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RISK MANAGEMENT 2025/26

CUMULUS

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LAND BANK
INSURANCE (SOC) LIMITED

Contents

Summary

Rain initially in the west, shifting eastwards later

Typical autumn conditions will persist during the period, supporting the ripening of crops and harvest activities. However, a cold front is expected to move into the western to southern parts by the middle of next week, signaling a large-scale change in weather patterns. For the time being, most of the country should experience some rain until the middle of next week, except for the north-eastern parts, which are expected to remain mostly dry. Showers and thundershowers will focus on the western to southern parts, including the winter rainfall region, with only very isolated thundershowers expected over the central to northern and eastern parts of the country until next week. There will be a shift in activity towards the central parts, where isolated to scattered thundershowers will occur over these areas next week, while it will become dry over the western interior.

There will be a significant change in atmospheric circulation patterns next week. Current forecasts indicate three significant cold fronts that will result in widespread rain and colder conditions over the winter rainfall region from 15 to 20 April. While cold fronts will influence the south-western areas, thundershowers will occur over the central to eastern parts, in contrast to the current conditions, where showers and thundershowers are focused over the south-western parts. The first cold front is expected on Tuesday and will cause widespread showers over the winter rainfall region. Cool to cold, dry air will invade the western to southern parts of the country, and frost is possible over the south-western interior in the wake of the first front by Thursday morning, according to current forecasts.

Looking further ahead, with more cold fronts expected until 20 April, current forecasts indicate above-normal rainfall during the second half of April over the winter rainfall region, as well as over the central to northern parts of the country, including the summer grain production region. Above-normal rainfall over the winter rainfall region may indicate a possible start to the winter rainy season, even though rain during April is not necessarily an indication of continued wet conditions into June. In some years, the rainy season over the winter rainfall region only starts by early June. Temperatures are expected to be below normal over the western to southern parts, including the winter rainfall region. Above-normal temperatures are expected to continue over the northern to eastern parts during the second half of the month, according to current forecasts.

Forecasts for ENSO (El Niño–Southern Oscillation) are still favouring the development of an El Niño by the 2026/27 summer. Atmospheric patterns have recently trended towards an El Niño state, with a sharp drop in the Southern Oscillation Index, indicating that conditions are shifting away from the La Niña state that has dominated much of the 2025/26 summer. There will be more certainty by this winter regarding the eventual development and strength of the El Niño event, which may result in a warmer, drier mid- to late summer 2026/27 over the summer rainfall region.

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

- Temperatures will be above normal for this time of the year.
- It will be hot at times over some of the western to southern parts of the country, as well as the eastern coastal areas and adjacent interior.

- There is currently no indication of an early widespread frost event over the interior, but the effect of numerous cold fronts during the second half of the month will be monitored.
- Rainfall will be near normal to above normal over most of the country, but below normal over the north-eastern parts.
- Cumulative rainfall totals until the middle of next week over the north-eastern parts will be low, mostly below 10 mm, and some areas won't receive any rain.
- Rainfall totals during this period are expected to be somewhat higher over the western to central parts, ranging between 5 and 40 mm in most places.
- Scattered showers and thundershowers are expected over the western to southern parts initially and into the weekend, while only very isolated thundershowers are expected over the northern to eastern parts, including the summer-grain production region.
- More widespread thundershowers are expected to spread into the central parts of the country next week, including the western parts of the summer-grain production region. It will remain warm and dry in the northeast.
- A cold front will bring windy, cold conditions with rain to the winter rainfall region by Tuesday.
- It will be windy over the central to western and southern parts of the country ahead of the cold front on Tuesday and Wednesday.
- Frost may occur over the southern high-lying areas following the front later next week.
- Ahead of the cold front, it will become hot over the lower-lying north-eastern areas and eastern seaboard by Wednesday.
- Wetter conditions will spread into the north-eastern half of the country, including the summer-grain production region, by the middle of the month, with cold fronts expected to result in cooler conditions over the western to southern parts and drier conditions over the western to southern interior, while widespread rain may occur over the winter rainfall region.
- **The summer-grain production region** will remain relatively warm and dry until next week when the chances for thundershowers will increase especially over the western parts. Conditions will generally be favourable for the ripening of crops and harvest activities. Wetter conditions are expected during the second half of the month over the region.
- **The winter rainfall region** will once again experience isolated showers and thundershowers during the weekend, especially towards the east. This will be followed by drier and somewhat cooler conditions. The first of a succession of cold fronts in the second half of April is expected by Tuesday, bringing cold and windy conditions with showers to the region by the middle of next week. Current forecasts indicate more fronts to move over the region by next weekend and the following week also.

Overview of expected conditions over the main agricultural production areas

Upper-air troughs to the west will keep the western parts of the country on the receiving end of showers of thundershowers until next week. Showers and thundershowers are expected to shift towards the central and eastern parts next week, by the middle of the week, with more upper-air trough development over the western to central parts while frontal activity will increase in the southwest.

Maize production region:

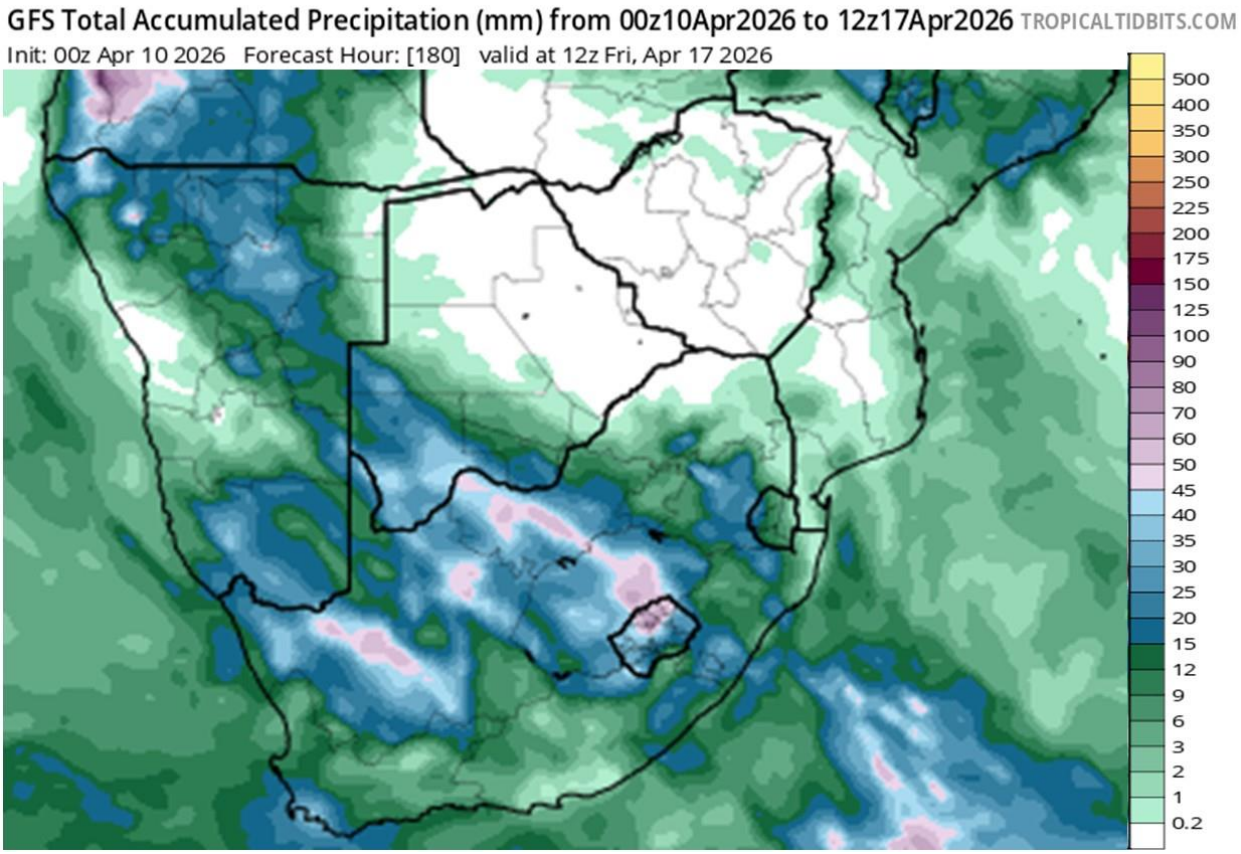
- Only very isolated thundershowers are expected over the region until the middle of next week, and most areas in the region will probably not receive rain until next week. The chances for thundershowers will improve from the middle of next week. Temperature-wise, pleasant autumn conditions will dominate.
- Maximum temperatures over the eastern grain-production areas will range between 25°C and 29°C, with the lower temperatures only expected early next week. Minimum temperatures will range between 11°C and 14°C.
- Maximum temperatures over the western grain-production areas will range between 25°C and 30°C. Minimum temperatures will be in the order of 15°C to 18°C.

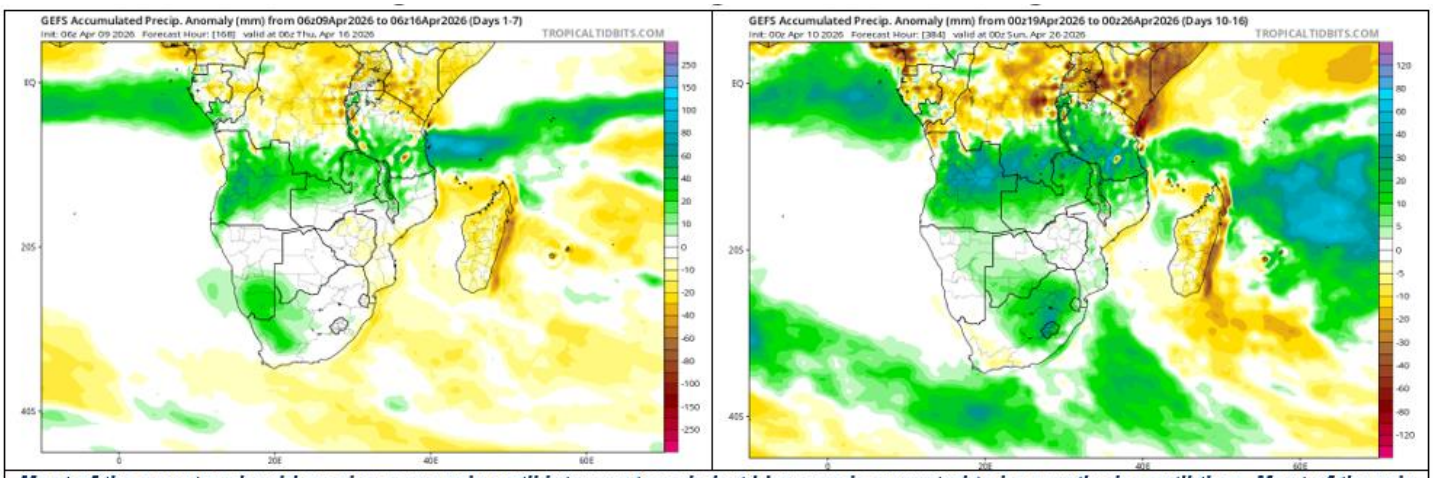
- **Friday (10th):** Partly cloudy and warm. Isolated thundershowers are possible over the higher-lying eastern areas.
- **Saturday (11th):** Partly cloudy and warm. Isolated thundershowers are possible. Fresh north-westerly winds are possible over the western to central parts in the afternoon.
- **Sunday (12th):** Partly cloudy and warm with isolated thundershowers, especially over the western to southern parts. Moderate north-westerly winds are expected over the western to central parts the afternoon.
- **Monday (13th):** Partly cloudy and warm. Isolated thundershowers are expected except in the north. Moderate northerly to north-westerly winds are expected in the west where scattered thundershowers are expected.
- **Tuesday to Thursday (14th – 16th):** Current forecasts indicate an increase in thundershower activity in the region during the week, with scattered thundershowers spreading from the western parts into the rest of the region. It will become somewhat cooler from Wednesday onwards, as an influx of cooler air is expected from the southwest initially and later from the east.

Cape Wine Lands and Rûens:

The region will be hot initially, into the weekend. Thundershowers associated with an upper-air system may occur over most of the region until Saturday, with the thundershowers being more widespread over the eastern parts, from the Boland eastwards. It will become cooler from Saturday onwards. A cold front will bring cooler, cloudy conditions, with showers and fresh westerly to northwesterly winds on Tuesday and Wednesday next week. Conditions will clear on Wednesday, with gradual warming expected and the wind turning southerly. Cold fronts will bring more rain over the region by next weekend and into the following week.

Medium term rainfall summary





Most of the country should receive some rain until later next week, but Limpopo is expected to be mostly dry until then. Most of the rain will concentrate over the western parts of the country at first, but more widespread rain should spread into the central and later also the eastern areas next week (top). In summary, this will result in above-normal rainfall over the western to southern parts of the country initially while the north-eastern parts will remain relatively dry (bottom left). Relatively wet conditions may shift into the central to eastern parts again together with the south-western parts of the winter rainfall region by the third week of the 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 (10 – 16 April). 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:

Wet conditions may hinder harvest activities:

- Western to central parts of the summer-grain production region: **Tuesday to Wednesday (14th – 15th).**
- Possibly the eastern parts of the summer-grain production region: **Thursday (16th).**

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

- Swartland and north-western parts of the winter rainfall region: **Thursday to Friday (9th – 10th).**
- Western parts of the Northern Cape, including the West Coast: **Thursday to Friday (9th – 10th).**
- Karoo: **Thursday to Friday (9th – 10th) and Tuesday (14th).**
- Eastern to north-eastern KZN: **Saturday to Sunday (11th – 12th) and Wednesday (15th).**
- Eastern to southern parts of the Eastern Cape: **Thursday to Friday (9th – 10th) and Tuesday (14th).**

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

- Eastern to southern parts of the Eastern Cape: **Thursday to Friday (9th – 10th) and Tuesday (14th).**
- Karoo: **Thursday to Friday (9th – 10th) and Tuesday (14th).**

Thundershowers may have an enhanced tendency to become severe:

- The south-eastern parts of the country, in areas where thundershowers may develop, possibly including the eastern to northern parts of the Eastern Cape, southern to central KZN and the areas of the Free State and KZN surrounding Lesotho: **Wednesday (15th).**

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

- Southern parts of the country, including the Little Karoo: **Wednesday (15th).**

Frost is possible:

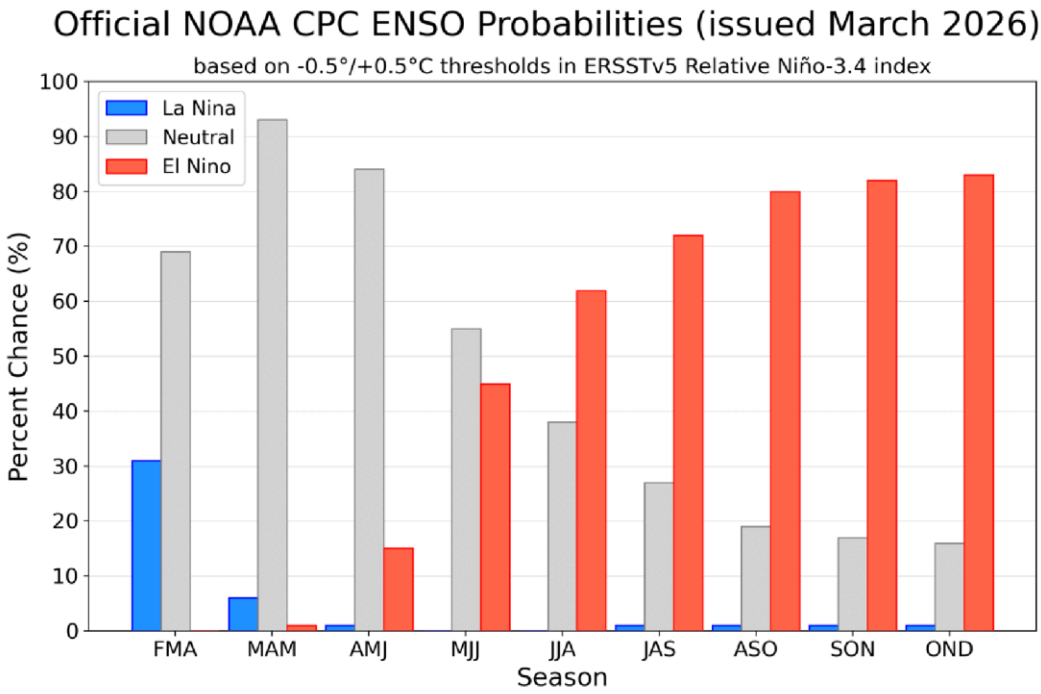
- Southern escarpment: **Thursday (16th).**

Seasonal forecast

Current ENSO conditions:

ENSO Neutral conditions are now observed, as the 2025/26 weak La Niña has come to an end. Forecast models lean towards an El Niño developing by the 2026/27 summer.

The graph below shows the National Oceanic and Atmospheric Administration (NOAA) Climate Prediction Centre (CPC) ENSO forecast, with El Niño conditions more likely by next spring/summer.



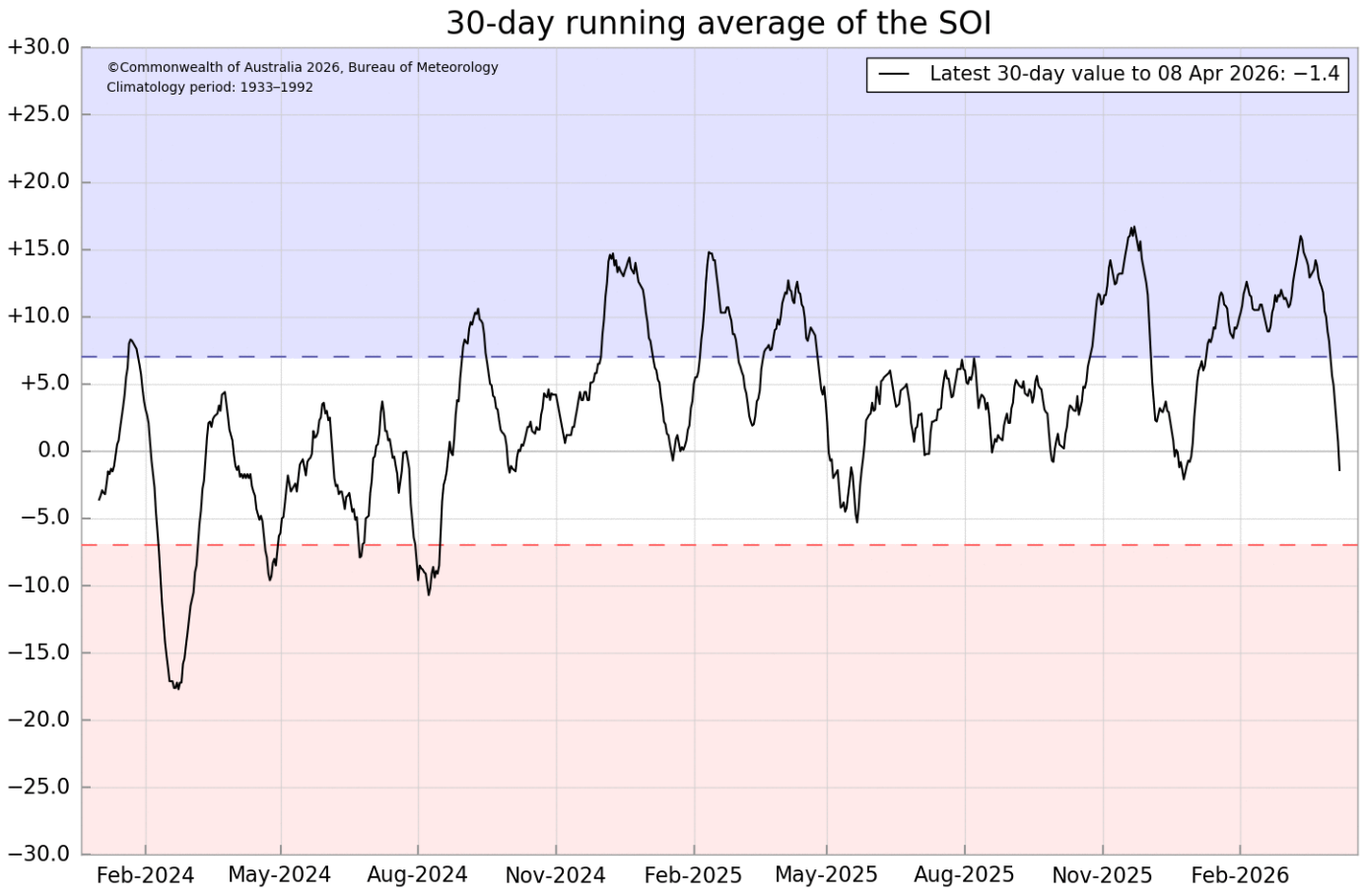
Official NOAA Climate Prediction Centre ENSO Probability Forecast - *https://www.cpc.ncep.noaa.gov/*

In their most recent update (issued 19 March), the IRI states that ”As of mid-March 2026, the equatorial Pacific is transitioning from declining La Niña conditions toward ENSO-neutral. The latest CCSR/IRI ENSO plume forecast favors ENSO-neutral conditions at approximately 90% for March–May 2026, with a slim 9% chance of El Niño development. ENSO-neutral remains the dominant category during Apr-Jun (53%), but with El Niño probabilities increasing rapidly (47%). Starting in May-July, El Niño probabilities become higher than ENSO-neutral and remain in the range of 72% to 80%, with ENSO-neutral the second most likely outcome...”

In their most recent update (31 March), the **Australian Bureau of Meteorology** states that the “La Niña is close to its end, with further warming towards a possible El Niño in the Tropical Pacific:

- The 2025–26 La Niña has ended. Collectively, oceanic and atmospheric indicators of the El Niño–Southern Oscillation (ENSO) reflect an ENSO-neutral state.
- Sea surface temperatures (SSTs) in the central tropical Pacific have been within the ENSO-neutral range (−0.80 to +0.80 °C) for the past 6 weeks, with the latest relative Niño3.4 index value for the week ending 29 March 2026 at –0.42 °C. A recent pulse of warming in the sub-surface suggests further warming of SSTs is likely in the coming weeks.
- Atmospheric indicators, such as trade winds, pressure and cloud patterns in the tropical Pacific reflect ENSO-neutral conditions. Westerly wind anomalies have extended into the central equatorial Pacific in the last fortnight and are forecast to persist in the coming weeks. This would also act to enhance warming of tropical Pacific SSTs.
- As of 29 March 2026, the 30-day Southern Oscillation Index (SOI) is +10.4, which is above the La Niña threshold of +7. The 60-day and 90-day SOI index values are +11.2 and +10.4 respectively. Transient tropical activity, including Severe TC Narelle, is affecting the SOI's ability to represent the state of ENSO.
- All models, including the Bureau's, forecast the tropical Pacific to continue warming in the coming months. Neutral ENSO conditions are expected to persist until at least late autumn, with all models indicating warming to levels consistent with El Niño by the end of winter. There is some variation across models in the rate at which El Niño thresholds may be reached, with some suggesting development as early as May, while others show a slower warming with thresholds not met until late winter. Ocean-atmosphere coupling (where the ocean and atmosphere act to reinforce each other) is required for a sustained El Niño state...”….. ***http://www.bom.gov.au***

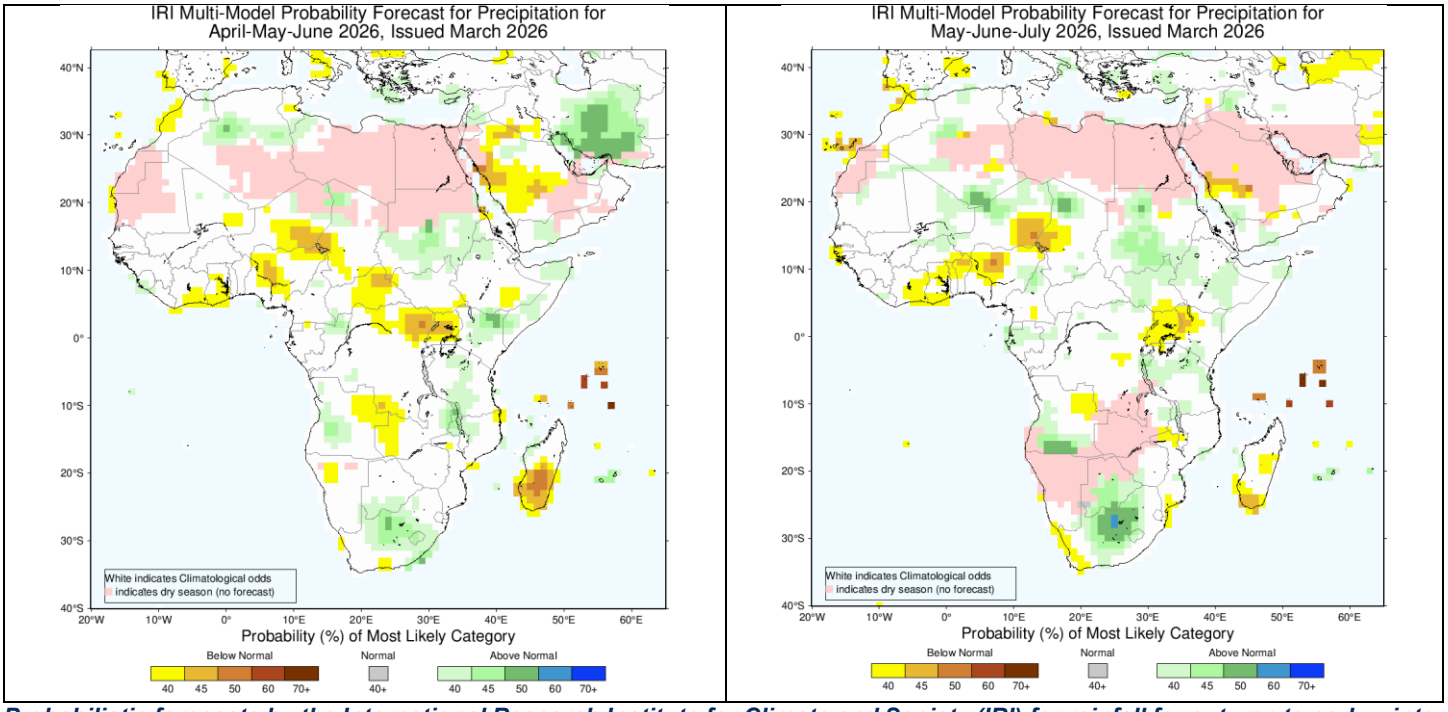
The 30-day Southern Oscillation Index (SOI) has decreased sharply to -1.4 and represents atmospheric pressure patterns in the Australia – Pacific region indicative of La Niña conditions. Such atmospheric conditions are positively correlated with above-normal rainfall over the summer rainfall region of South Africa.



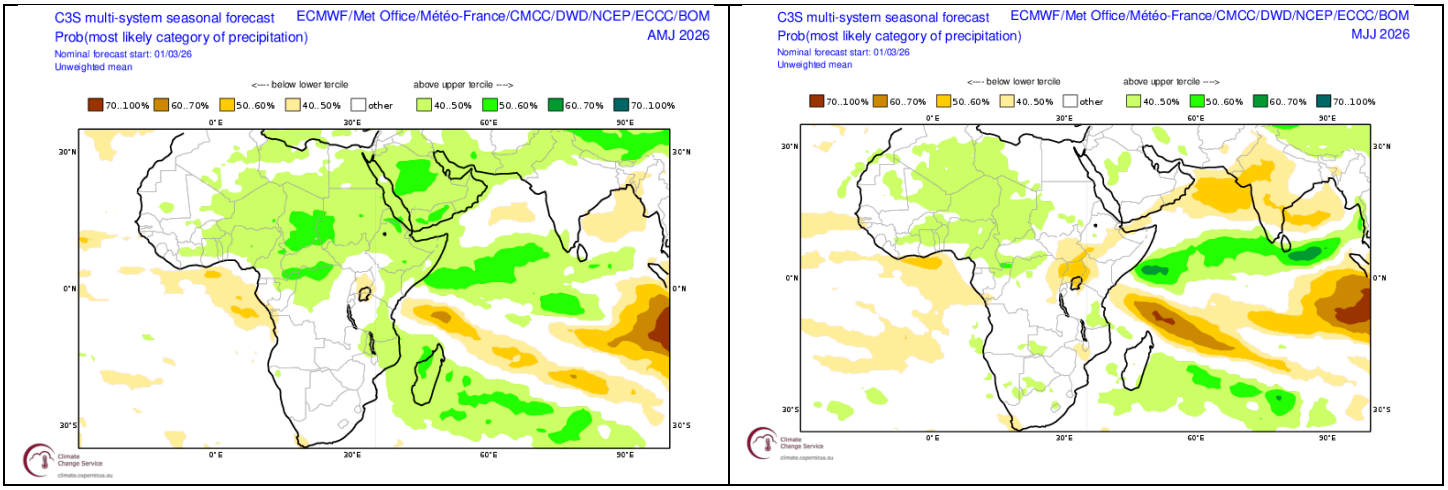
Australian Bureau of Meteorology - **http://www.bom.gov.au**

Seasonal forecasts issued by various international institutions

Seasonal forecasts (updated in March 2026) are now not influenced by the ENSO state. Forecasts for the next few months generally indicate relatively wet conditions over the summer rainfall region while leaning towards a relatively dry winter over the winter rainfall region.



Probabilistic forecasts by the International Research Institute for Climate and Society (IRI) for rainfall for autumn to early winter (April to June 2026, left – Forecast issued in 2026-03) and early to mid-winter (May to July, right – Forecast issued in 2026-03).



Probabilistic multi-model forecasts by the multi-system COPERNICUS Programme for rainfall for autumn to early winter (April to June 2026, left – Forecast issued in 2026-03) and early to mid-winter (May to July, right – Forecast issued in 2026-03).

CUMULUS seasonal outlook

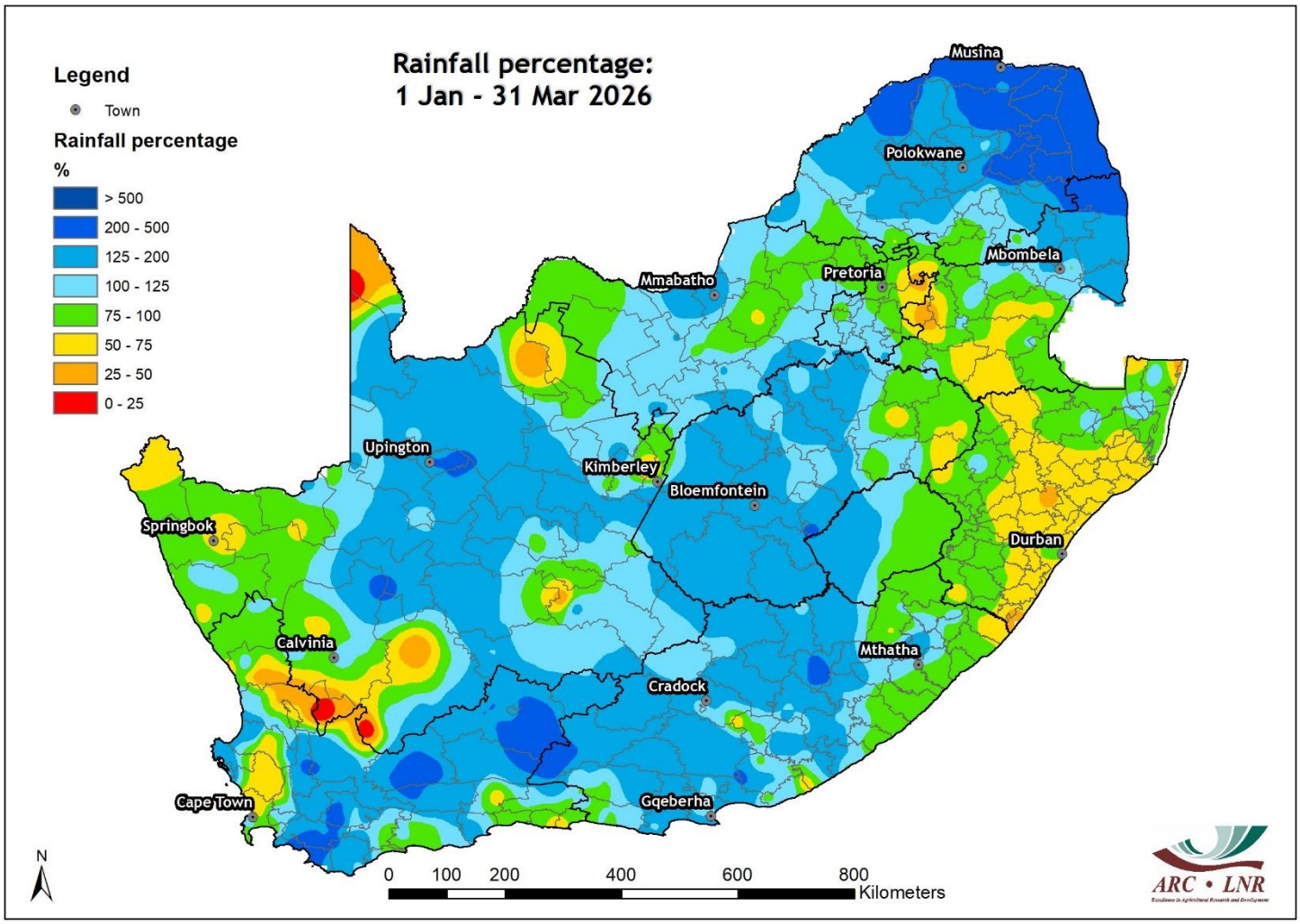
This outlook is based on the typical observed rainfall patterns over the north-eastern half of the country (including most of the summer grain-production region), which are associated with the cyclic variability of the global climate system. Summers like 2025/26 usually experience near-normal rainfall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

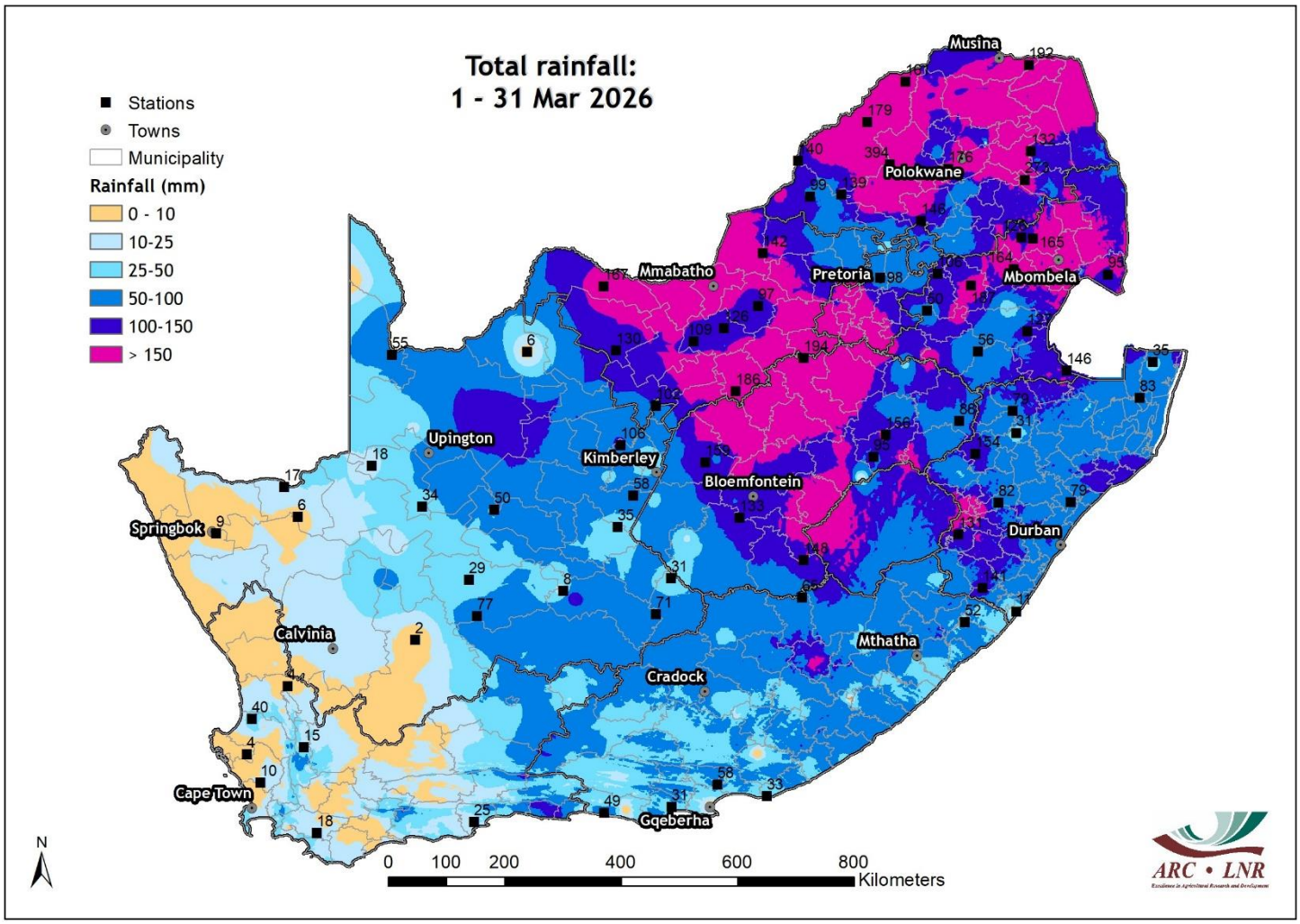
Observed conditions

Rainfall (% of long-term average): 1 January – 31 March 2026



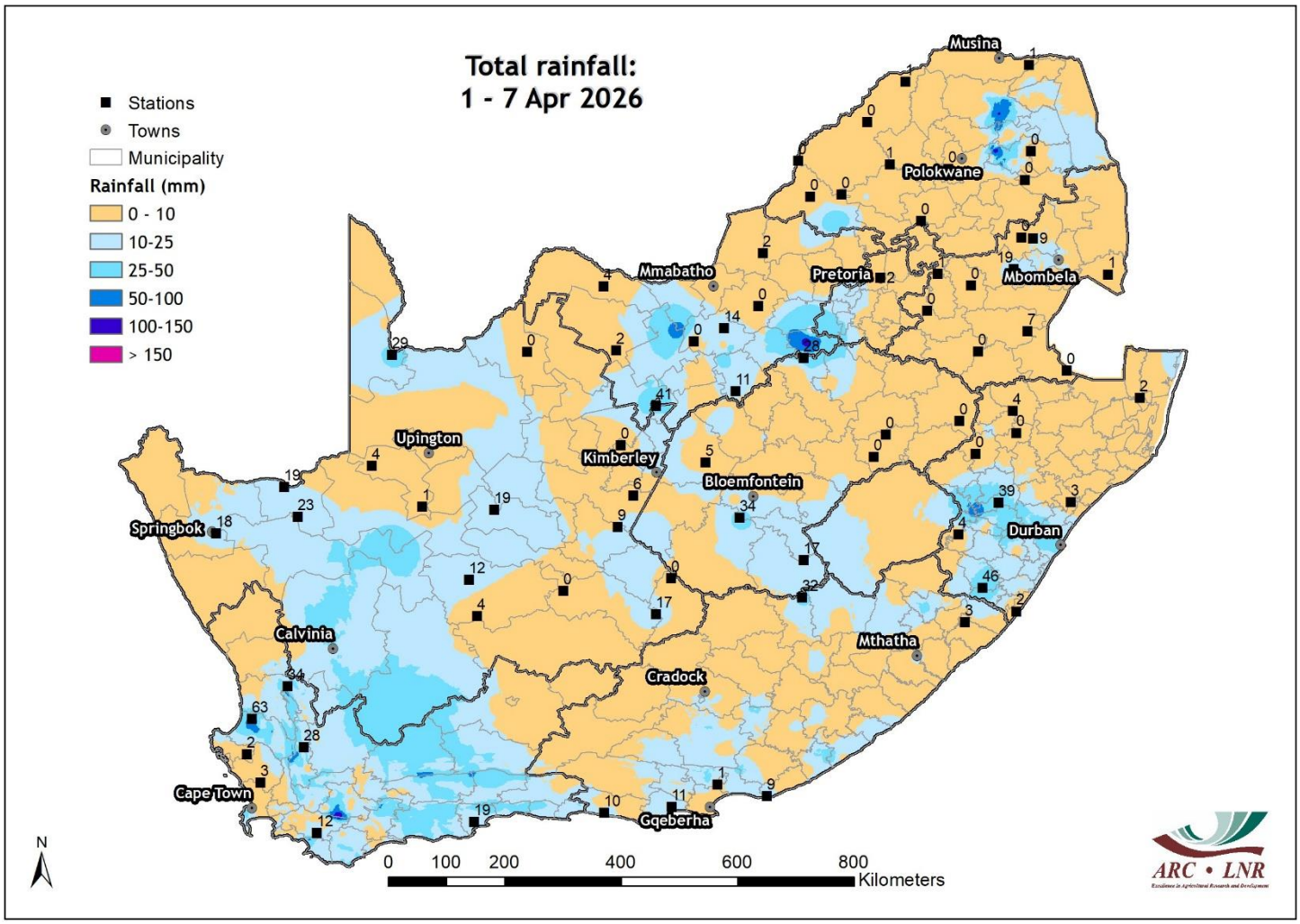
Most of the southern to central together with the north-eastern parts received above-average rainfall. The Eastern Highveld, including the eastern parts of the summer-grain production region, and down into KZN, received below-average rainfall during this multi-month period.

Rainfall (mm): 1 – 31 March 2026



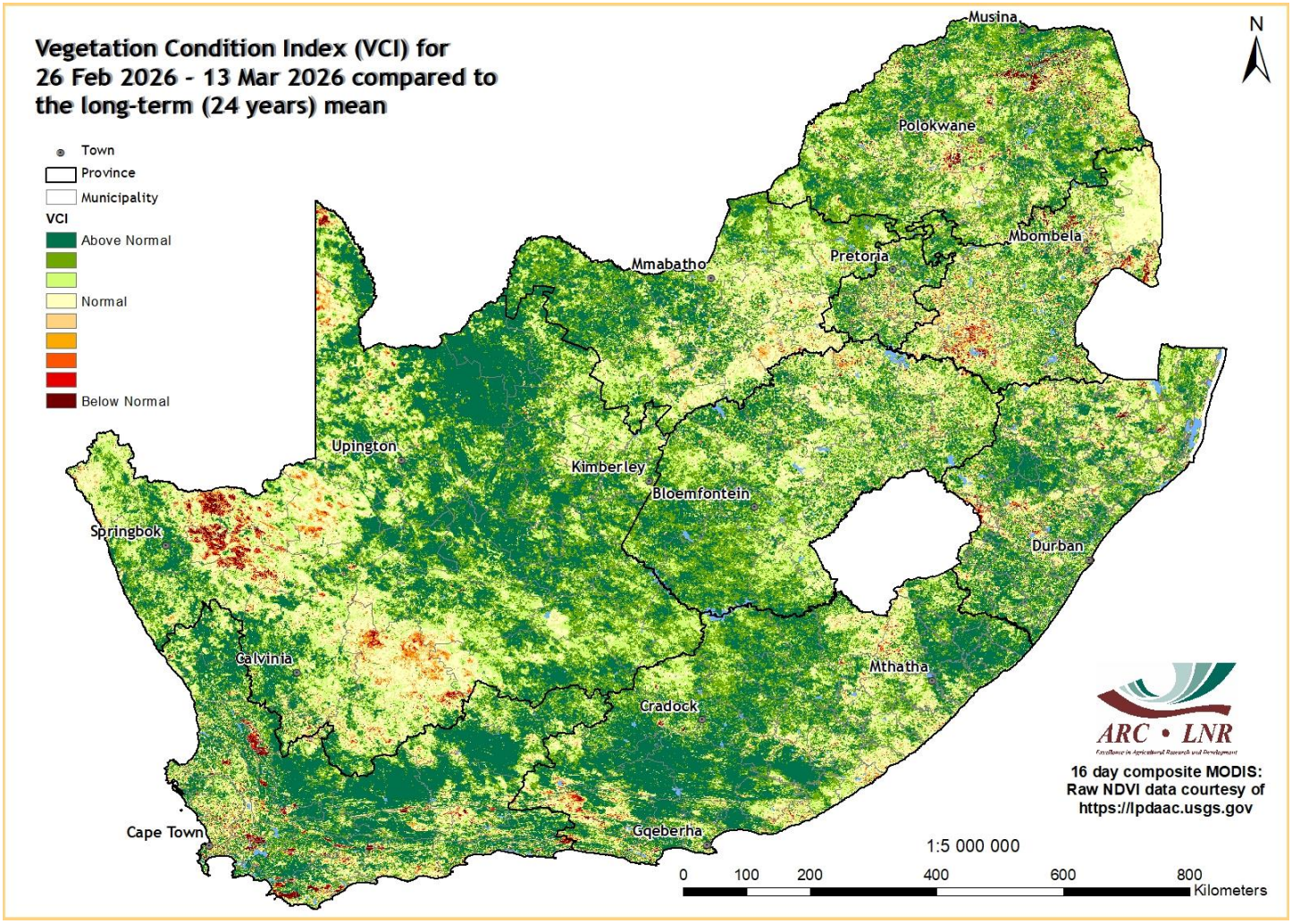
The central to north-eastern interior received significant totals during March, exceeding 150 mm in many areas. The central to western and northern parts of the summer-grain production region are included in these wetter areas. Rainfall totals were low over the western interior. The winter rainfall region also received some rain during the month, but totals were low.

Rainfall (% of long-term average): 1 – 7 April



Large parts of the country received at least some rain during the first few days of the month. Only light falls occurred for the most part.

Vegetation Condition Index: March 2026



Vegetation activity in March was above normal over most areas, but below normal over the central parts of the Northern Cape as well as the south-western parts of Mpumalanga.

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/