

Understanding Equities



What you should know about equities

The Ghanaian investment market offers a range of investment options, including equities, money market instruments, and fixed-income investments. For some investors, money market instruments and fixed-income investments are the only way to go because of their low-risk nature. The trade-off for this added stability is that returns are generally lower than equity investments. Historically, equity investments are the best-performing asset class over the long term, irrespective of the country you live in. For many people, however, investing in equities appears complicated. But this is not the case. Investing in equities simply means **buying shares directly from a stock exchange or investing in an equity mutual fund.**

If you decide to go directly to the stock market to buy shares, you must clearly understand how the market works and gather enough information about the companies you choose to invest in. However, if you want to avoid the hassle of personally monitoring the stock market, then an equity mutual fund will serve as a convenient option for you.

Who should invest in equities?

To enjoy your investments in equities, you must have two key traits.

- 1 You need to **think long term** (i.e., having a time horizon of five years or more).
- 2 You must **be comfortable with fluctuations** in the stock market and, ultimately, the value of your investment.

With these two in hand, you are ready to start investing in equities. The next step is then to decide which equity investment is best for you.

Why Epack is your ideal choice

Databank Epack Investment Fund (Epack) is Ghana’s first and best-performing equity fund over the long term.

Over the last 29 years, Epack has helped many Ghanaians achieve their dreams of building homes, starting or growing their business, and much more. Here are three key attributes to Epack’s success story:

1 Choosing Fixed-Income Mutual Funds

Through Epack’s country allocation, your money is not only invested in stocks within Ghana, but also in **Senegal, Egypt, Kenya, Malawi, Mauritius and Tanzania**. This pan-African approach has been instrumental in helping Epack to outperform the Ghana Stock Exchange (GSE) more than 70% of the time since the Fund’s inception in 1996 (see corresponding table for performance of both Epack and the GSE).

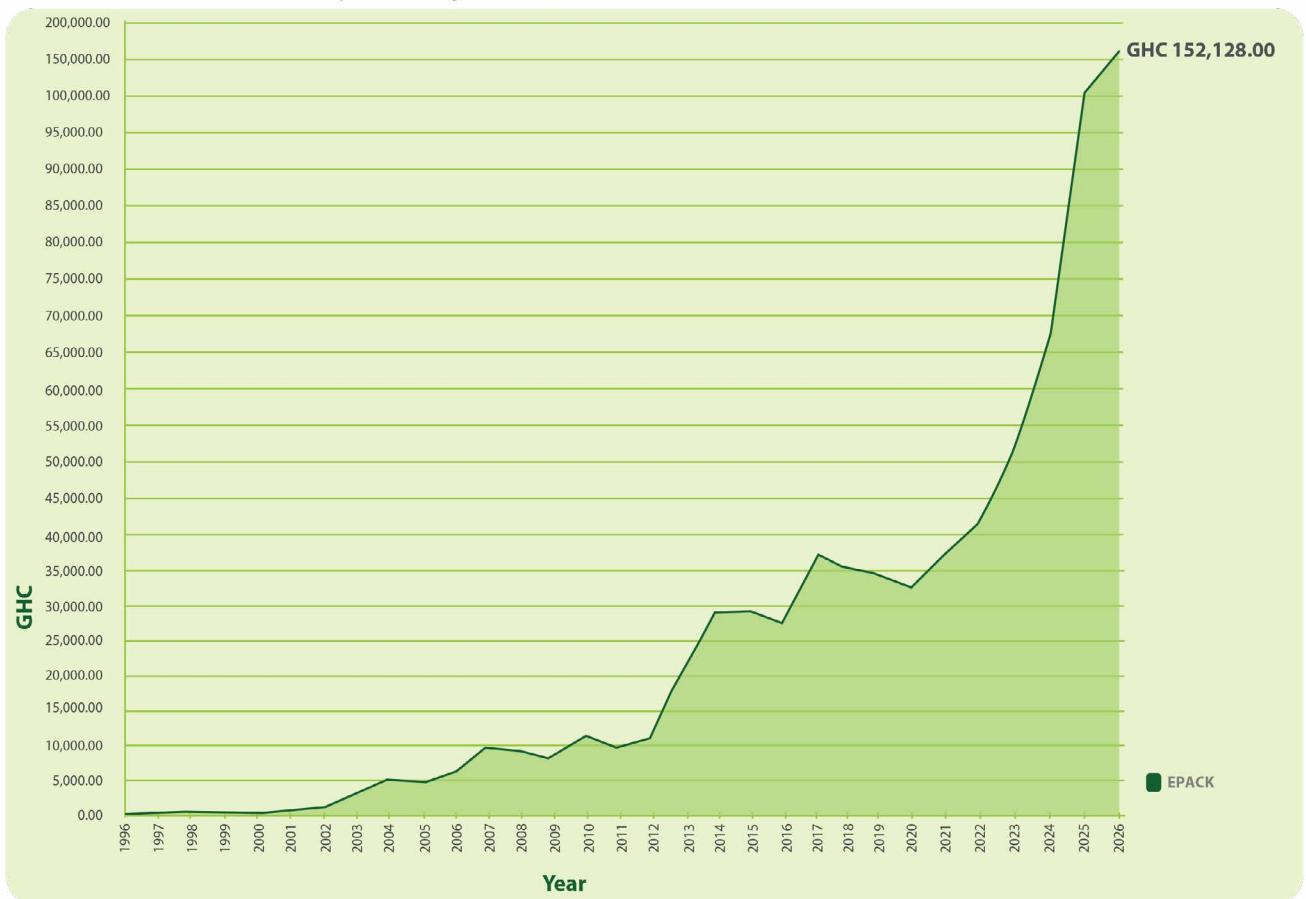
With Epack, you can feel confident knowing that the performance of your investment is secure even if the GSE underperforms.

		Epack	Ghana Stock Exchange
1 Year	Dec 23 – Dec 24	62.67%	79.40%
5 Year	Dec 19 – Dec 25	259.98%	351.70%
Inception/October 1996	Oct 96 – Dec 25	104558%	1781.78%

2 Epack has a demonstrated long-term track record

Since inception in 1996, Epack has shown an unbeatable long-term track record. If someone told you that a one-time investment of GHC 100 made in October 1996 would grow to over GHC 152,000 by July 2026, would you have believed? This is actually what has happened with Epack (See graph below). While past performance is no guarantee of future performance, Epack has clearly demonstrated its ability to provide you with significant growth over the long term.

Growth of GHC 100 (From inception to July 31, 2026)



3 Epack has over 36 years of proven investment expertise

Epack is backed by Databank's 36+ year track record of successfully managing people's money through mutual funds, equity and fixed-income investments. The Fund Managers use a team approach in discussing and debating ideas to ensure that every investment decision is in your best interest and will yield the greatest return on the Fund. Additionally, Epack's fund managers have a vested interest in ensuring Epack performs well, because they are Epack investors, just like you.

How to get started

- Visit a Databank office near you – you've got 11 locations to choose from
- Open and manage your account using the Databank Mobile App
- Visit <https://onlineservice.databankgroup.com/onlineaccountopening> to start the journey online

*You can continue to top up your investments via mobile money (*6100#), the app, or by visiting any Databank branch or partner bank (Access, Barclays, Fidelity, GCB Bank, GTBank, UBA, Zenith)*

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0302 610610
www.databankgroup.com

