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RISK MANAGEMENT 2025/26

CUMULUS

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LAND BANK
INSURANCE (SOC) LIMITED

Contents

Summary

Rains shifting east, significant cold front in the southwest

Thundershowers will occur over the central to northeastern parts during the next few days, in contrast to the earlier situation when most of the rain fell over the western parts of the country. Most of the summer-grain production region should receive rain in the form of thundershowers; however, the distribution will be uneven, as is typical of thundershower activity. The western interior will remain dry until early next week.

A cold front will bring widespread showers to the winter rainfall region. The rainfall associated with the front over this region will be more widespread and somewhat more significant than that experienced with earlier cold fronts this summer, and mountainous areas in the southwest may receive totals exceeding 20 mm in places. Cold air will spread into the southern to western interior, and light frost is possible over the western parts of the southern escarpment by Monday morning.

The southwesterly, cool, dry winds that will move into the interior will bring drier conditions to the central to southern parts early next week. However, thundershowers may shift further west later next week into the western interior as well, when another frontal system could result in showers in the southwest.

Looking further ahead, forecast models indicate a continuation of near-normal to above-normal rainfall over much of the interior during the remainder of the month. There is currently no strong signal from the tropics favouring either wet or dry conditions over the interior. With thundershowers expected over the interior during the next few days, it is more likely that total rainfall will be near-normal to above-normal over the summer rainfall region during March.

Weak La Niña conditions at present are expected to weaken further. Recent atmospheric and oceanic indicators have generally trended away from La Niña conditions. Seasonal forecast models at this stage do not provide a clear indication of expected conditions during autumn, and the forecasts have trended slightly drier compared to earlier expectations.

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.
- It will be hot over the eastern to north-eastern low-lying areas at times.
- It will be hot on several days over the Limpopo River Valley, Lowveld and northern to eastern parts of KZN.
- It will be mild to cool over the western to southern parts on Sunday and Monday, associated with a cold front that will move into these areas, also resulting in dry conditions over these areas and into the central parts.
- The central to eastern and north-eastern parts of the country, including the summer-grain production region, are expected to receive near-normal rainfall during the period, while the west will be dry for the most part.
- The winter rainfall region will receive normal to above-normal rain for this time of the year.
- Isolated to scattered thundershowers will occur over the summer rainfall region daily. At first, these will occur over the central to northern and eastern parts but will shift further east and clear over the central parts early next week when dry air will invade large parts of the interior. By the middle of next week, thundershowers may shift back into the central interior, and possibly into the western interior too when the northeast may be drier.
- A cold front will result in rain over the winter rainfall region and along the Garden Route during the weekend.
- **The summer-grain production region** should receive near-normal rainfall for this time of the year. Isolated to scattered thundershowers are expected on most days, but it will be dry (and cooler) over the western parts of the region early next week. Temperatures will be near normal. Thundershowers may spread back into the western parts later next week.
- **The winter rainfall region** will receive rain during the weekend, when a cold front will result in widespread light showers associated with windy and cool, cloudy to partly cloudy conditions over the region while some isolated mountainous areas may see substantial falls. It will clear by early next week and gradually warm up. There is a possibility that another frontal system may influence the region by Wednesday / Thursday.

Overview of expected conditions over the main agricultural production areas

A cold front will bring colder conditions to the western and southern parts, with rain over the winter rainfall region during the weekend. An associated upper-air trough will cause thundershowers over the central to north-eastern parts, which will shift north-eastwards as the cold front moves into large parts of the interior by Sunday or Monday. Another cold front may reach the southwest by the middle of next week. Current forecasts favour a more westward positioning of the upper-air trough at that stage, with thundershowers spreading into the central to western interior.

Maize production region:

- Isolated to scattered thundershowers are possible over much of the region on most days, with the highest totals until Wednesday indicated over the central to eastern parts. On average, it will be warmer than the previous week, but a cold front may temporarily bring cooler conditions over the southern to western parts by Sunday or Monday.
- Maximum temperatures over the eastern grain-production areas will range between 23°C and 32°C. Minimum temperatures will range between 12°C and 15°C.
- Maximum temperatures over the western grain-production areas will range between 29°C and 35°C, with the highest temperatures during the weekend while being lowest by early next week. Minimum temperatures will be in the order of 16°C to 19°C.

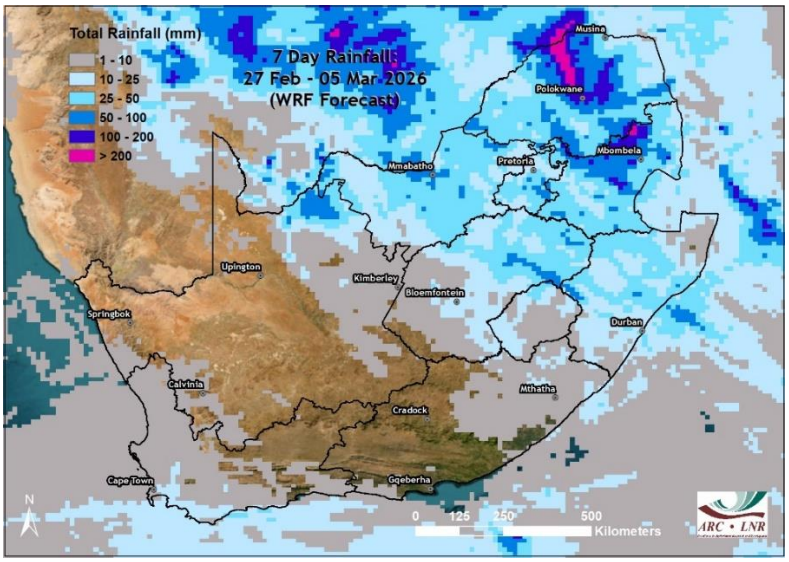
- **Friday (27th):** Partly cloudy and warm, with isolated thundershowers over the central to north-eastern parts. It will be dry and hot in the west, with moderate afternoon north-westerly winds.
- **Saturday (28th):** Partly cloudy and warm, with scattered thundershowers, but isolated in the southwest and north-eastern parts. It will be hot in the west, with moderate afternoon north-westerly winds.
- **Sunday (1st):** Partly cloudy and warm, with scattered thundershowers, but isolated in the northeast. It will become cooler in the southwest later, with south-westerly winds.
- **Monday (2nd):** Partly cloudy and warm, but sunny and mild in the west and south. Isolated thundershowers are expected in the east and north.
- **Tuesday to Thursday (3rd – 5th):** Current forecasts indicate that thundershowers will remain in place in the northeast, shifting westwards and becoming more widespread later in the week.

Cape Wine Lands and Rûens:

A cold front will result in cool conditions, with showers and moderate to fresh westerly to south-westerly winds during the weekend. It will be cool to cold by Monday morning, after which temperatures will gradually increase during the week, with little to no rain expected until Thursday, when another frontal system may result in a recurrence of cooler conditions and showers.

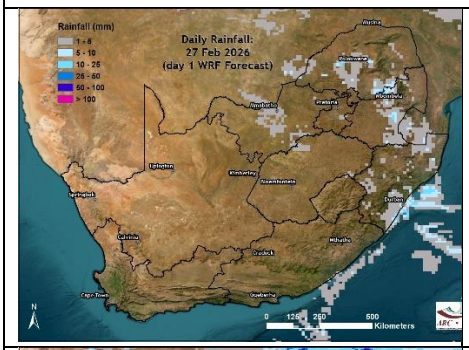
Daily summary of expected conditions (27 Feb – 5 March)

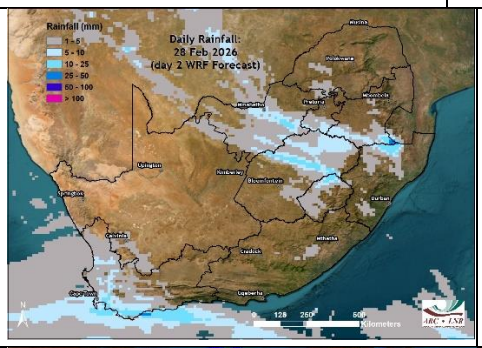
(GFS forecast downscaled using WRF)

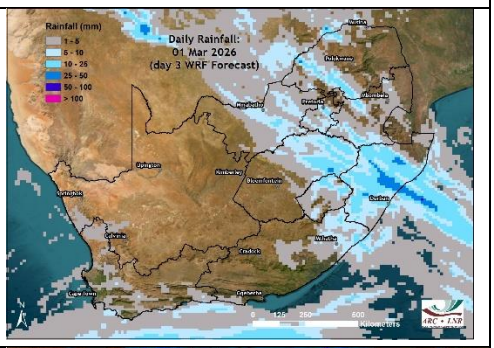


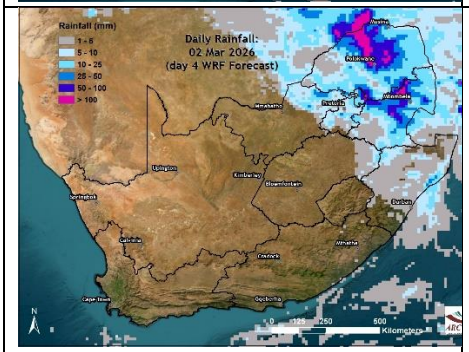
Rainfall

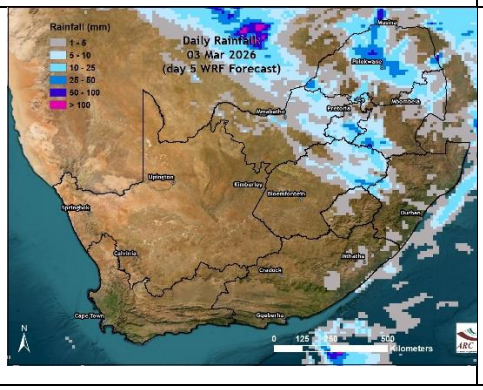
- The central to northeastern parts should receive rain in the form of thundershowers, with highest totals expected in the northeast.
- Rain is expected in the southwest also, associated with frontal activity.
- The western to south-eastern parts of the summer rainfall region should remain dry mostly until the middle of next week.

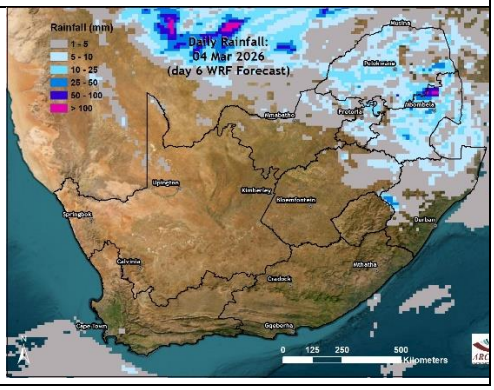




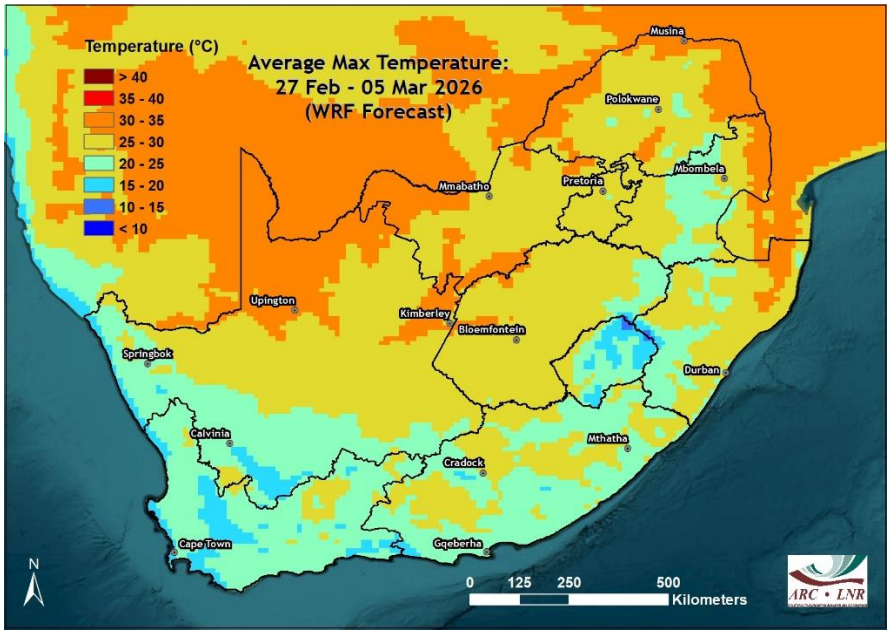






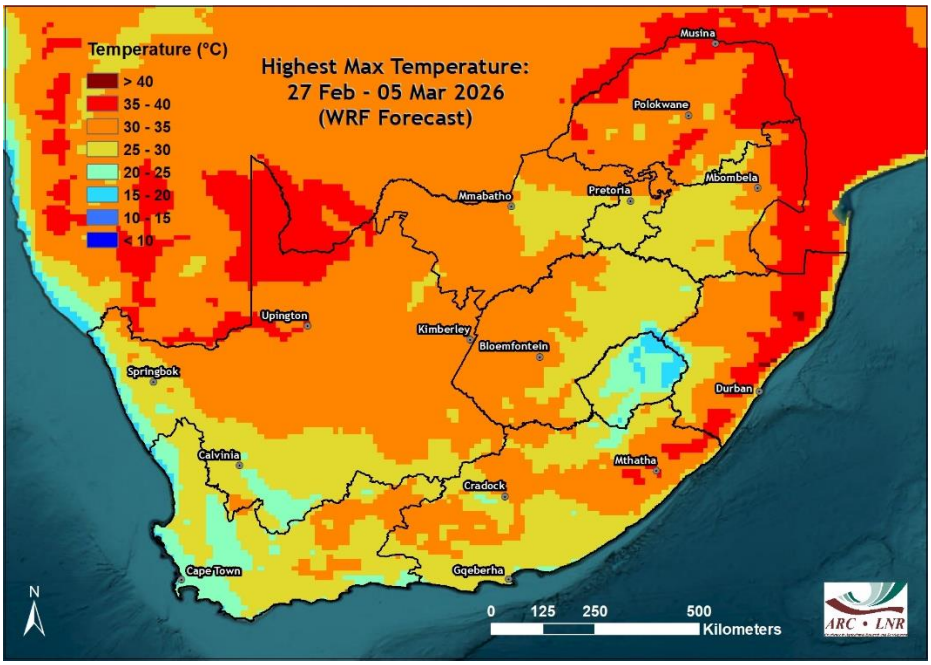


- Thundershowers are expected over the central to northeastern parts, shifting further northeast by early next week when it will be dry over the central to western interior.
- Thundershowers will start shifting towards the central parts during next week again.
- Rain is expected this weekend with the cold front over the winter rainfall region and along the Garden Route.



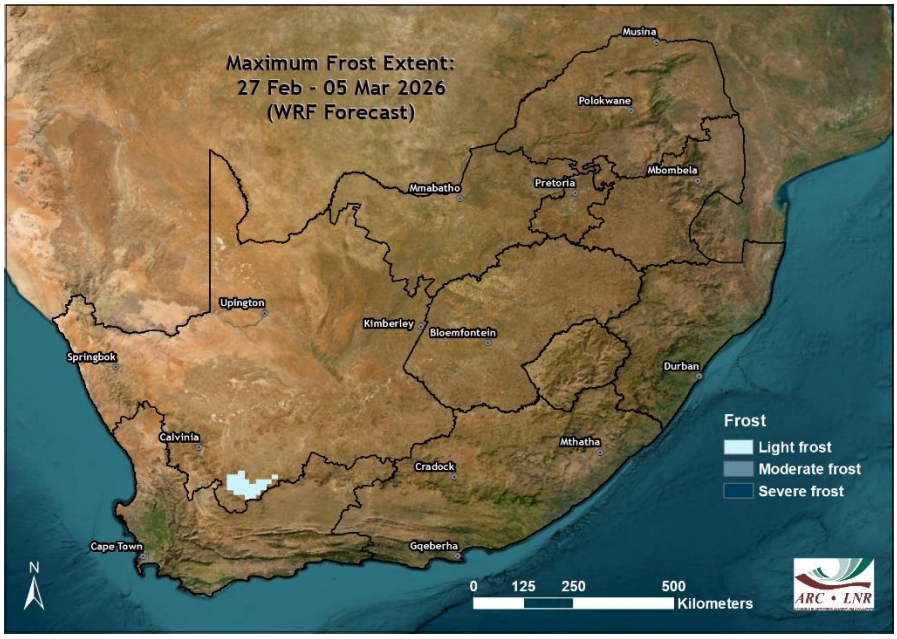
Average maximum temperatures

- Average maximum temperatures will range between 25 and 30°C over most of the interior.
- Average maximum temperatures will exceed 30°C over the lower-lying northern to eastern parts.



Highest maximum temperatures

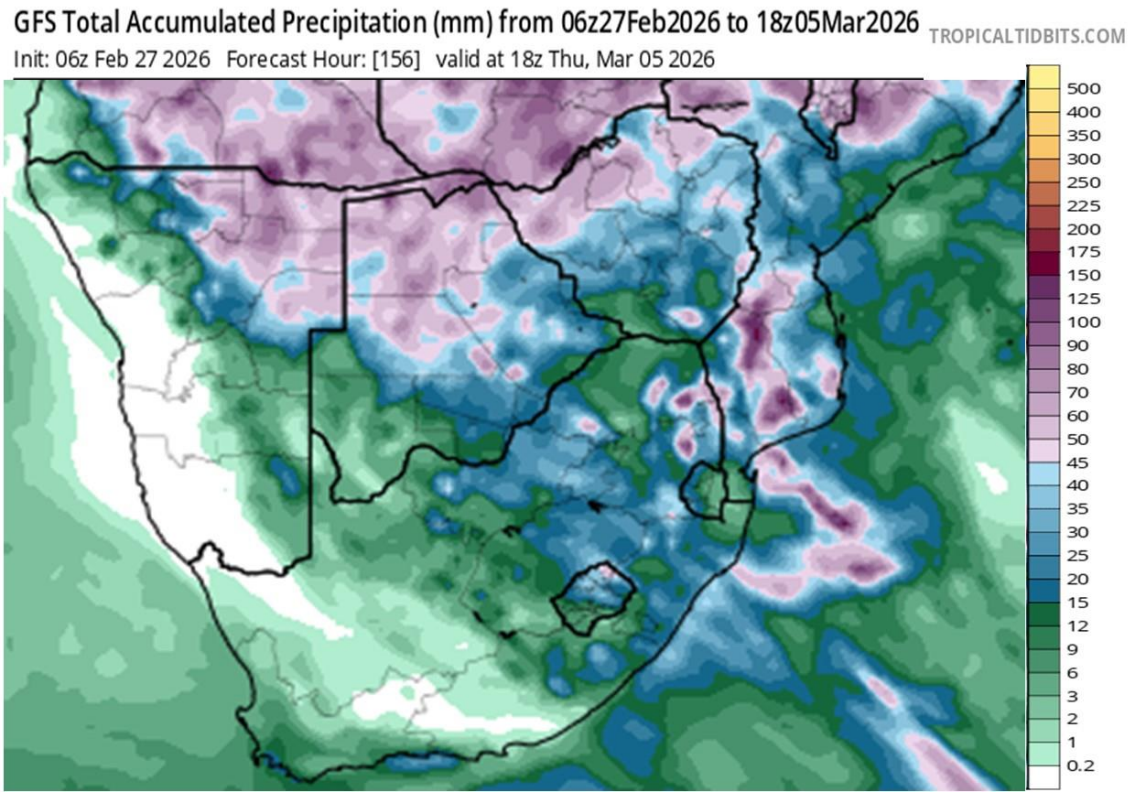
- **Highest temperatures, exceeding 35°C, are expected:**
- Northern to north-western parts of the Northern Cape, including the Lower Orange.
- Limpopo River Valley, Lowveld, north-eastern to eastern KZN and north-eastern parts of the Eastern Cape.

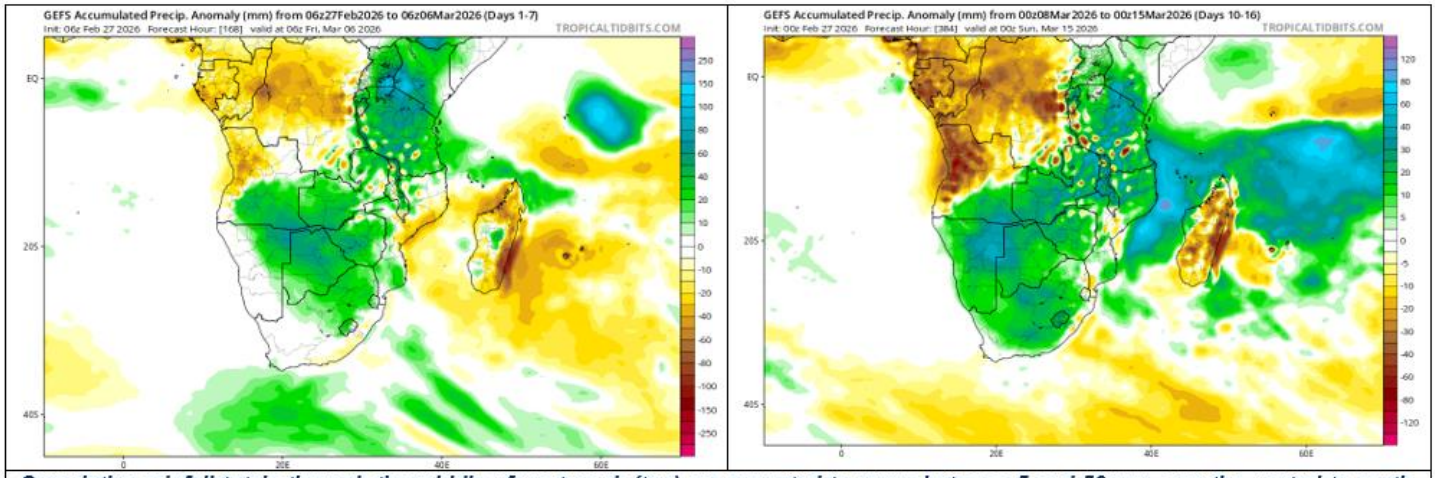


Frost

- Light frost is possible in isolated areas over the western parts of the southern escarpment on Monday morning.

Medium term rainfall summary





Cumulative rainfall totals through the middle of next week (top) are expected to range between 5 and 50 mm over the central to north-eastern interior while the western interior will be relatively dry. Rain is also expected over the winter rainfall region. According to the GFS ensemble, the next few days will be relatively wet over the central to north-eastern parts (bottom left) and winter rainfall region. The relatively wet conditions are expected to expand westwards towards middle March (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 (27 February – 5 March). 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:

- Northern to eastern parts of the Northern Cape, south-western parts of the Free State: **Friday to Saturday (27th – 28th) and Tuesday to Wednesday (3rd – 4th).**
- Eastern to north-eastern parts of the Eastern Cape: **Saturday (28th).**
- Eastern to northern parts of KZN: **Saturday to Sunday (28th – 1st) and Thursday (5th).**
- Limpopo River Valley and Lowveld: **Friday to Monday (27th – 2nd).**

Thundershowers may have an enhanced tendency to become severe:

- Eastern North West, central to eastern Free State, KZN interior: **Sunday (1st).**
- Mpumalanga, Gauteng, and southern Limpopo: **Monday (2nd).**

Strong westerly to southwesterly winds are possible:

- South-western parts of the Western Cape: **Saturday (28th).**

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

- Karoo, Klein Karoo in the Western Cape: **Saturday and Sunday (28th – 1st).**

Light frost is possible:

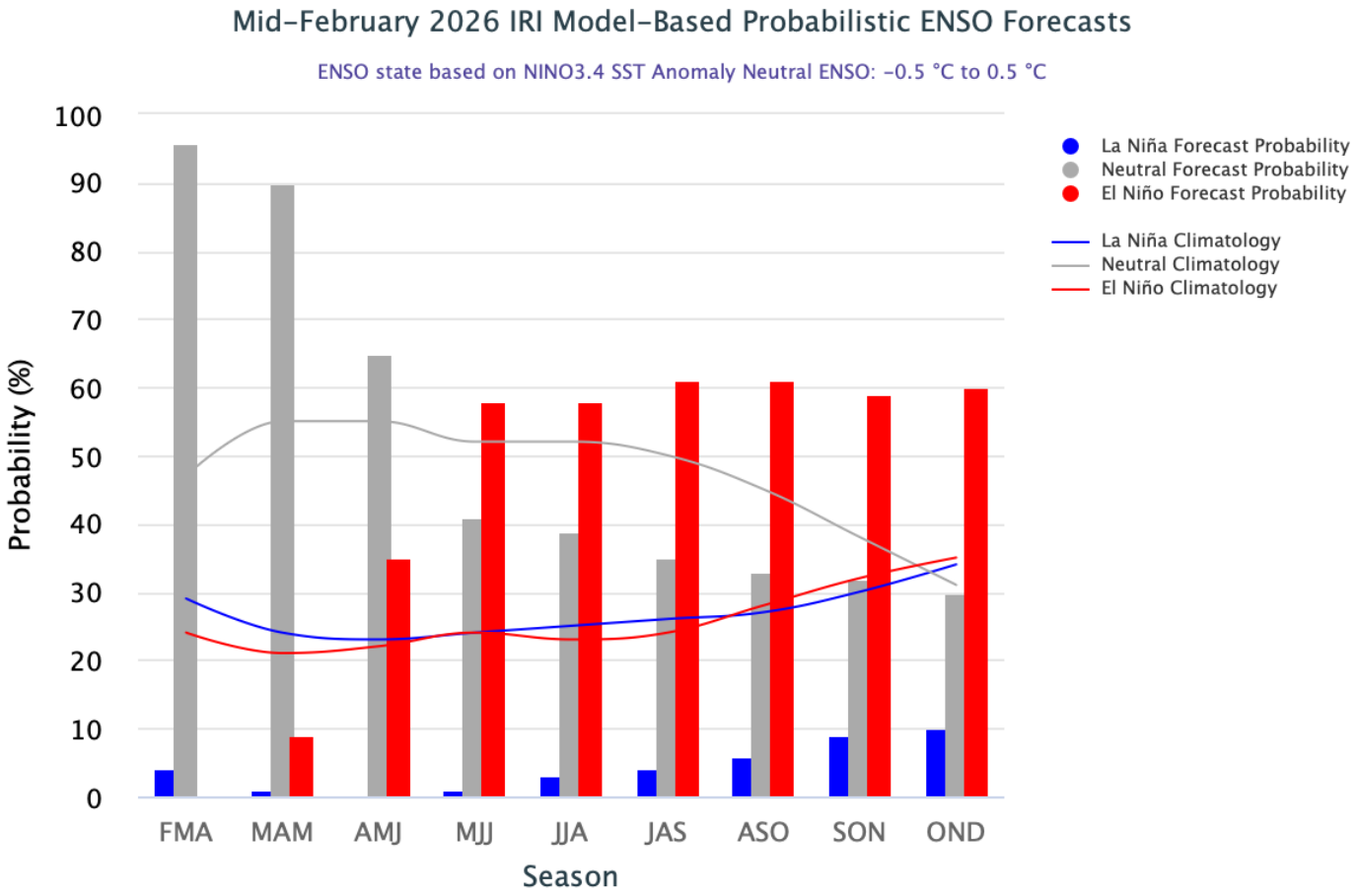
- Western parts of the southern escarpment: **Sunday and Monday (1st – 2nd).**

Seasonal forecast

Current ENSO conditions:

Weak La Niña conditions are still 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. The weak signal from the Pacific results in a lack of direction by seasonal forecasts for South Africa into Autumn.

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/**

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In their most recent update (issued 19 February), the IRI states that " By mid-February 2026, weak La Niña conditions had begun to decline slightly, as reflected in both atmospheric and oceanic variables. In January 2026, the Southern Oscillation Index (SOI) was +9.9, while the equatorial SOI was +0.5, indicating a weakening of the pressure gradient between the two regions. However, the most recent 30-day SOI value (ending 17 February 2026) remains within La Niña territory. Low-level winds (850 hPa) were near average across the east-central and eastern Pacific. Enhanced convection and increased rainfall were observed over parts of Indonesia, indicated by below-average outgoing longwave radiation (OLR), while suppressed convection and reduced precipitation prevailed around the Date Line, associated with above-average OLR, both typical of La Niña. However, above-average subsurface temperatures have strengthened across the Pacific and expanded farther eastward, with below-average subsurface temperatures confined to a small area in the far eastern Pacific. Although the warmer subsurface waters now dominate much of the Pacific, the warming itself remains relatively weak. Nevertheless, due to this subsurface warming and its eastward extent, the Niño 1+2 index has gradually increased over the past four weeks and currently stands at +0.7 for the week centered on 11 February 2026.

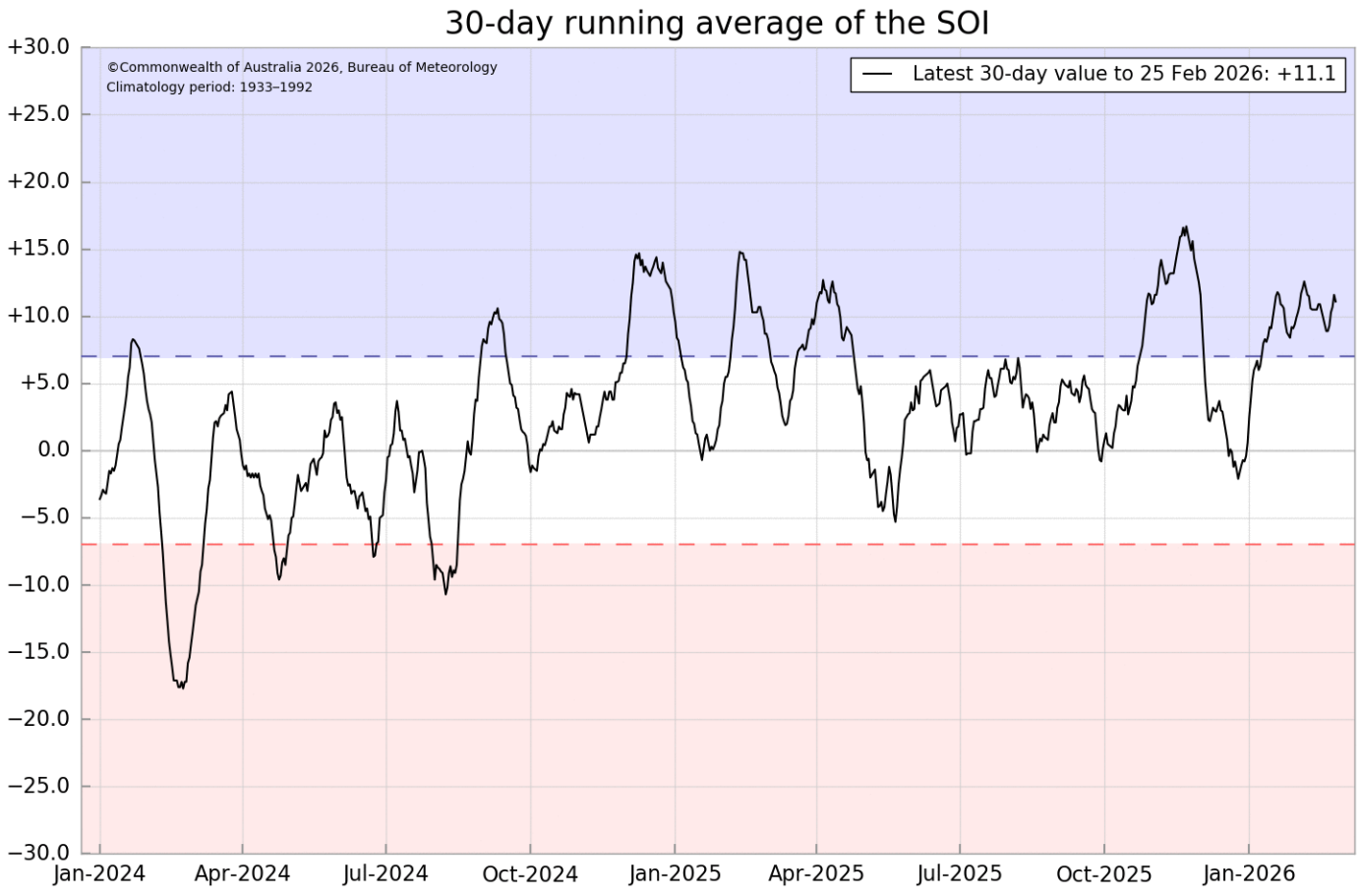
Taken together, these conditions indicate a gradual weakening of La Niña in the central-eastern equatorial Pacific, with signs of possible El Niño development in the subsurface.."

In their most recent update (17 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 have been fluctuating around the La Niña threshold (−0.80 °C) since late January, with the latest relative Niño3.4 index value for the week ending 15 February 2026 staying largely steady at −0.77 °C. Recent warming in the sub-surface suggests further decline of the event is likely in the coming weeks.
- Atmospheric indicators, such as trade winds, pressure and cloud patterns in the tropical Pacific are consistent with borderline La Niña conditions. Cloudiness near the Date Line has been weakly below average for the past fortnight. Trade winds in the central equatorial Pacific have been slightly enhanced in the past fortnight, despite a burst of strong westerly winds in the western part of the basin in late January.
- As of 15 February 2026, the 30-day Southern Oscillation Index (SOI) is +10.9, which is above the La Niña threshold of +7. The 60-day and 90-day SOI index values are +10.4 and +7.6 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 return to neutral ENSO conditions later this month or in early autumn. Continued warming in the tropical Pacific is forecast 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, rapidly moving into negative territory. Such movements in the index are often associated with cold front moving into South Africa.

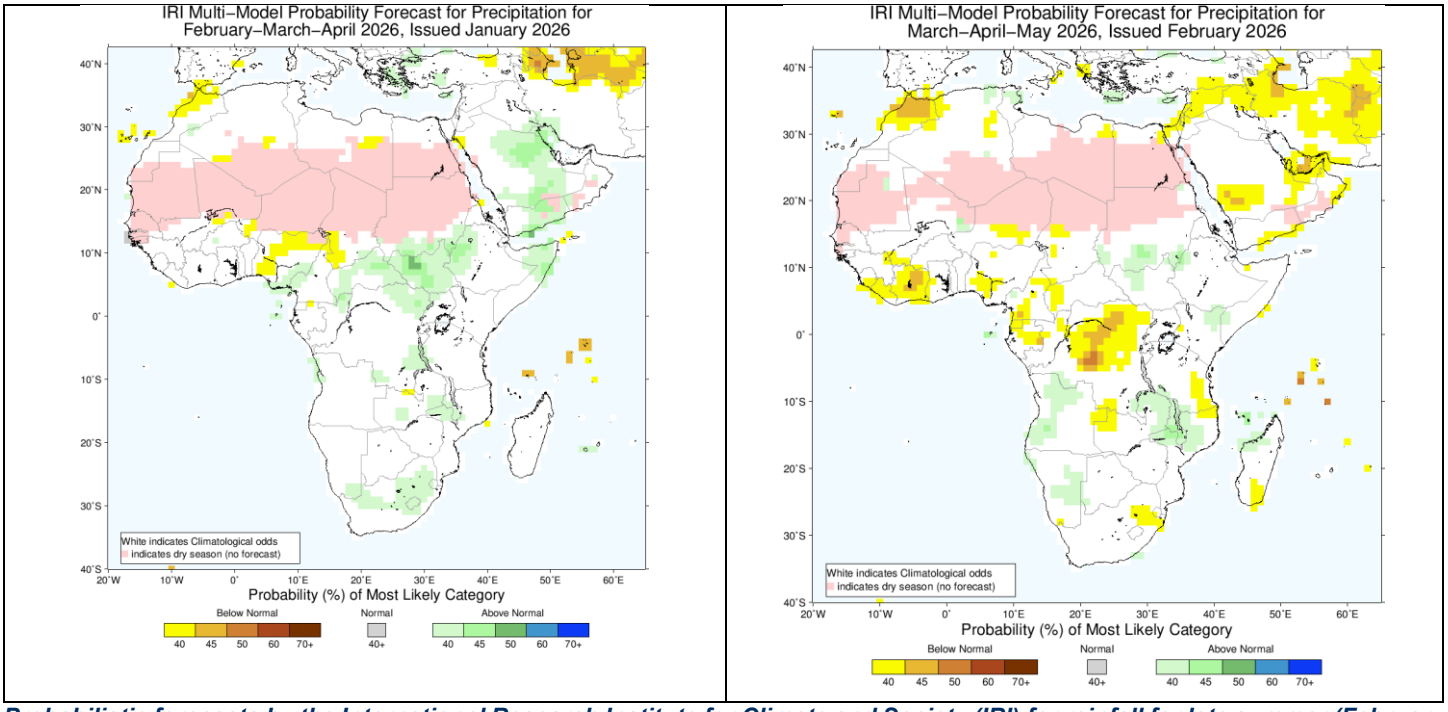
The 30-day Southern Oscillation Index (SOI) have decreased to +11.1 and represents atmospheric pressure patterns in the Australia – Pacific region indicative of La Niña conditions. Such atmospheric conditions are positively correlated with above-normal rainfall over the summer rainfall region of South Africa.



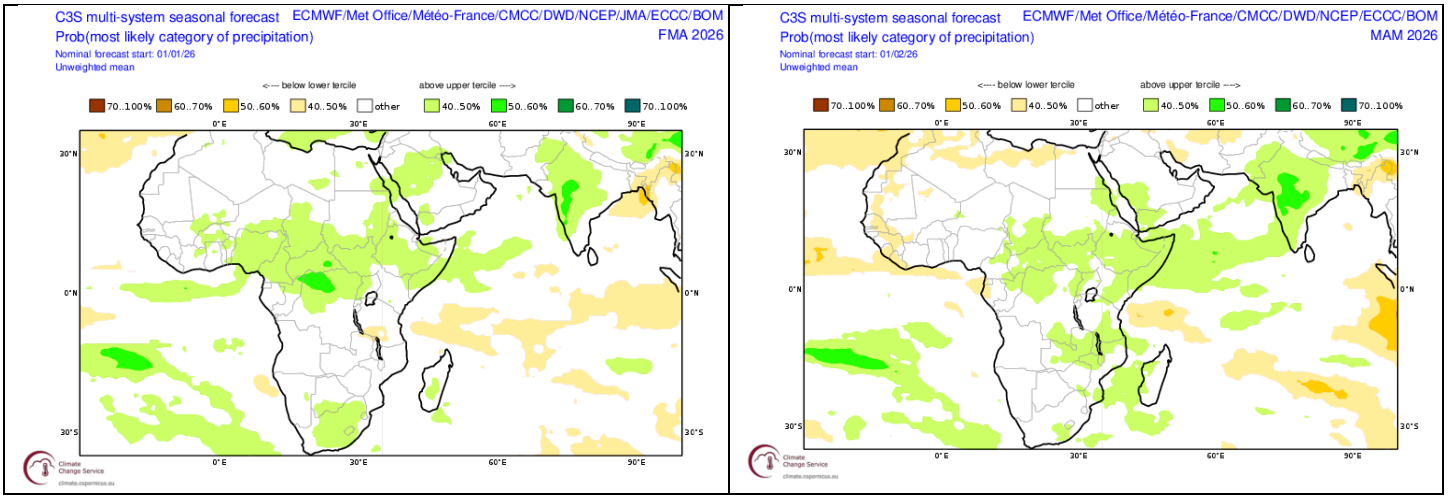
Australian Bureau of Meteorology **- http://www.bom.gov.au**

Seasonal forecasts issued by various international institutions

Seasonal forecasts (updated in January and February 2026) 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 near normal to below normal during 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 2026-02).



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 2026-02).

CUMULUS seasonal outlook

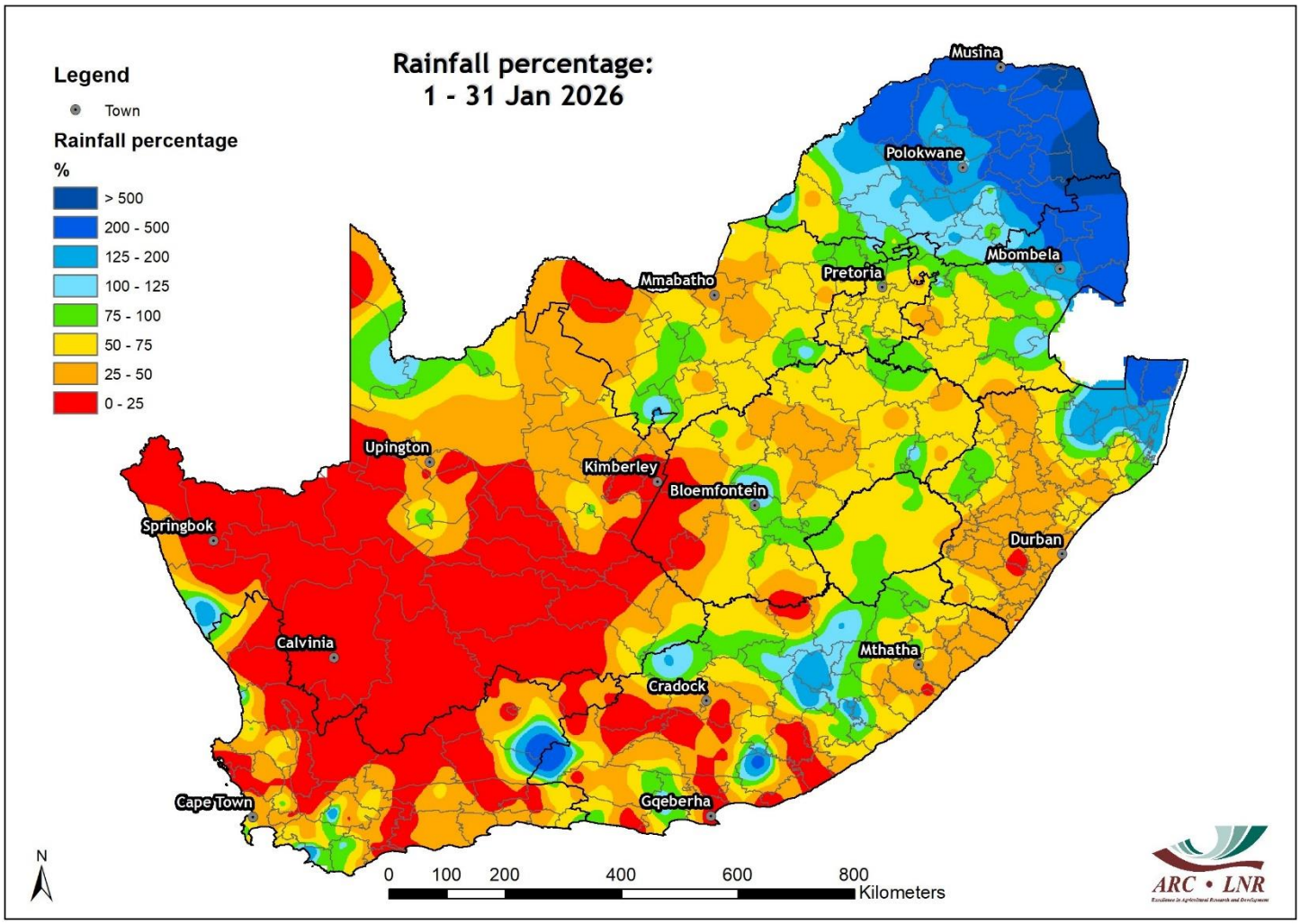
This outlook is based on the typical observed rainfall patterns over the north-eastern half of the country (including most of the summer grain-production region), which are associated with the cyclic variability of the global climate system. Summers like 2025/26 usually experience near-normal rainfall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

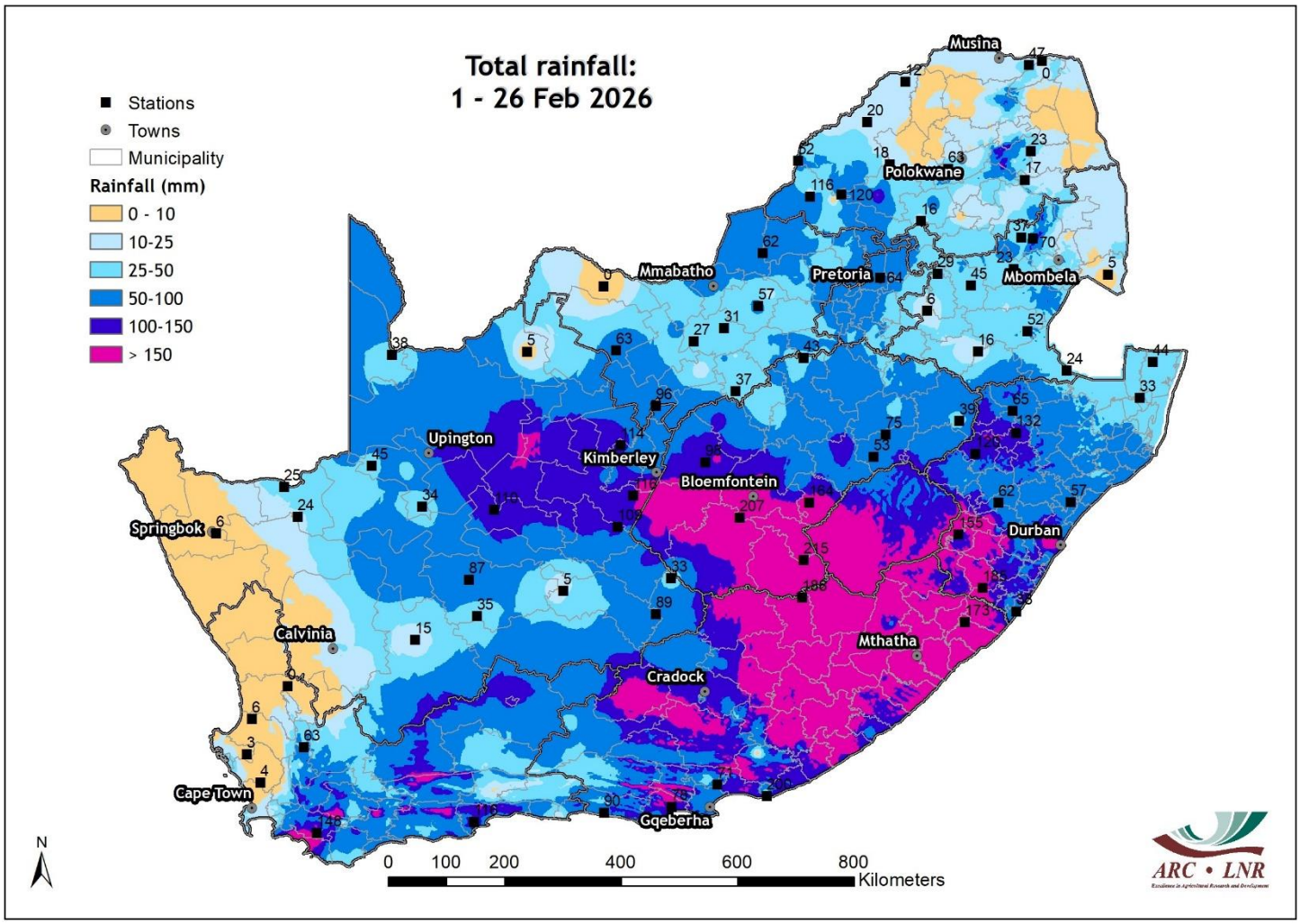
Observed conditions

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



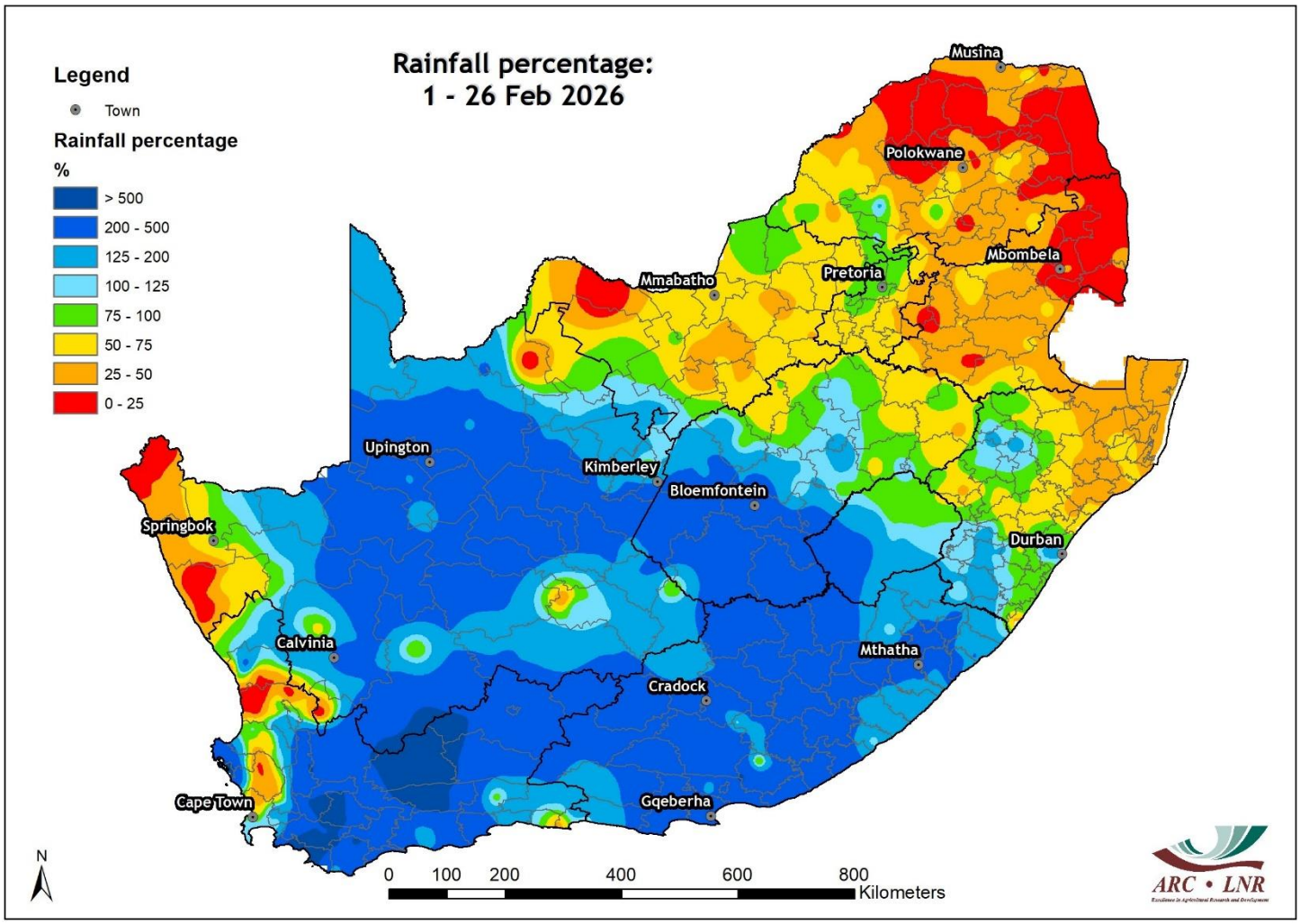
Above-average rainfall occurred over the north-eastern parts during January while most of the rest of the country received below-average rainfall.

Rainfall (mm): 1 – 26 February 2026



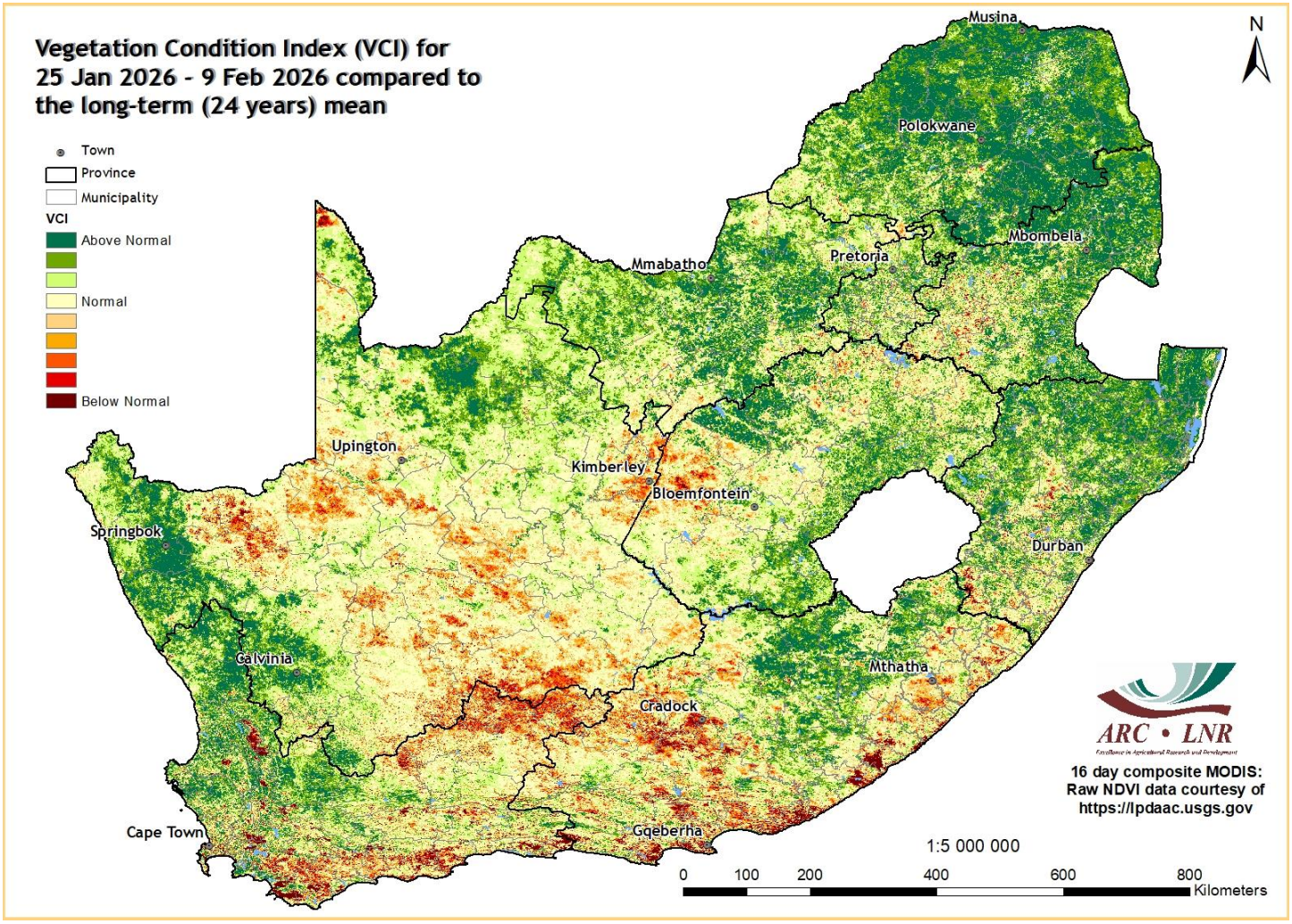
Large parts of the summer-grain production region received between 25 and 50 mm during the first 26 days of February. Large parts of the southern half of the country received more than 50 mm, with more than 150 mm accumulated over the southern Free State and most of the eastern parts of the Eastern Cape.

Rainfall (% of long-term average): 1 – 26 February



Above-average rainfall occurred over the southern parts into the central and western interior during February, including much of the winter rainfall region, while most of the rest of the country received below-average rainfall.

Vegetation Condition Index: February 2026



Vegetation activity in early February was above normal over most areas, following above-normal rainfall from August to December over large parts of the interior. Drier conditions in January resulted in below-normal vegetation activity over the central parts of the Northern Cape into the north-eastern parts of the Western Cape and western parts of the Eastern Cape.

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/