

Land Bank – LS5

Revised Capex Spend for FY2027-31

Date: April 2026



Capex Spend Budget



Capex Spend-FY27-31 Budget



FY2027 Budget Projects & Capex	FY 2027 Budget	FY 2028 Budget	FY 2029 Budget	FY 2030 Budget	FY 2031 Budget	Total Budget FY27-31
Client Support (pre and post finance support)	1 077 000	-	-	-	-	1 077 000
Businesss process re-engineering (ERP, Automation)	118 713 792	113 593 416	-	-	-	232 307 208
Proper Plant and Equipment (IT infrastructure, Building Maintenance)	35 455 000	162 583 300	18 983 240	18 098 304	17 923 202	253 043 046
Total Capital Budget	155 245 792	276 176 716	18 983 240	18 098 304	17 923 202	486 427 254

Commentary:

1. Business process re-engineering includes SAP ERP & CRM: at R100m pa(FY2027-28), and Re-engineering optimisation: R18,7m(FY27) & R13,6m(FY28)
2. Property plant & equipment includes IT infrastructure: R12,9m(FY27), R4,4m pa (FY28-30), R3,4m(FY31), as well as buildings (purchase, maintenance, leasehold improvements): R22,6m(FY27), R158m(FY28), R14,6m(FY29), R13,7m(FY29) & R14,6m(FY31).
3. **It is important to note that the timing of the capex and project spend will be determined by the liquidity position of the Bank.**