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RISK MANAGEMENT 2025/26

CUMULUS

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LAND BANK
INSURANCE (SOC) LIMITED

Contents

Summary

Slightly cooler over the interior, near-normal conditions

Conditions will be close to the norm for this time of year until late next week, with temperatures somewhat lower over the interior, including the summer grain production region, compared to the last few weeks. Rainfall will, in total, be below normal over much of the central interior, where most areas should receive less than 20 mm of rain according to current forecasts. These drier areas will include the central to western summer-grain production region. Over the far eastern interior, including the Eastern Highveld, KZN, and eastern parts of the Eastern Cape, rainfall totals may exceed 50 mm in places, and total rainfall should be near normal for this time of year. This will also include some areas over the eastern half of the summer-grain production region.

Thundershowers are initially expected over the central to eastern parts, reaching a maximum on Saturday in the east and north-east. Cool to cold, wet, and windy conditions will initially occur over the southern parts as a high ridges around the country, feeding moisture into the eastern parts and enhancing the chances of rainfall. This initial event will be the wettest of the period over the eastern parts, after which conditions over much of the country will be drier, even though maximum temperatures are not expected to be as high as in recent days.

However, because of the easterly flow associated with the ridging event through the weekend, the western parts of the country, including the winter rainfall region, will become hot to very hot until early next week. When cloud cover clears in the south-east by Sunday, mornings over the eastern high-lying areas will be cool, and there is a slight possibility of light frost in frost-prone areas along the Drakensberg. The tropical cyclone (Gezani), remaining to the east of the country initially, will favour relatively dry conditions over the interior into early next week.

Looking further ahead, forecast models indicate a continuation of isolated to scattered thundershowers over the interior. Due to the lack of strong upper-air forcing or tropical moisture, rainfall amounts will be relatively light and the distribution very uneven, possibly extending drought conditions over some of the central to eastern parts of the country, including parts of the maize-production region, until the third week of the month. Forecast models, however, still favour somewhat wetter conditions towards the end of the month, even though such long-term outlooks are generally less accurate. Large-scale convective patterns along the equator currently in place are not statistically associated with wet conditions over the South African summer rainfall region.

While the weak La Niña event at present is expected to weaken further, recent atmospheric and oceanic indicators have trended away from La Niña conditions. Seasonal forecast models, however, still lean towards near-normal to above-normal rainfall over the interior during late summer and autumn.

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

- Temperatures will be near normal over most of the interior, but above normal in the west, including the winter rainfall region.
- It will, on average, be cooler over most of the northern to central and eastern interior than in recent days.
- It will be hot at times over the western to southern parts, including the winter rainfall region.

- Rainfall will be near normal to below normal over much of the interior, including the central to western parts of the summer-grain production region, but above normal over the western interior while also near normal over the far-eastern parts such as the Eastern Highveld, KZN, and eastern parts of the Eastern Cape.
- Most of the interior will receive less than 20 mm of rain in total until late next week according to current forecasts.
- Scattered thundershowers are expected over the eastern to north-eastern parts, reaching a maximum on Saturday and clearing by Sunday.
- Showers and thundershowers, accompanied by cloudy, cool and windy conditions, will initially occur over the southern to south-eastern parts, clearing by Sunday.
- From Sunday, it will be relatively dry over much of the central to eastern parts, but thundershowers will occur over the western interior, slowly spreading eastwards again during the week.
- It will be cooler with extensive cloud cover from Saturday until early next week over the eastern to northern parts, clearing during the first half of the week with a recovery in temperatures.
- **The summer-grain production region** will be cooler than in recent days, with near-normal average temperatures. The central to western parts should see accumulated rainfall totals until late next week remaining below 20 mm, while higher totals may occur over some of the eastern parts of the region. Rainfall will be associated with thundershowers and will be spread unevenly. Most of the rain over the eastern parts of the region is expected until Saturday, with relatively dry conditions afterwards. The central to western parts of the region are expected to receive below-normal rainfall for this time of the year, even though isolated to scattered thundershowers are expected over the western parts again by next week, spreading into the entire region during the week. It will be cool over the region from Sunday into early next week, with cool mornings over the higher-lying eastern areas.
- **The winter rainfall region** will become hot during the weekend, and very hot in places towards the north and west, when strong south-easterlies are expected in the southwest. Showers will occur initially along the Garden Route. The region should otherwise be dry during the rest of the period. Some frontal activity possible in the region may result in a moderation in temperatures and the possibility of isolated light showers in places from Tuesday onwards.

Overview of expected conditions over the main agricultural production areas

An upper-air trough and a ridging high will initially result in scattered thundershowers over the eastern to north-eastern parts, with light showers and cool conditions over the Garden Route and the south-eastern to eastern seaboard, extending onto the southern escarpment and the Drakensberg, and later also the Eastern Highveld during the weekend. From Sunday, circulation patterns will be generally anticyclonic over the interior most of the time, with isolated to scattered thundershowers at times over much of the interior, while it should remain mostly dry in the north-east.

Maize production region:

- Rainfall totals during this period are expected to be low over most of the central to western parts, while areas in the east may see higher totals in places. Most of the region should receive normal to below-normal rainfall for this time of the year.

Temperatures, on average, will be somewhat lower than the last few weeks. Thundershowers are expected initially, until Saturday, over the central to eastern and northern areas. Thundershowers in the east may be widespread on Saturday. It will be cooler from Saturday onwards, with isolated thundershowers across most of the region, becoming scattered at times in the southwest and later next week possibly also in the east.

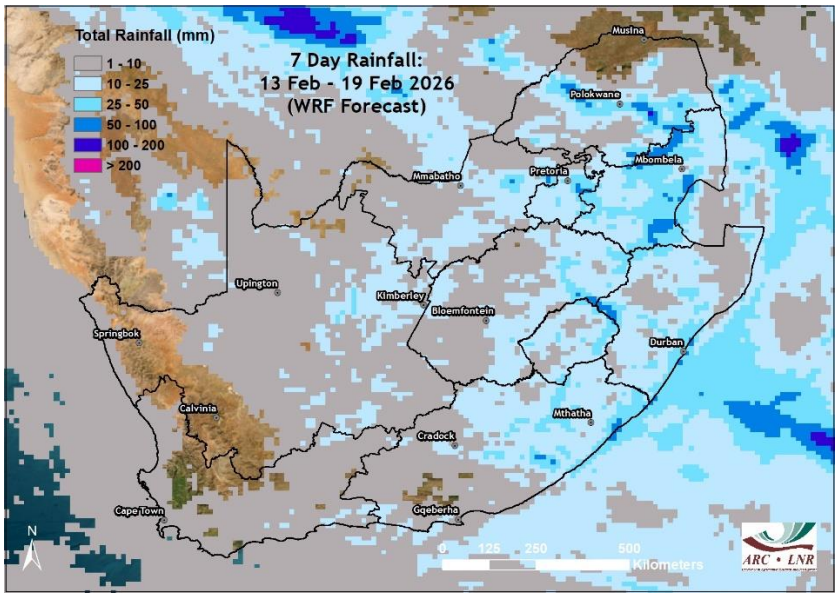
- Maximum temperatures over the eastern grain-production areas will range between 20°C and 30°C, with the coolest conditions by Sunday. Minimum temperatures will range between 6°C and 13°C.
- Maximum temperatures over the western grain-production areas will range between 26°C and 34°C, with the highest temperatures during the weekend and over the western parts of the region. Minimum temperatures will be in the order of 12°C to 18°C.
- **Friday (13th):** Partly cloudy and warm with isolated thundershowers, but scattered in the east. Moderate to fresh north-westerly winds are expected in the afternoon in the southwest.
- **Saturday (14th):** Partly cloudy and warm with scattered thundershowers in the east and north, but sunny in the west and south. Moderate to fresh westerly winds are expected over the south-western half of the region, becoming southerly later.
- **Sunday (15th):** Partly cloudy and warm, but mild in the east. It will be cool in the morning in the east. Isolated thundershowers are expected in the afternoon over the western to north-western parts of the region.
- **Monday (16th):** Partly cloudy and warm. Scattered thundershowers are expected in the southwest, but isolated over the rest of the region. It will be mild in the east where it will be cool in the morning.
- **Tuesday to Thursday (17th – 19th):** Current forecasts indicate mild to warm conditions, with isolated thundershowers over the entire region. Thundershowers may be scattered over the eastern parts, especially in the vicinity of the Drakensberg.

Cape Wine Lands and Rûens:

A cold front will initially result in showers along the Garden Route. Over the weekend and early next week, southerly to south-easterly winds will dominate, gradually becoming easterly. This will result in a gradual warming in the region, and it will be hot to very hot over most parts, especially in the west, by Sunday and Monday. The wind will become westerly from Tuesday onwards, while possible frontal activity will result in a moderation of daytime temperatures. Strong to gale-force south-easterly winds are expected in the south-west until Sunday. Most of the region will remain dry during the period.

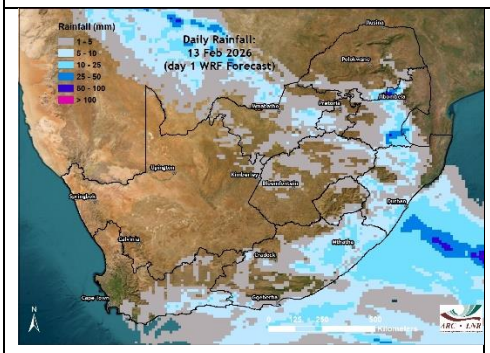
Daily summary of expected conditions (13 – 19 Feb)

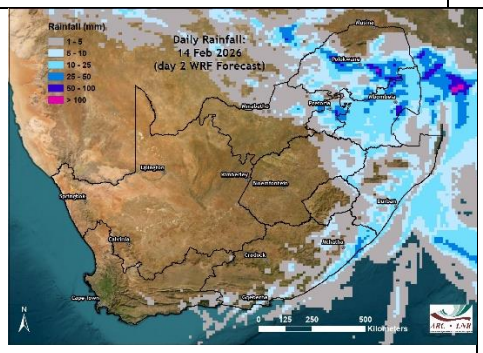
(GFS forecast downscaled using WRF)

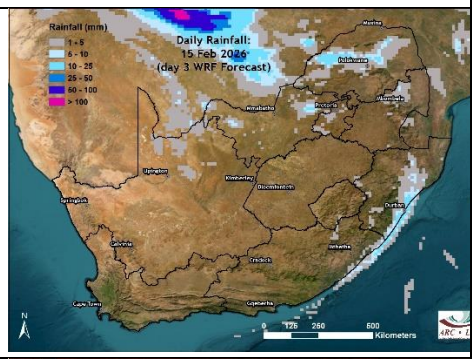


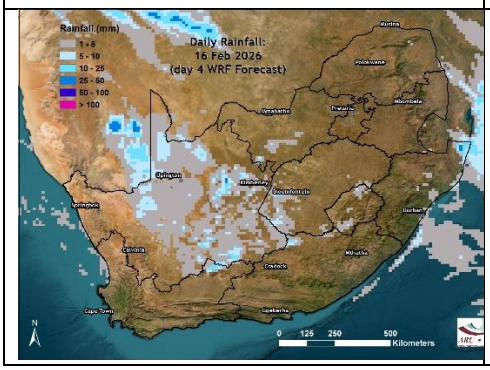
Rainfall

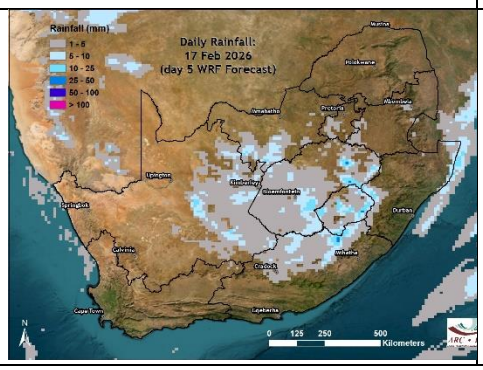
- Most of the country should receive some rain until the 19th.
- Most of the grain-production region should receive less than 20 mm during this period.

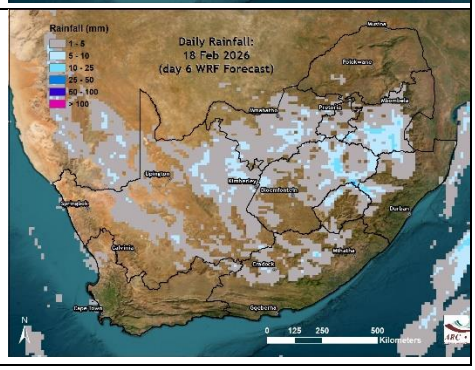




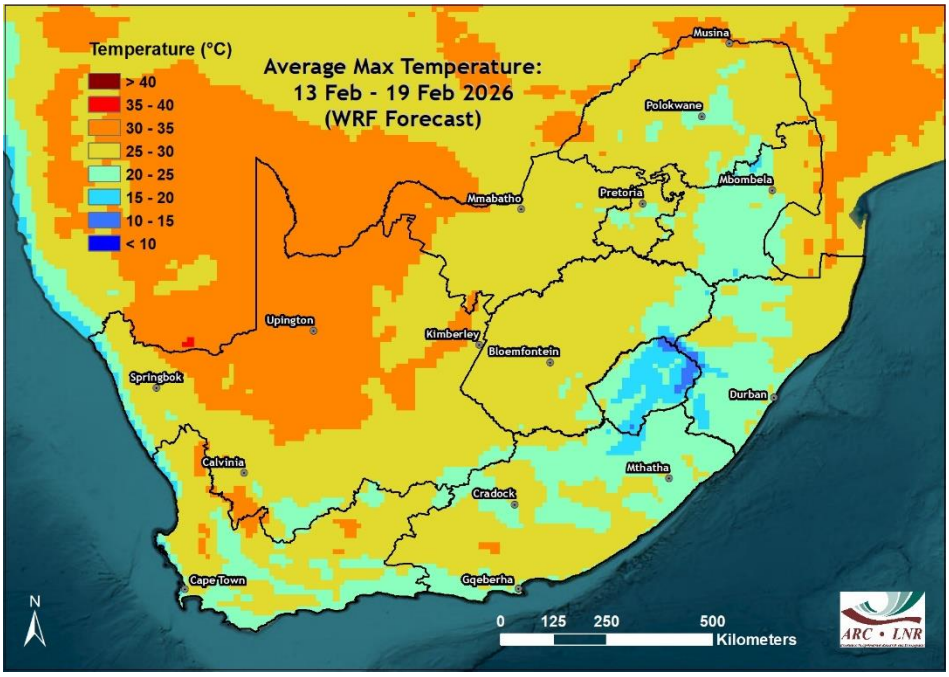






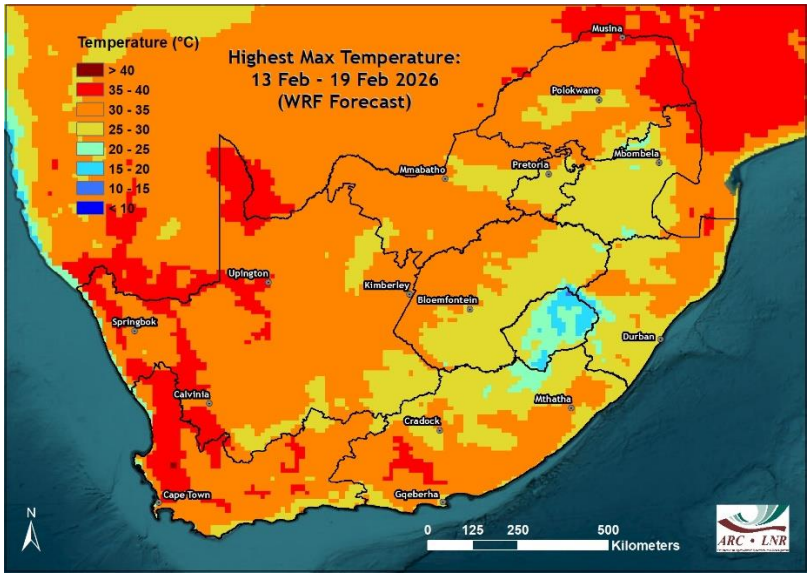


- Thundershowers will occur mostly over the eastern parts until Saturday, reaching a maximum on Saturday over the north-eastern parts.
- Showers and cool conditions are expected over the southern parts until Saturday.
- Only very isolated showers or thundershowers are possible over the interior on Sunday
- From Monday, thundershowers will develop over the western interior, expanding eastwards during the week. These will mostly be isolated in nature.



Average maximum temperatures

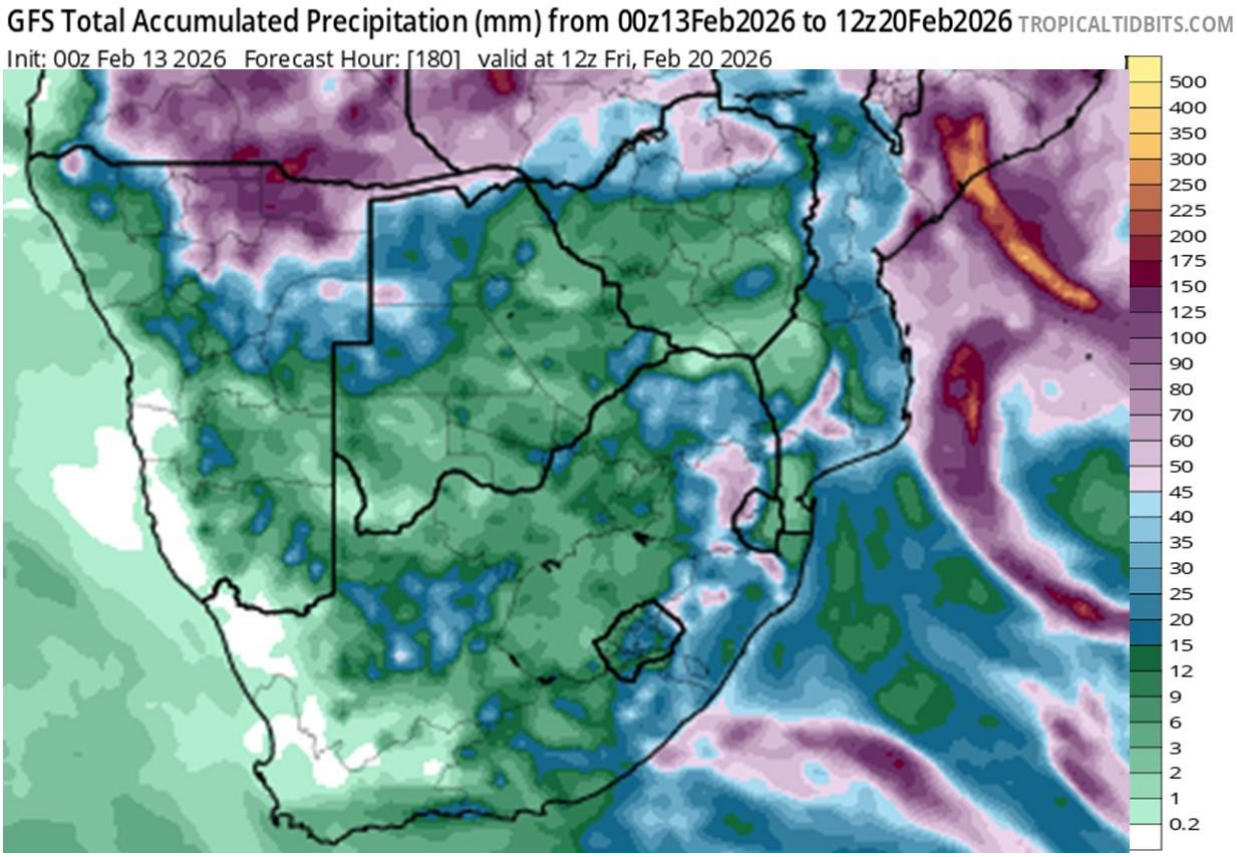
- Average maximum temperatures will range between 25 and 30°C over the interior.
- The Eastern Highveld will see average maximum temperatures between 20 and 25°C.
- Most areas will on average be cooler than the previous week.

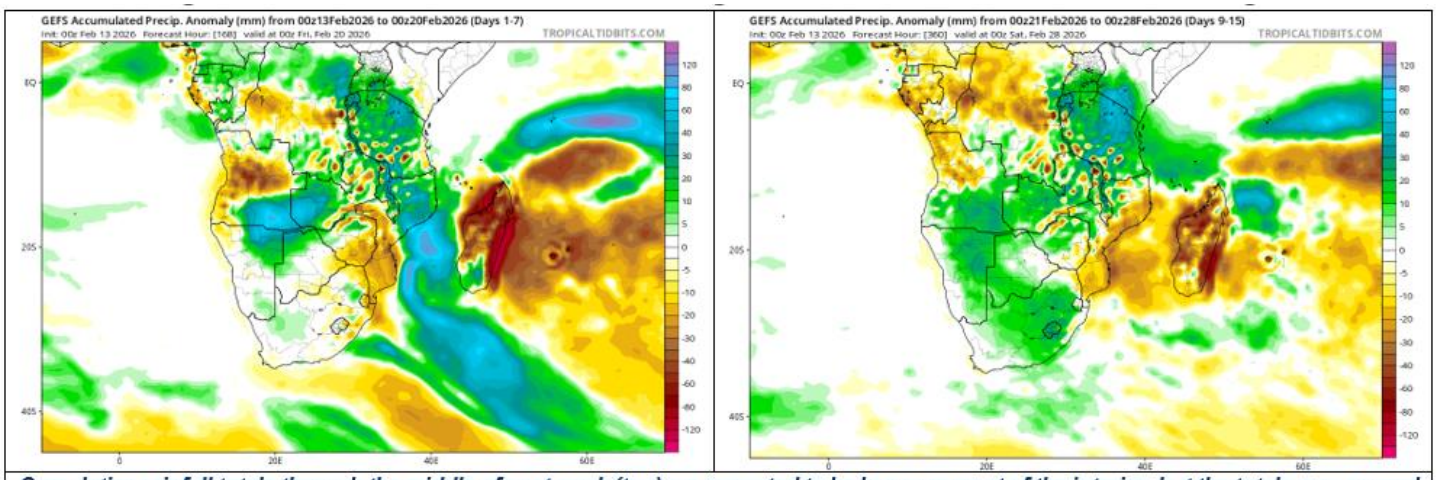


Highest maximum temperatures

- **Highest temperatures, exceeding 35°C, are expected:**
- Western to southern interior
- Western Cape interior, including the Swartland.
- Limpopo River Valley, Lowveld and north-eastern KZN.

Medium term rainfall summary





Cumulative rainfall totals through the middle of next week (top) are expected to be low over most of the interior, but the totals may exceed 25 mm or even 50 mm in places over central to eastern Mpumalanga, far-eastern Free State end western KZN. According to the GFS and ECMWF ensemble, the next few days will be relatively dry over much of the country, including the summer-grain production region (bottom left). However, above-average rainfall is still expected to return to most of the interior later this month (bottom 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 (13 - 19 February). 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 western parts of the summer-grain production region, including southern North West, northern, central, western and southern Free State: **Saturday (14th).**
- Interior of the Northern Cape: **Friday to Thursday (13th – 19th).**
- Western to north-western parts of the winter rainfall region, including the Swartland and the rest of the western to north-western interior of the Western Cape: **Sunday to Wednesday (15th – 18th).**
- Interior of the Western Cape, western half of the Eastern Cape interior, Karoo: **Monday to Wednesday (16th – 18th).**
- Eastern to northern parts of KZN: **Friday (13th) and Tuesday to Wednesday (17th – 18th).**
- Limpopo River Valley and Lowveld: **Friday to Saturday (13th – 14th).**

Thundershowers over the eastern interior during the period may, in isolated cases, have an enhanced tendency to become severe:

- Southern Mpumalanga, northern KZN, eastern parts of the Eastern Cape: **Friday (13th).**
- Eastern North West, far-eastern Free State, Mpumalanga, Gauteng, southern Limpopo: **Saturday (14th).**
- Central to north-western parts of the Northern Cape: **Monday (16th).**

Hot, dry and at times windy conditions may be conducive to the development and spread of wildfires:

- Western to northern parts of the winter rainfall region: **Saturday to Tuesday (14th - 17th).**
- Interior of the Northern Cape: **Friday to Sunday (13th – 15th).**

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

- South-western parts of the Western Cape: **Friday to Sunday (13th – 15th).**

Light frost possible:

- Frost-prone areas along the Drakensberg: **Sunday and Monday (15th – 16th).**

Cool, wet and windy conditions may pose a threat to small stock:

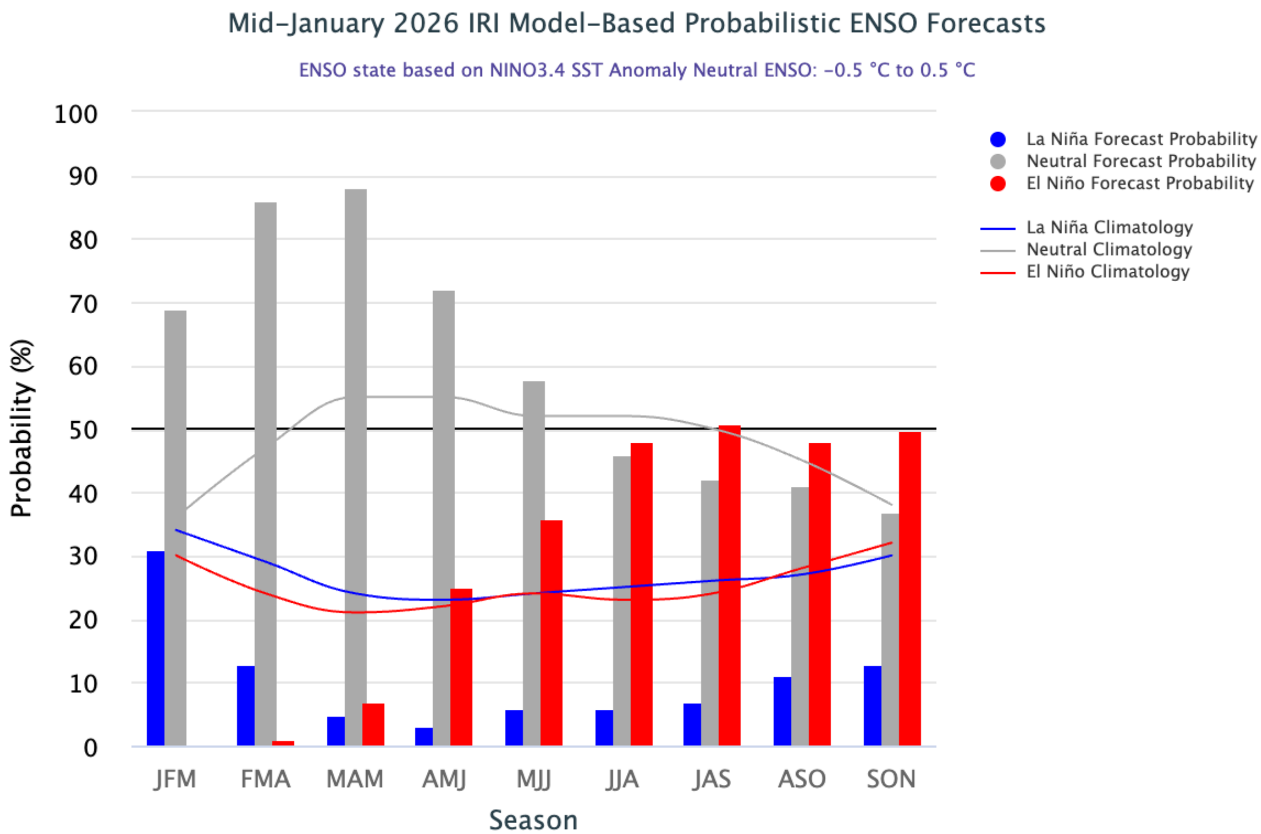
- Karoo, Klein Karoo, rest of the interiors of the Western Cape and Eastern Cape: **Friday to Saturday (13th – 14th).**

Seasonal forecast

Current ENSO conditions:

Weak La Niña conditions are expected to come to an end during late summer, and recent Sea Surface Temperatures have increased over the eastern parts of the Equatorial Pacific, indicating an end to the event. International institutions still forecast relatively wet conditions during late summer and autumn over the summer-rainfall region.

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 20 January), the IRI states that " By mid-January 2026, weak La Niña conditions have been present in both the atmosphere and ocean. In December 2025, the Southern Oscillation Index (SOI) was +0.1, while the equatorial SOI was +0.9, indicating a mismatch between the two indices during the month. However, the most recent 30-day (ending on 18 January 2026) SOI value is firmly within La Niña territory. Low-level winds (850 hPa) were blowing close to average across the east-central and eastern Pacific. Enhanced convection and increased rainfall were evident over parts of Indonesia, marked by below-average OLR, while suppressed convection and reduced precipitation dominated around the Date Line with above-average OLR. Subsurface temperature anomalies weakened during November and December 2025 but still remained negative in the far eastern Pacific (roughly 100°W–80°W).

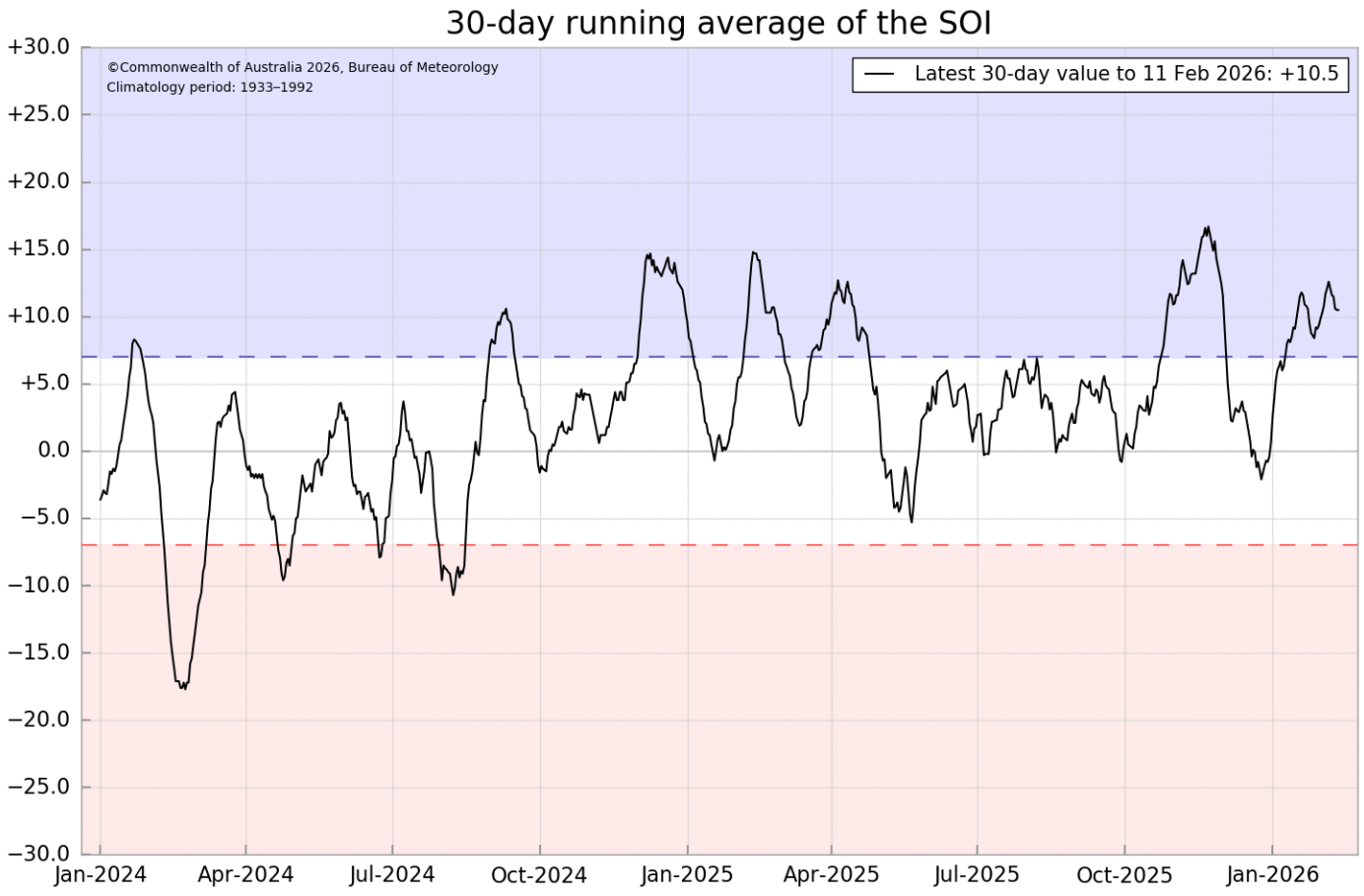
Meanwhile, above-average subsurface temperatures strengthened in the western half of the Pacific and expanded further eastward; however, the warming remained confined to depth and was relatively weak in magnitude. As of mid-January 2026, the equatorial Pacific remains in a La Niña state. The CCSR/IRI ENSO plume forecast places the probability of La Niña at 31% for Jan–Mar 2026 and shifts the odds in favor of ENSO-neutral conditions (about 69%) for the same period. ENSO-neutral remains the dominant category through May-Jul 2026. Beyond that, El Niño probabilities become higher than ENSO-neutral, although they remain in the range of 48% to 51%, with ENSO-neutral still the second most likely outcome."

In their most recent update (3 February), the **Australian Bureau of Meteorology** states that the La Niña event may come to an end by late summer:

- The 2025–26 La Niña continues to weaken. Sea surface temperatures in the central tropical Pacific are now within the neutral ENSO range (between −0.80 °C and +0.80 °C), with the latest relative Niño3.4 index value for the week ending 1 February 2026 rising to −0.75 °C. Recent warming in the sub-surface suggests further decay is likely in the coming weeks.
- Atmospheric indicators, such as trade winds, pressure and cloud patterns in the tropical Pacific also show a general easing of the La Niña pattern. Cloudiness near the Date Line has been close to average in the last week. Trade winds in the central equatorial Pacific have been slightly enhanced in recent weeks however strong westerly wind anomalies have been evident in the western part of the basin.
- As of 1 February 2026, the 30-day Southern Oscillation Index (SOI) is +10.3, which is above the La Niña threshold of +7. The 60-day and 90-day SOI index values are +7.4 and +7.2 respectively. 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.
- These recent changes in the tropical Pacific are consistent with model forecasts, which for some months have indicated a general easing of La Niña during the latter part of the 2025–26 summer. All models, including the Bureau's indicate a continued warming in the tropical Pacific with a neutral ENSO state favoured through to at least late autumn. Some models suggest the possibility of El Niño development from June. However, it should be noted that this is a very long lead time for such a prediction, and forecasts beyond autumn are highly uncertain, as reflected in the large spread across models and within ensemble members"... ***http://www.bom.gov.au***

The Southern Annular Mode (SAM) is in neutral territory. Neutral values in the SAM are not associated with specific anomalies in rainfall over the eastern parts of southern Africa (unlike negative or positive values of the index).

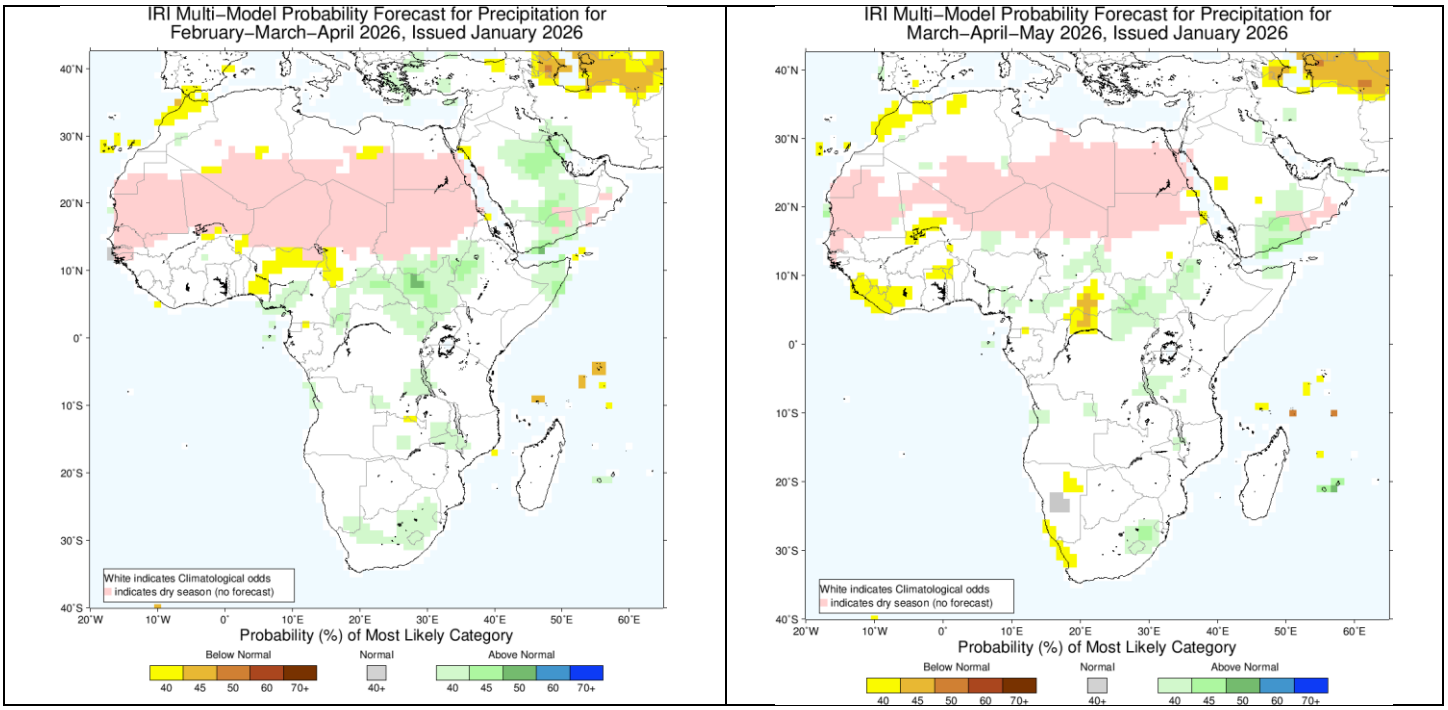
The 30-day Southern Oscillation Index (SOI) have decreased to +10.5 and represents atmospheric pressure patterns in the Australia – Pacific region indicative of La Niña conditions. Such atmospheric conditions are positively correlated with above-normal rainfall over the summer rainfall region of South Africa.



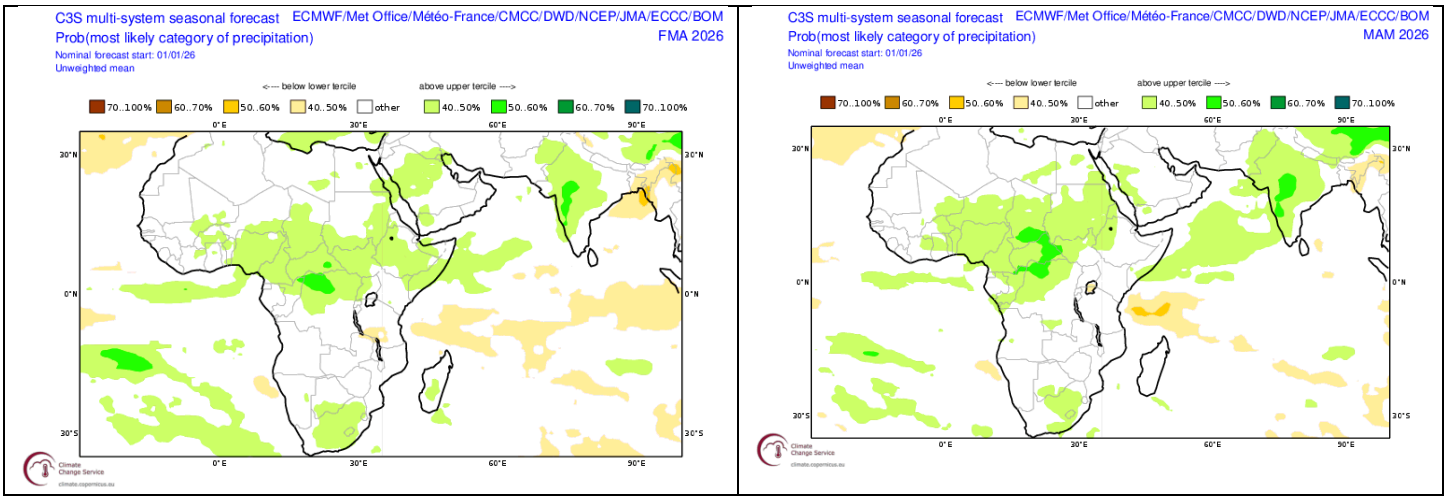
Australian Bureau of Meteorology - **http://www.bom.gov.au**

Seasonal forecasts issued by various international institutions

Seasonal forecasts (updated in January 2025) continue to indicate a weak rainfall signal over southern Africa, given the weak La Niña event currently present, but lean towards normal to above-normal rainfall over the summer-rainfall region during late summer and autumn.



Probabilistic forecasts by the International Research Institute for Climate and Society (IRI) for rainfall for late summer (February to April 2026, left – Forecast issued in 2026-01) and autumn (March to May 2026, right – Forecast issued in 2026-01).



Probabilistic multi-model forecasts by the multi-system COPERNICUS Programme for late summer (February to April 2026, left – Forecast issued in 2026-01) and autumn (March to May 2026, right – Forecast issued in 2026-01).

CUMULUS seasonal outlook

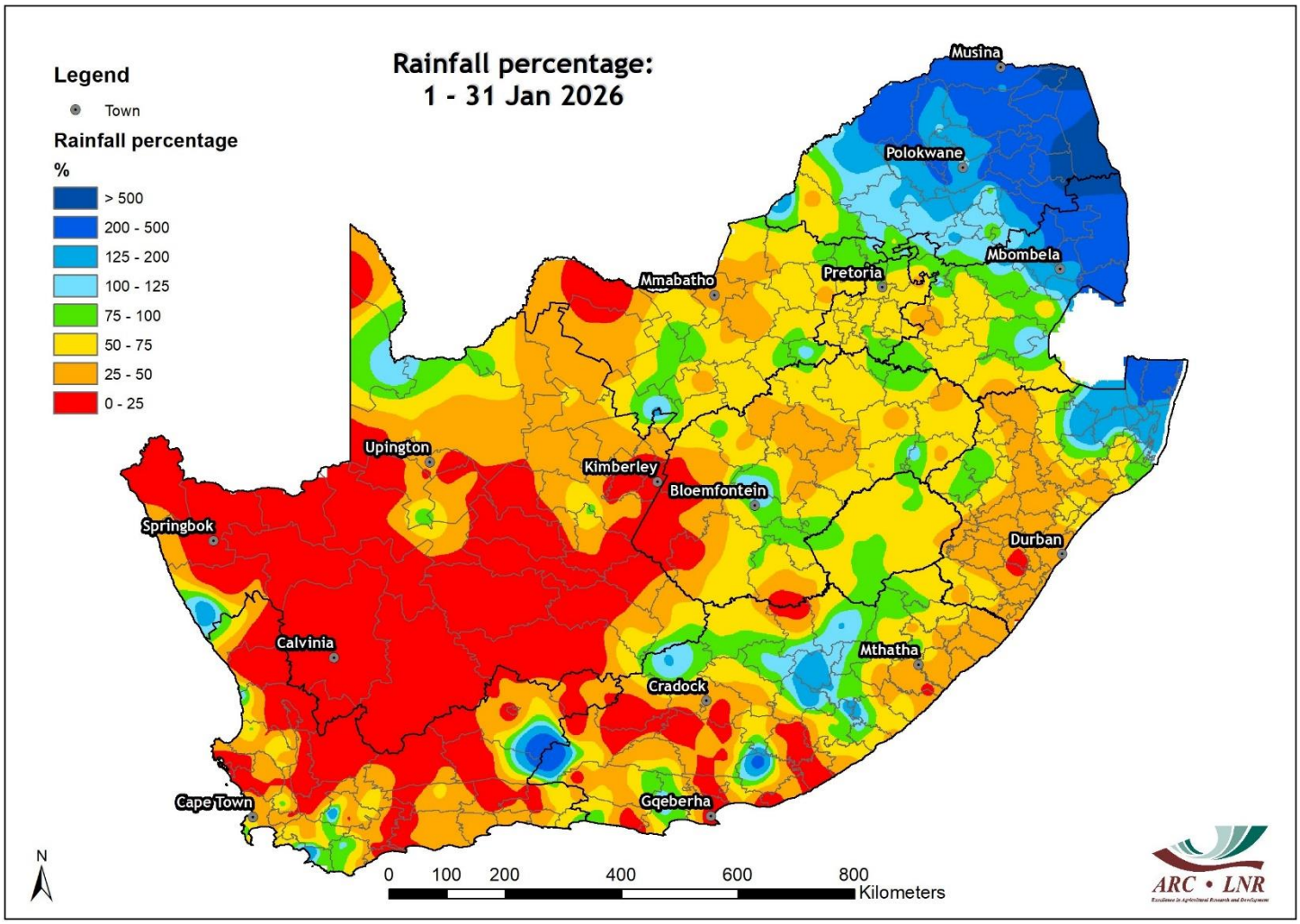
This outlook is based on the typical observed rainfall patterns over the north-eastern half of the country (including most of the summer grain-production region), which are associated with the cyclic variability of the global climate system. Summers like 2025/26 usually experience near-normal rainfall 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

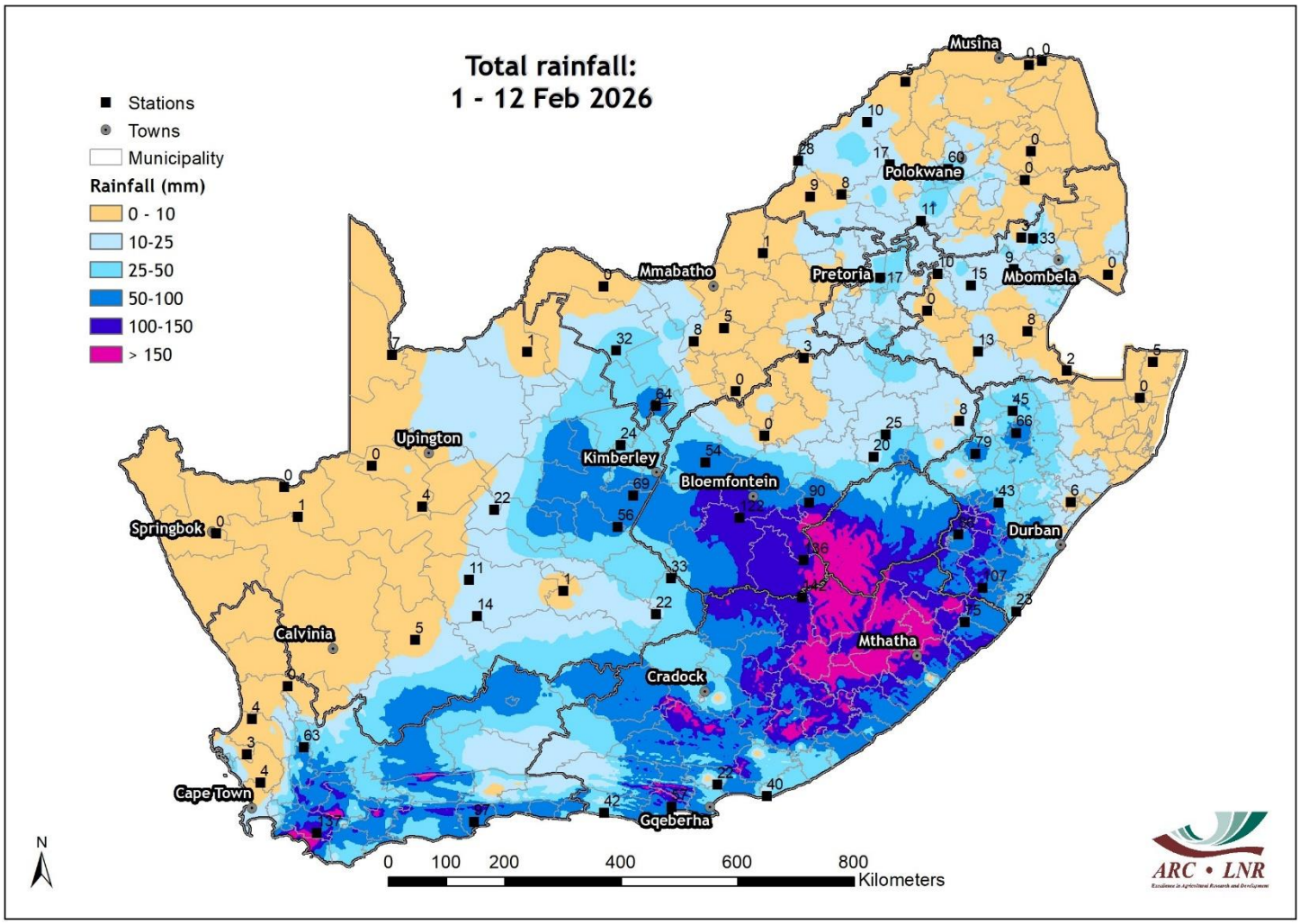
Observed conditions

Rainfall (% of long-term average): January 2026



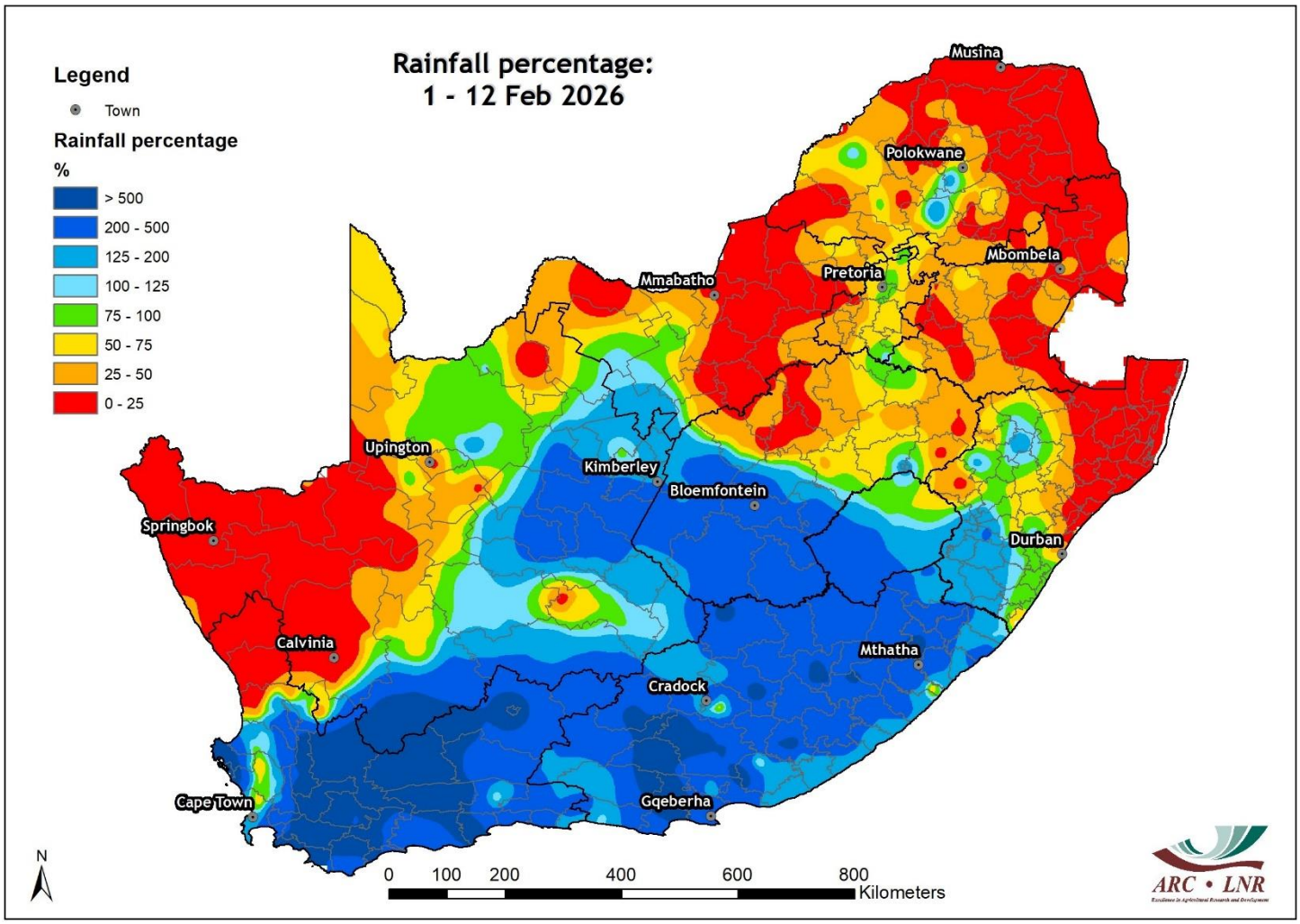
Above-average rainfall occurred over the north-eastern parts during January while most of the rest of the country received below-average rainfall.

Rainfall (mm): 1 – 12 February 2026



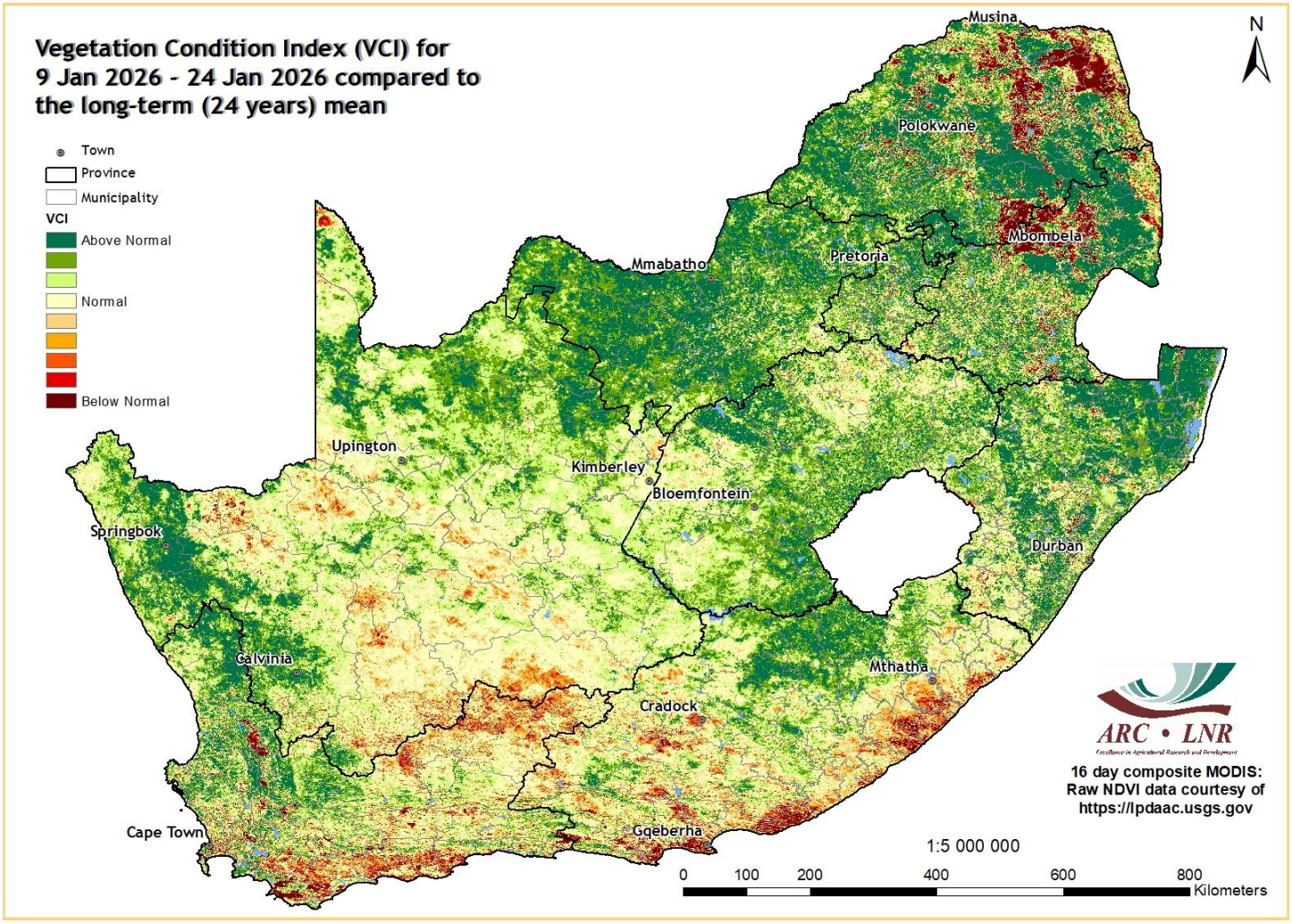
Large parts of the summer-grain production region were dry during the first 12 days of February, but some of the central areas of the region recorded totals between 10 and 50 mm. Large parts of the southern half of the country received more than 50 mm, with more than 100 mm accumulated over the southern Free State and most of the eastern parts of the Eastern Cape.

Rainfall (% of long-term average): 1 – 12 February



Above-average rainfall occurred over the southern parts during the first half of February, including the southern half of the winter rainfall region, while most of the rest of the country received below-average rainfall.

Vegetation Condition Index: January 2026



Vegetation activity in January was above normal over most areas, following above-normal rainfall until April and again from August–December over large parts of the interior. Over the winter rainfall region, especially in the eastern parts and further east along the Garden Route, significantly below-normal rainfall has a negative impact on vegetation activity. Negative anomalies over the escarpment of Mpumalanga and eastern Limpopo are artifacts caused by abundant cloud cover interfering with data quality.

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/