



Investment objective

To help people finance their educational needs by investing in fixed-income securities and equities in Ghana and across Africa.

Who should invest

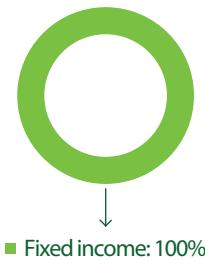
Individuals who want to set aside money to fund the **short-term** educational needs of their wards or their personal educational needs.

Fund details

Fund type	Fixed-income fund
Recommended holding period	At least 3 months
Total assets under management	GHC 19.36 million
Share price (Amortized)	GHC 0.5191
Share price (Mark-to-Market)	GHC 0.4737*
Start date	October 2014
Minimum investment	GHC 50
Minimum monthly contribution	GHC 10
Front load fees	0.75% on each deposit
Management fee (per annum)	1.25%
Risk profile	● ● ○ ○ ○ Low to medium

*From January 2025, the Fund Fact Sheets will reflect the mark-to-market performance in line with the introduction of this valuation method.

Asset Allocation



Top holdings

Fixed income	%
5-Year GOG Bond	56.96
4-Year GOG Bond	17.82
60-Day GCB Fixed Deposit	4.96
91-Day Access Bank Fixed Deposit	4.96
63-Day UBA Fixed Deposit	3.62

Compounded Annual Growth¹ (As at October 31, 2025)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life ²
EdlFund, Tier 1	38.26%	2.18%	5.70%	21.96%	46.45%	16.28%	13.30%	15.18%
Benchmark³	15.22%	1.07%	3.24%	7.18%	20.24%	27.11%	24.05%	21.14%

¹Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time

²Start date: October 2014

³EdlFund Tier 1's benchmark is the average return on the 364-day Treasury Bill over these specified periods

Calendar Performance⁴

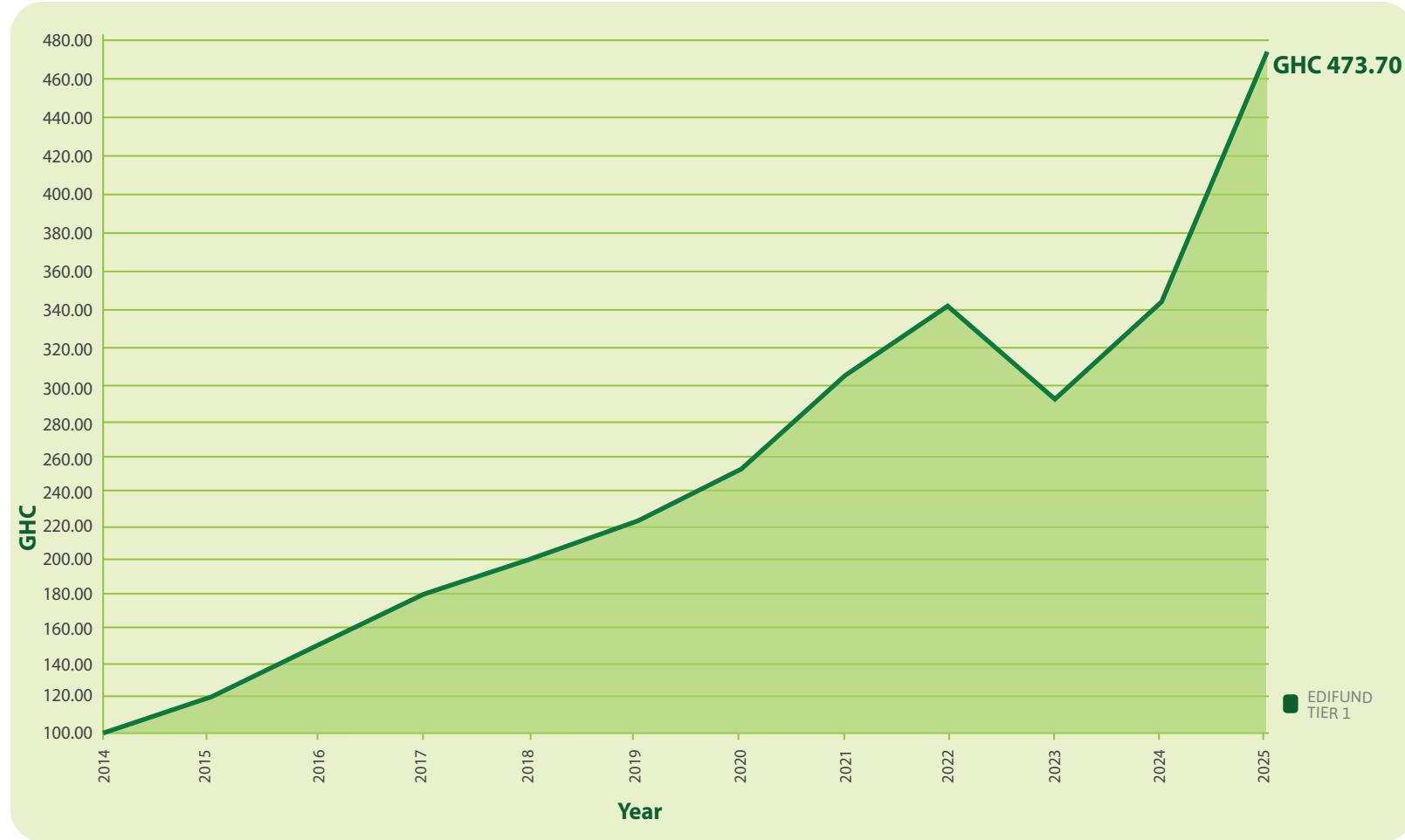
Year	YTD ⁵	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014 ⁶
Return (%)	38.26%	16.01%	-8.14%	4.79%	19.77%	14.32%	11.44%	11.32%	19.30%	24.32%	18.52%	2.60%

⁴For the period from January 1 to December 31 of each calendar year. Effective 2022, the valuation method for calendar returns has been changed from amortized to mark-to-market.

⁵For the period from January 1 to October 31, 2025

⁶For the period from October 2014 to December 2014

Tier 1: Growth of GHC 100 (From inception to October 31, 2025)



Management fees and other expenses may all be associated with mutual fund investments. Please read the scheme particulars before investing.
MUTUAL FUND RETURNS ARE NOT GUARANTEED, THEIR VALUES CHANGE DAILY AND PAST PERFORMANCE MAY NOT BE REPEATED.

Databank Educational Investment Fund (EdlFund) Tier Two



Investment objective

To help people finance their educational needs by investing in fixed-income securities and equities in Ghana and across Africa.

Who should invest

Individuals who want to set aside money to fund the **long-term** educational needs of their wards or their personal educational needs.

Fund details

Fund type	Balanced fund
Recommended holding period	At least 5 years
Total assets under management	GHC 48.75 million
Share price (Amortized)	GHC 0.5799
Share price (Mark-to-Market)	GHC 0.5510*
Start date	October 2014
Minimum investment	GHC 50
Minimum monthly contribution	GHC 10
Exit load fees	5% (Year 1), 4% (Year 2), 3% (Year 3) 2% (Year 4), 1% (Year 5)
Management fee	2.00%
Risk profile	● ● ● ○ ○ Medium

*From January 2025, the Fund Fact Sheets will reflect the mark-to-market performance in line with the introduction of this valuation method.

Compounded Annual Growth¹ (As at October 31, 2025)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life ²
EdlFund, Tier 2	58.18%	5.31%	16.14%	35.85%	66.43%	26.57%	20.21%	16.77%
Benchmark³	37.74%	1.71%	9.92%	19.33%	48.62%	36.46%	28.62%	17.82%

¹Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time

²Start date: October 2014

³EdlFund Tier 2's benchmark from October 2014 to September 2017 was an 85:15 blend of the 1 Year GOG Note and the Ghanaian equity market (measured by the GSE-Cl).

Effective October 2017, the benchmark was adjusted to 60% of the 364-day treasury bill and 40% GSE-Cl to reflect the fund utilizing its equity mandate.

Calendar Performance⁴

Year	YTD ⁵	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014 ⁶
Return (%)	58.18%	23.06%	-0.04%	2.08%	22.71%	11.76%	6.87%	8.32%	20.48%	21.70%	16.70%	2.40%

⁴For the period from January 1 to December 31 of each calendar year. Effective 2022, the valuation method for calendar returns has been changed from amortized to mark-to-market.

⁵For the period from January 1 to October 31, 2025

⁶For the period from October 2014 to December 2014

Tier 2: Growth of GHC 100 (From inception to October 31, 2025)



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