

Corporate Finance Advisory • Research • Stock Brokerage • Asset Management • Private Equity Member of the Ghana Stock Exchange

January 15, 2015

Dear clients,

As we begin a new year, I would like to take this opportunity to say **THANK YOU!**

Thank you for your support during 2014. Thank you for investing in our products. Thank you for supporting us when we brought the first two-tier mutual fund to the market (i.e. Databank Educational Investment Fund) and when we hit another milestone (MFund's 10th anniversary). Thank you for telling your friends and family about Databank. And thank you for your feedback – both constructive criticism and commendations. It's what helps make us stronger as we continually work to make your experience with Databank an even better one.

Databank's mission is to help you and every other Ghanaian achieve financial independence. That means making sure you've got the right mix of investments to meet your varying needs, whether it is planning for your retirement, your children's education, a life time project or for an unexpected emergency. We believe that financial independence, in its simplest terms, is being debt free or having affordable debt and growing your money in a way that you have the money when you need it most — and that is why Databank exists.

I am very excited about what we have in store for you for 2015. You can expect more ways to top up your investments, both online and in person. You'll be able to redeem your funds online. You'll also be able to view and print your statements from the comfort of your home or office — anytime you want. You can also expect to find us in more locations beyond our four branches that are currently in Accra, Tema, Takoradi and Kumasi, as we collaborate further with our partner banks. We also hope to shorten the wait times in our banking halls as we work to further streamline our processes.

2015 promises to be a very exciting year. It is also a year in which Databank will be celebrating its 25th anniversary. This is an incredible milestone and one that we look forward to sharing with you. It is because of you that Databank exists, and we are proud to be helping you move one step closer to your financial independence.

On behalf of Databank, I wish you prosperous year.

Sincerely,

Kojo Addae-Mensah

Densal

Group Chief Executive Officer