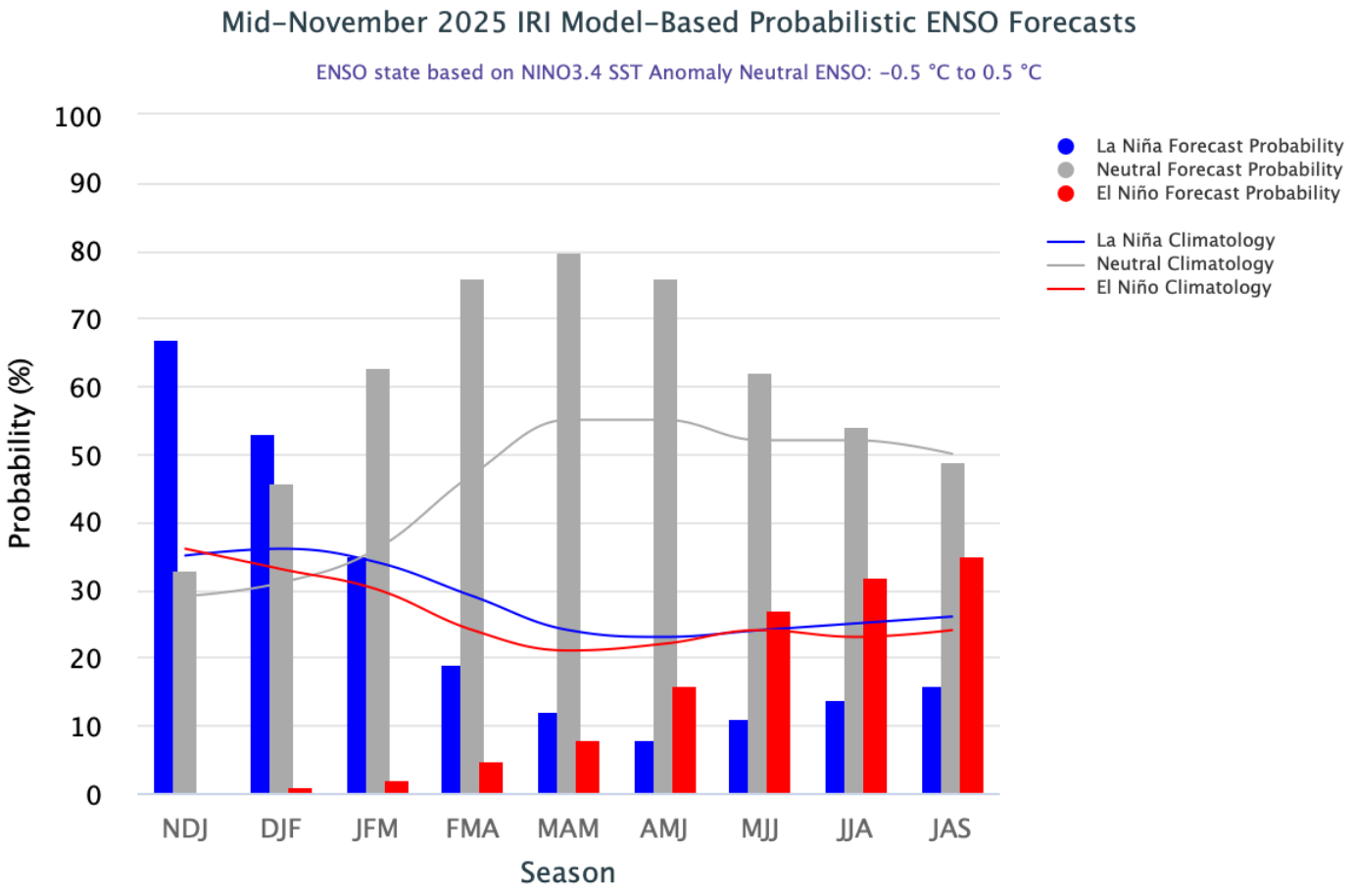
- South-western parts of the Western Cape: **Friday to Thursday (5th – 11th) with a break early next week.**

Seasonal forecast

Current ENSO conditions:

While only some institutions classify the climate state as a La Niña currently, La Niña conditions, both in the ocean and atmosphere, are present. If these conditions persist sufficiently long, the period will be recognized as a La Niña event. There has been an easing in atmospheric indicators during the last week, with the Southern Oscillation Index decreasing and easterly winds over the Central Tropical Pacific Ocean weakening. This may be an indication that the strengthening of the La Niña event has halted.

The graph below shows the International Research Institute for Climate and Society (IRI) ENSO forecast, with La Niña conditions expected to reach a peak in mid-summer.



***International Research Institute for Climate and Society*- http://iri.columbia.edu/**

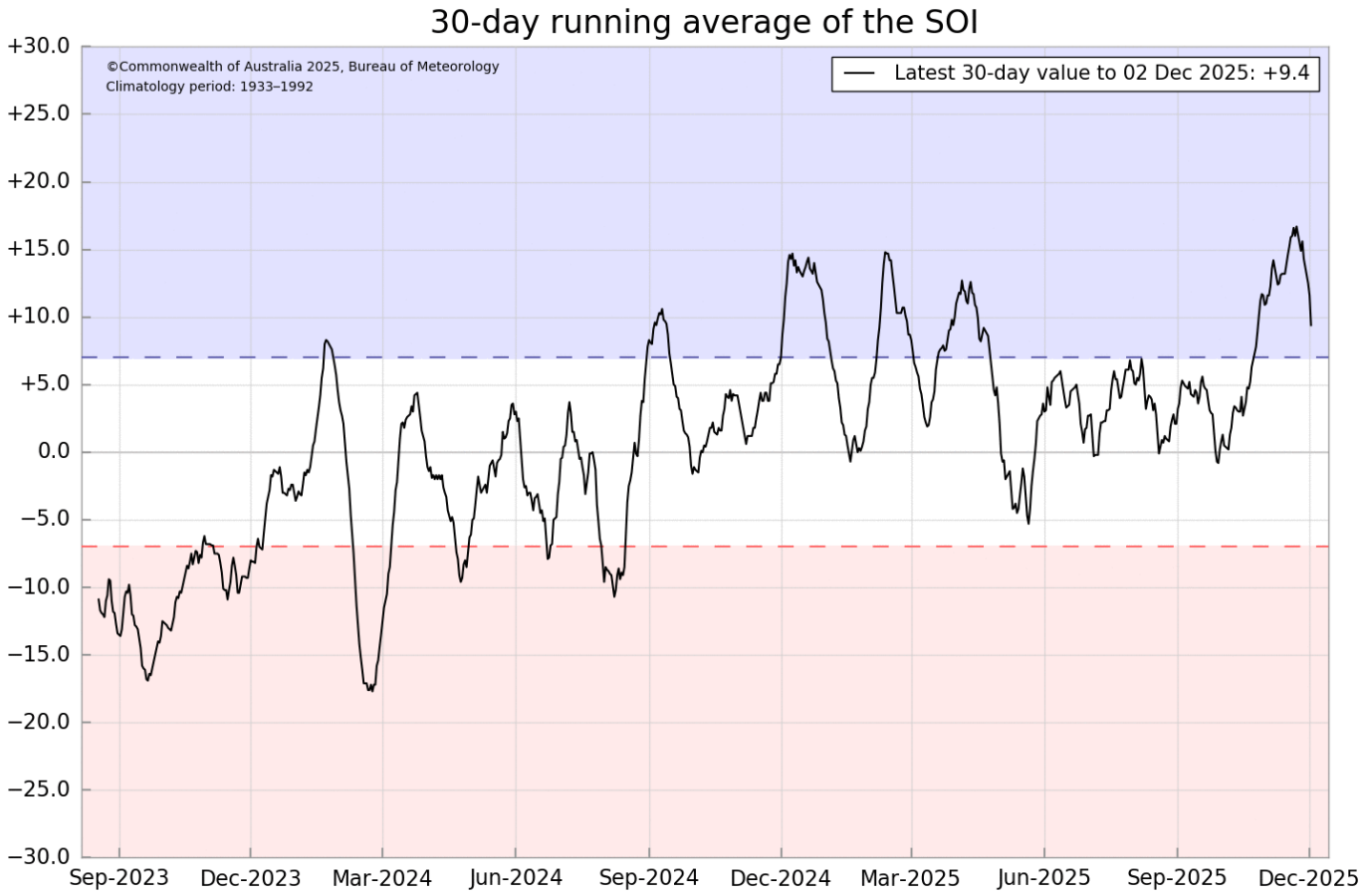
In their most recent update (issued 19 November), the IRI states that" As of mid-November 2025, the equatorial Pacific is in a La Niña state, with sea surface temperatures in the Niño 3.4 region hovering near the La Niña threshold and continuing a gradual cooling trend. The IRI ENSO plume forecast places the probability of La Niña at 67% for November–January, easing to 53% for December–February 2025/26. From January–March onward, conditions begin shifting toward ENSO-neutral, which becomes the dominant outlook. Neutral probabilities rise to 63% at the start of the year and remain the leading state through the forecast period ending in July–September 2026. El Niño probabilities stay very low—below 10%—through March–May 2026, but gradually increase thereafter, reaching 16% in April–June, 27% in May–July, 32% in June–August, and 35% by July–September 2026."

In their most recent update (27 November), the **Australian Bureau of Meteorology** states that "El Niño–Southern Oscillation (ENSO) remains neutral but there are signs La Niña may be developing:

- Latest assessments of the El Niño–Southern Oscillation (ENSO) indicate La Niña is underway. There are clear signs the tropical Pacific ocean and atmosphere are now coupled, meaning they are acting to reinforce and sustain the La Niña pattern.
- Observations in the tropical Pacific Ocean have been consistent with La Niña conditions since early October. The latest relative Niño3.4 SST index value for the week ending 23 November 2025 is −0.93 °C. Sustained values below −0.8 °C are consistent with a La Niña pattern. Weekly values of the relative Niño3.4 index have been fluctuating around the La Niña threshold since mid-to-late September.
- Atmospheric indicators, such as trade winds, pressure and cloud patterns over the equatorial central Pacific, also show consistent signs of La Niña. As at 23 November 2025, the 30-day Southern Oscillation Index (SOI) is +16.1, while the 90-day SOI value is +8.5. Sustained 90-day SOI values above +7.0 are indicative of La Niña. Trade wind strength and cloud patterns have been indicative of La Niña since at least mid-to-late September.
- Short-term 30-day SOI values are likely more positive due to Severe Tropical Cyclone Fina developing near Darwin from 19 November 2025, lowering surface pressure in the region. Transient tropical systems can affect the short-term SOI during the summer months and are not necessarily a reflection of the state of the climate system.
- The Bureau's model currently predicts that tropical Pacific Ocean temperatures are likely to remain at La Niña levels until early 2026 before returning to neutral. This timing aligns with most international models assessed.."….. ***http://www.bom.gov.au***

The Southern Annular Mode (SAM) remains in negative territory. Negative values in the SAM are associated with enhanced westerly winds and an influx of dry air over the interior, especially over the western to central parts. This sometimes increases the tendency for thundershowers over the central to eastern parts to become severe.

The 30-day Southern Oscillation Index (SOI) have decreased to +9.4 but still represents atmospheric pressure patterns in the Australia – Pacific region indicative of La Niña conditions. Such atmospheric conditions are positively correlated with above-normal rainfall over the summer rainfall region of South Africa.

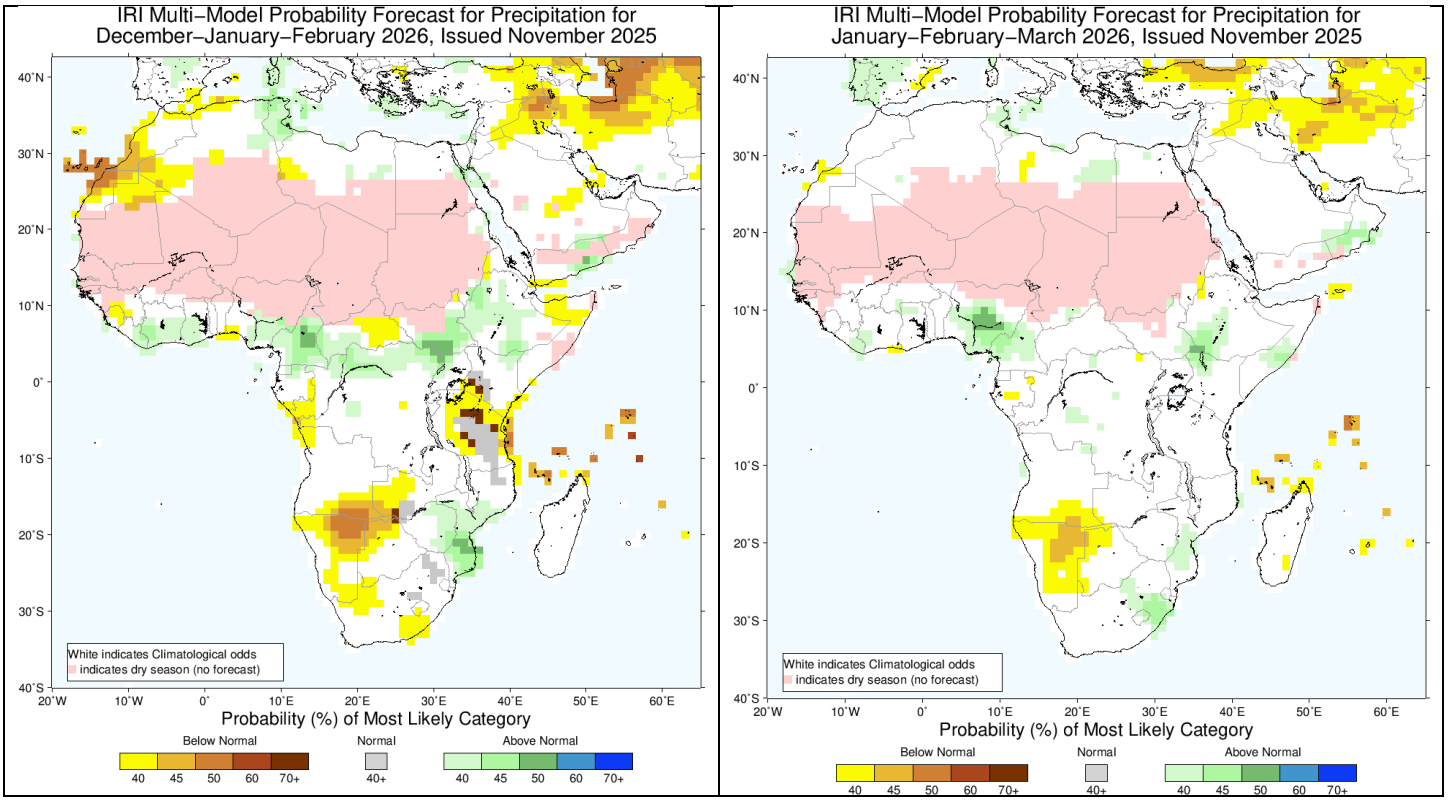


Australian Bureau of Meteorology - **http://www.bom.gov.au**

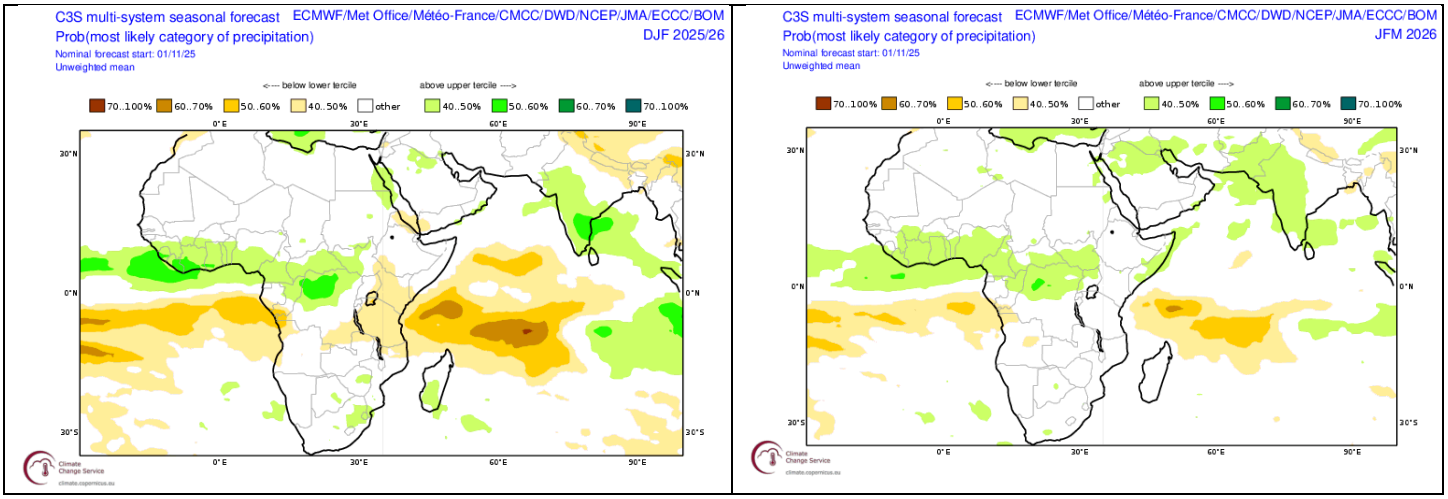
Seasonal forecasts issued by various international institutions

Seasonal forecasts (updated in November 2025) continue to indicate normal to above-normal rainfall over parts of the summer-rainfall region, especially in the east. This outlook is linked to expectations that the current weak La Niña in the Pacific Ocean will strengthen.

However, the projected wet signal for mid- and late summer has weakened considerably compared to the September forecast update. As a result, the western parts of the country are now expected to be drier than normal during this period.



Probabilistic forecasts by the International Research Institute for Climate and Society (IRI) for rainfall for summer (December 2025 to February 2026, left – Forecast issued in 2025-11) and late summer (January to March 2026, right – Forecast issued in 2025-11).



Probabilistic multi-model forecasts by the multi-system COPERNICUS Programme for rainfall for mid-summer (December 2025 to February 2026, left – Forecast issued in 2025-11) and mid- to late summer (January to March 2026, right – Forecast issued in 2025-11).

CUMULUS seasonal outlook

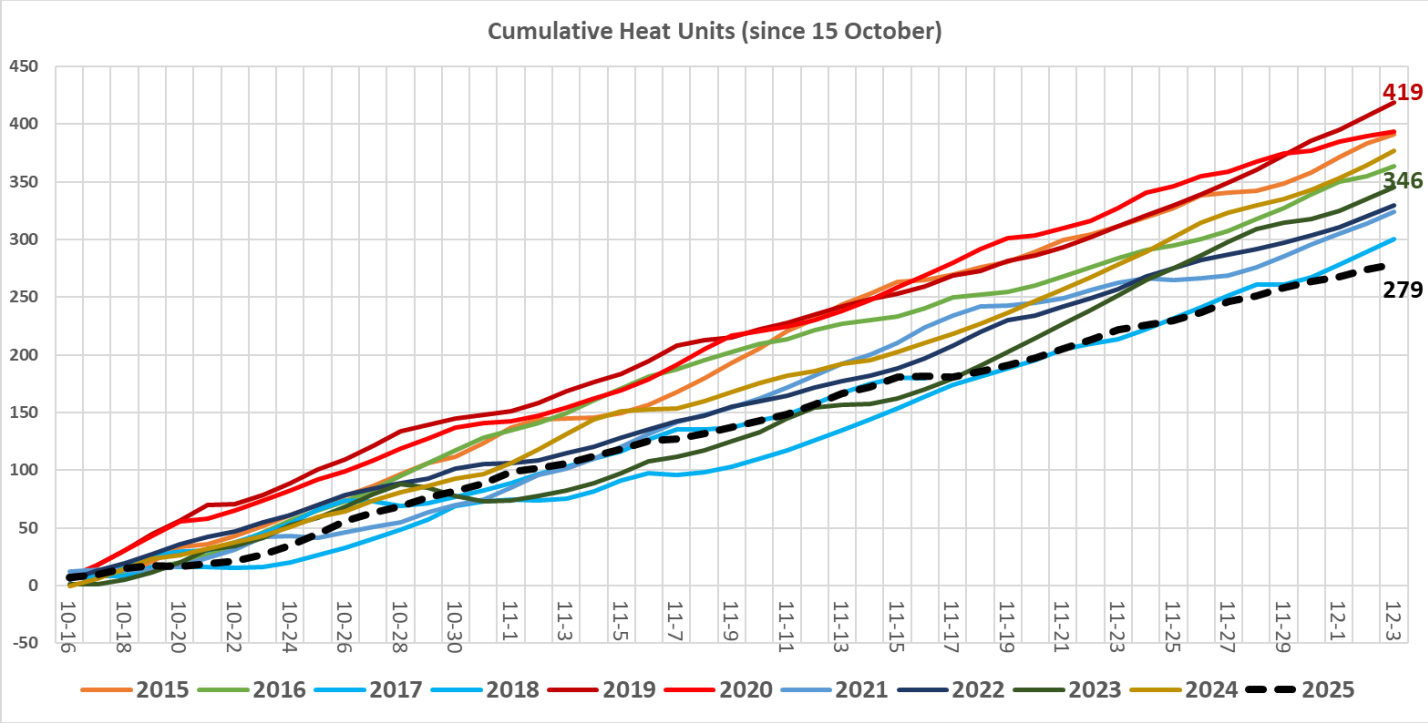
This outlook is based on the typical observed rainfall patterns over the north-eastern half of the country (including most of the summer grain-production region), which are associated with the cyclic variability of the global climate system. Summers similar to 2025/26 usually experience near-normal rainfall totals over the north-eastern parts of the country. There is a tendency for above-normal rainfall during January, while relatively dry conditions are usually observed during February and early March.

Typical patterns during similar summers, over the north-eastern half of the summer rainfall region, are:

- **October**: Near-normal to above-normal rainfall over the north-eastern half of the summer rainfall region
- **November**: Near-normal to below-normal rainfall over the north-eastern half of the summer rainfall region
- **December**: Somewhat wetter earlier in the month but usually trending drier into early January over the north-eastern half of the summer rainfall region
- **January**: Relatively dry early in the month, but above-normal rainfall is possible during the second half over the north-eastern half of the summer rainfall region
- **February-early March**: Near-normal to below-normal rainfall over the north-eastern half of the summer rainfall region
- **Mid- to late March**: Above-normal rainfall over the north-eastern half of the summer rainfall region

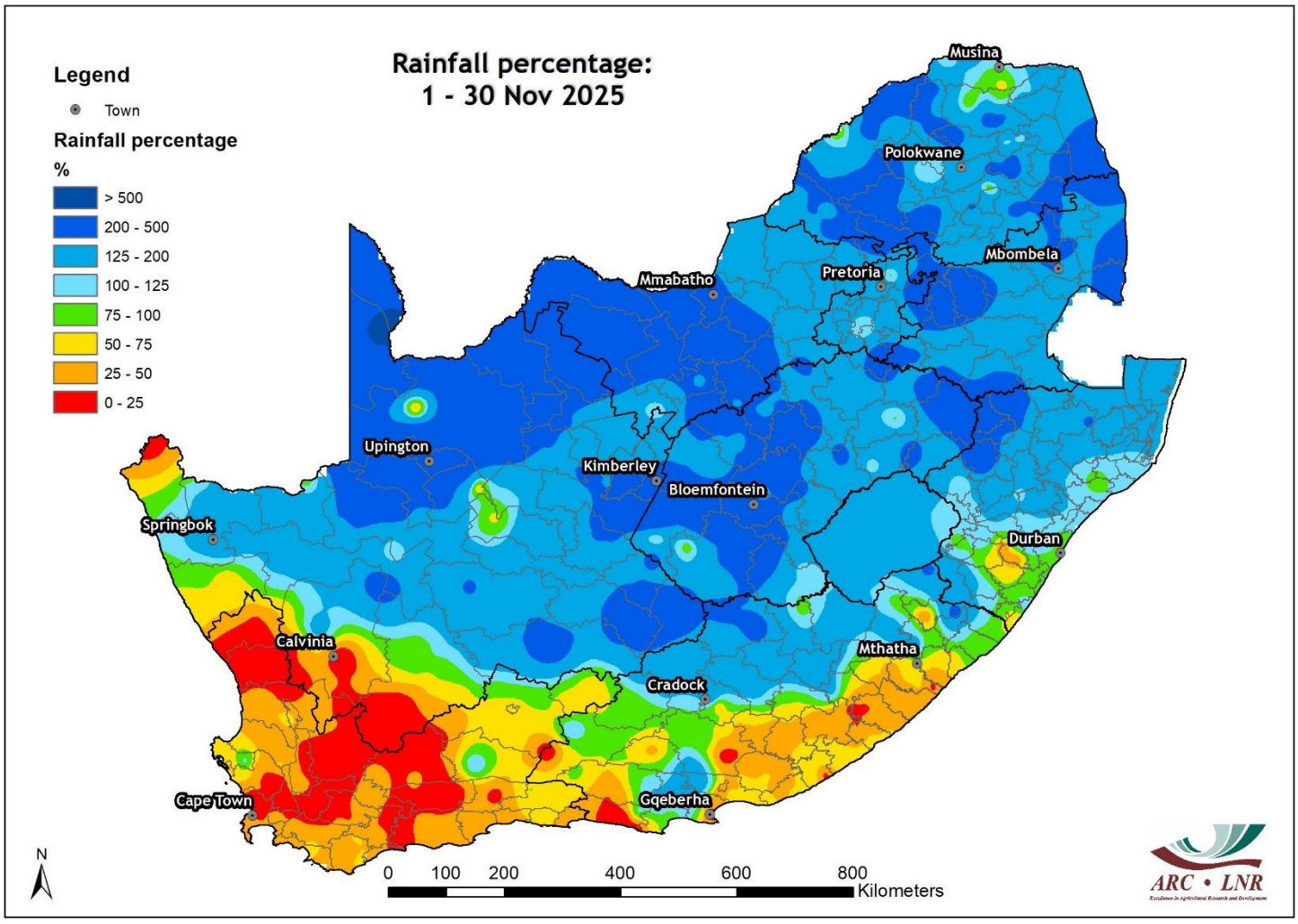
Observed conditions

Cumulative heat units since 15 October



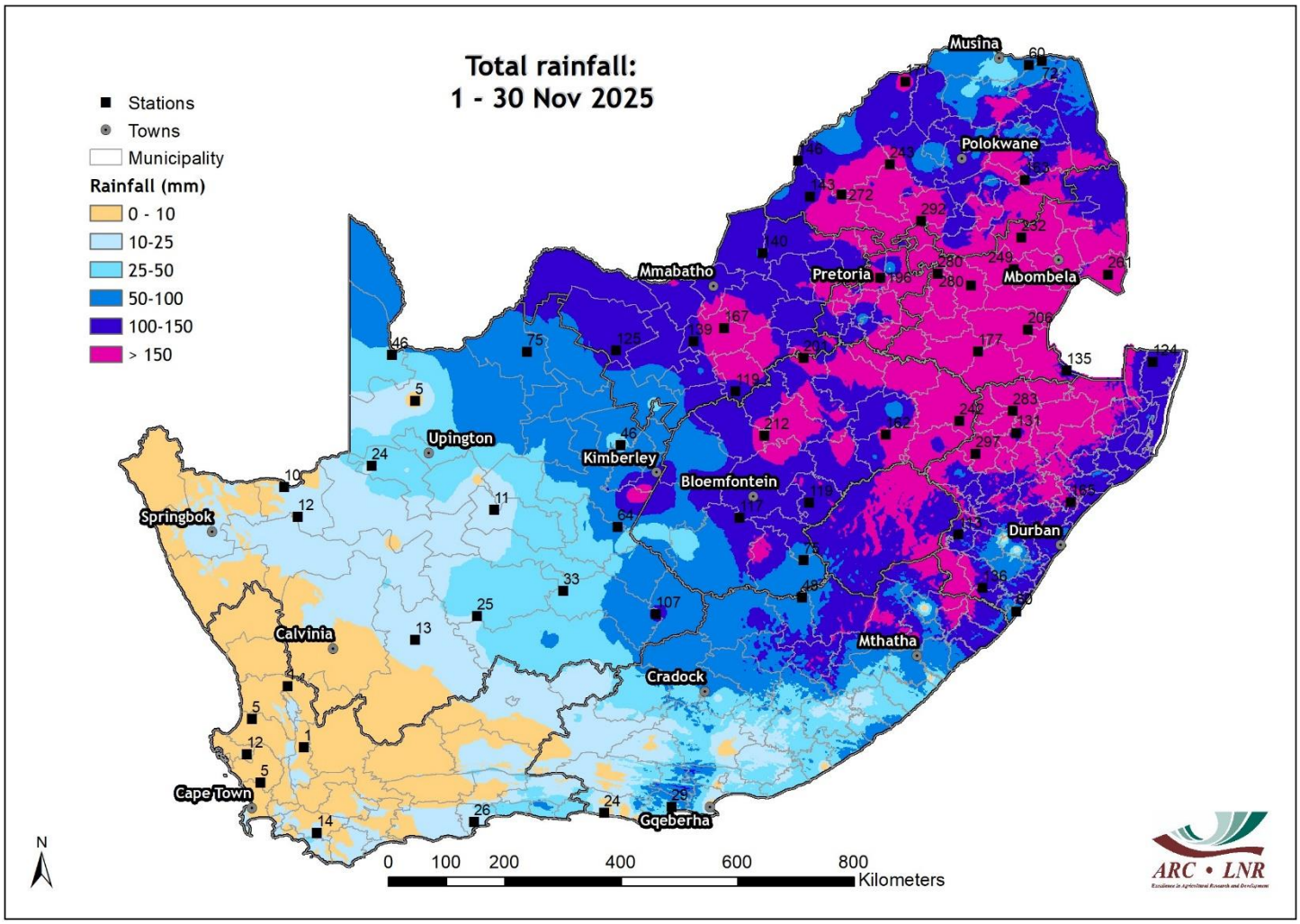
Accumulated heat units in the Ermelo region. The current summer (broken black line) has seen the lowest accumulation of heat units relative to the other summers since 2015. At 279 compared to the average value in the order of 346, this summer lags about 20% behind. Warmer conditions ahead will halt any further decreases relative to the mean during the next few days.

Rainfall (% of long-term mean): November 2025



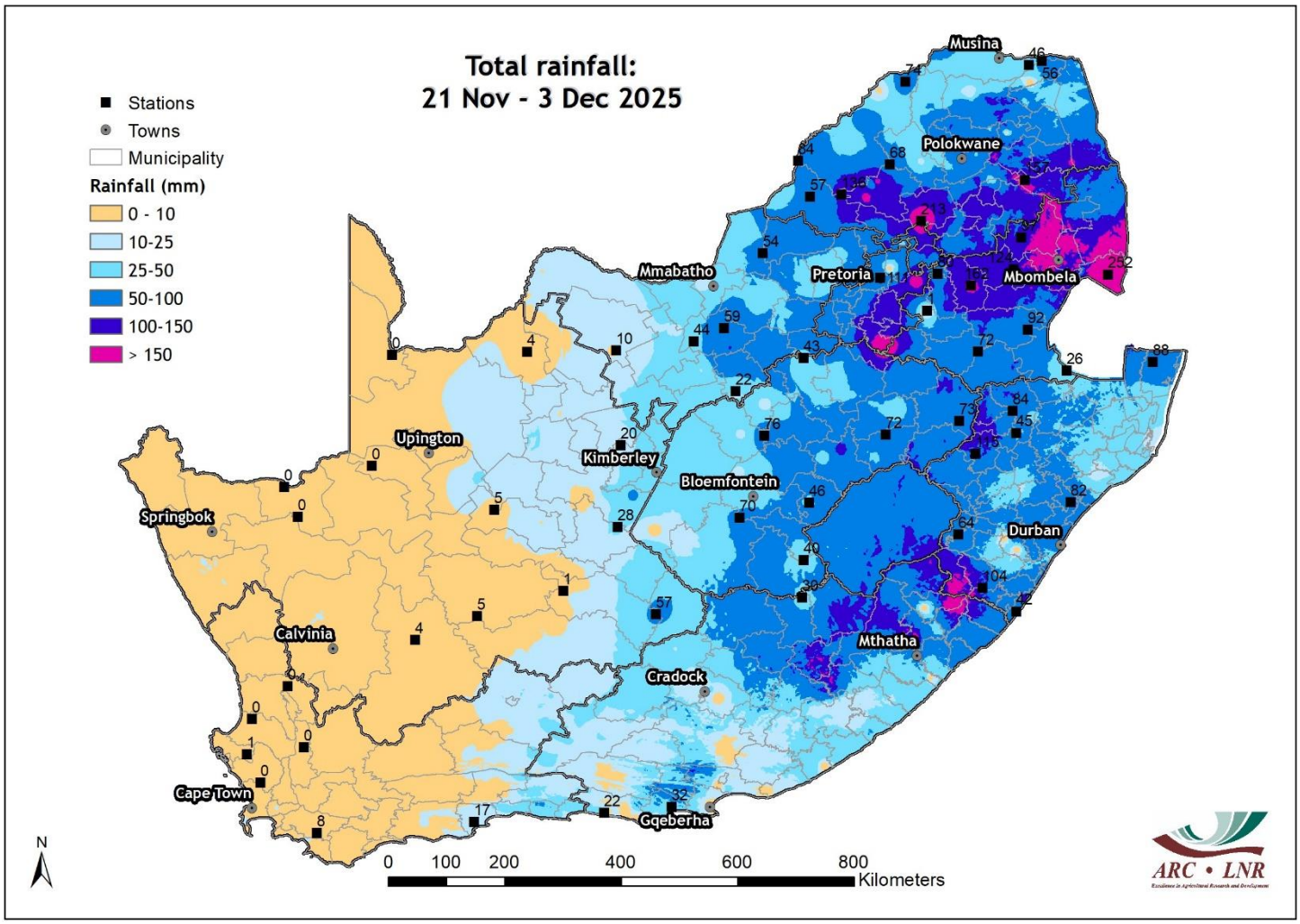
Above-average rainfall has occurred over most of the summer rainfall region during November. The southern parts, including the winter rainfall region, received below-average rainfall.

Rainfall (mm): November 2025



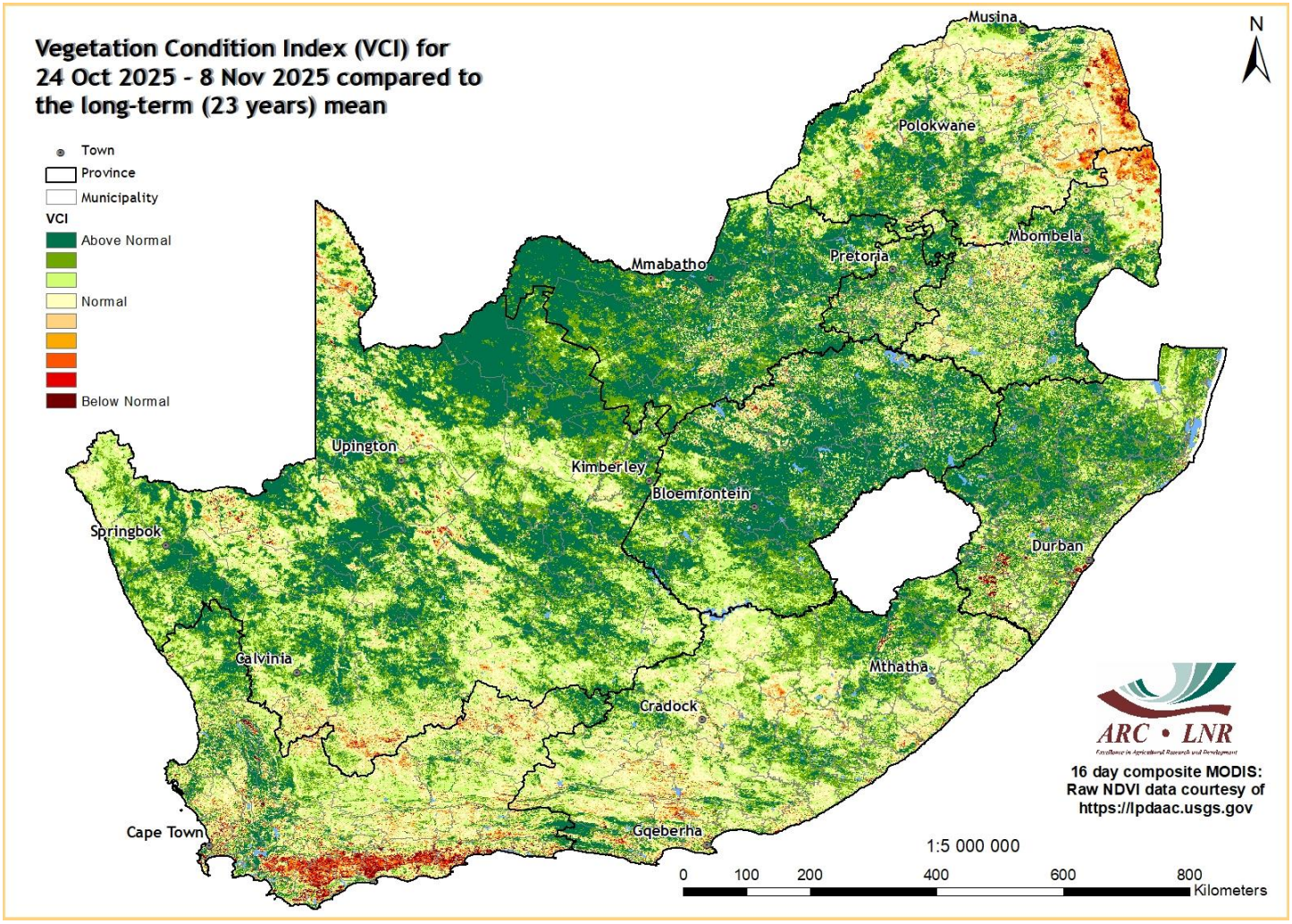
Large areas in the east, including most of the summer-grain production region, have received more than 150 mm of in November. Little to no rain occurred over the southwestern interior, and low totals were observed across the winter rainfall region.

Rainfall (% of long-term mean): 21 November – 3 December 2025



Most of the eastern summer rainfall region has received more than 50 mm of rain since 21 November, with the northern parts of Mpumalanga and surrounding areas receiving more than 100 mm. It was dry in the west.

Vegetation Condition Index: November 2025



Vegetation activity by early November was above normal over most areas, following above-normal rainfall until April and again from August–October over large parts of the interior. The Lowveld is an exception, where conditions have been relatively dry since February. Over the winter rainfall region, especially in the eastern parts and further east along the Garden Route, below-normal rainfall is having a negative impact on vegetation activity.

Sources of information

Seasonal forecasts: Published by the COPERNICUS Programme (***https://climate.copernicus.eu/seasonal-forecasts***)

Rainfall, temperature and wind maps over South Africa for the past week:
Agricultural Research Council - Institute for Soil, Climate and Water (ISCW) – Climate Data Bank. Data recorded by the automatic weather station network of the ARC-ISCW.

Vegetation condition maps: Copernicus Global Land service, distributed by VITO.

Information related to: ENSO, IOD and SOI:
Australian Bureau of Meteorology - ***http://www.bom.gov.au***
Climate Prediction Center - ***http://www.cpc.ncep.noaa.gov***
International Research Institute for Climate and Society- ***http://iri.columbia.edu/***

Information related to the SAM:
The Annular Mode Website - ***http://www.atmos.colostate.edu/ao/index.html***

SST map:
NOAA Climate Prediction Center - ***http://www.cpc.ncep.noaa.gov***

Daily conditions over South Africa:
WRF model downscaling of GFS forecasts.

Fires:
MODIS data, distributed by the Land Processes Distributed Active Data Center (LP DAAC), located at the US Geological Survey's EROS Data Center

Soil moisture:
https://nasagrace.unl.edu/

Precipitation and temperature outlooks for the coming week:
https://www.tropicaltidbits.com/