

**COST COMPARISON: TRADITIONAL OFFICES VS THE BANK**

	TRADITIONAL OFFICES			THE BANK		
ITEM	QUANTITY	RATE	TOTAL	QUANTITY	RATE	TOTAL
GROSS RENTAL	650	250	162 500	500	375	187 500
BASEMENT PARKING	25	1 250	31 250	25	1 250	31 250
ELECTRICITY	650	25	16 250	500	-	-
WATER	650	2	1 300	500	-	-
RECEPTIONIST	1	15 000	15 000	1	-	-
INTERNET	1	12 000	12 000	1	-	-
<b>TOTAL</b>	<b>650</b>	<b>367</b>	<b>238 300</b>	<b>500</b>	<b>438</b>	<b>218 750</b>
INITIAL CAPEX	QUANTITY	RATE	TOTAL	QUANTITY	RATE	TOTAL
TYPICAL FIT-OUT	650	8 157	5 302 055	500	6 357	3 178 293
FURNITURE	650	1 500	975 000	500	1 500	750 000
SHOPFITTING	650	2 930	1 904 634	500	1 716	858 102
ACCESS CONTROL	650	181	117 426	500	185	92 499
AV, CCTV & NETWORK	650	654	425 000	500	424	212 000
SIGNAGE, GRAPHIC & ARTWORK	650	223	145 000	500	231	115 500
EQUIPMENT	650	51	33 000	500	66	33 000
SANITARY FITTINGS	650	10	6 653	500	13	6 653
ELECTRICAL INFRASTRUCTURE	650	650	422 500	500	650	325 000
FIRE SERVICES	650	300	195 000	500	300	150 000
HVAC INSTALLATIONS	650	-	-	500	-	-
WET SERVICES	650	15	10 000	500	20	10 000
PROFESSIONAL FEES	650	1 643	1 067 842	500	1 251	625 539
L/L CONTRIBUTION	650	(1 200)	(780 000)	500	(1 200)	(600 000)
<b>TOTAL</b>	<b>650</b>	<b>6 957</b>	<b>4 522 055</b>	<b>500</b>	<b>5 157</b>	<b>2 578 293</b>
ANNUAL COST	QUANTITY	RATE	TOTAL	QUANTITY	RATE	TOTAL
FIT-OUT	650	6 957,00	4 522 050	500	5 157,00	2 578 500
YEAR 1	650	367,00	2 862 600	500	438,00	2 628 000
YEAR 2	650	392,69	3 062 982	500	468,66	2 811 960
YEAR 3	650	420,18	3 277 391	500	501,47	3 008 797
YEAR 4	650	449,00	3 502 200	500	536,57	3 219 413
YEAR 5	650	480,43	3 747 354	500	574,13	3 444 772
<b>TOTAL</b>	<b>650</b>	<b>-</b>	<b>20 974 577</b>	<b>500</b>	<b>-</b>	<b>17 691 442</b>

**NOMINAL SAVINGS 3 283 135**

**% SAVINGS 34.90%**