Platinum Debt Income Fund PLC

Fact Sheet as of **June 2026**

The Platinum Debt Income Fund ("PDIF" or "The Fund") is an open-ended mutual fund with its core mandate of investing in debt securities. The principal investment objective of the Fund is to provide income above medium-term comparative returns through investing in a portfolio of listed and unlisted debt securities.

Investment Policy and Objective

The fund aims to offer an attractive yield pickup for investors relative to Treasury bonds of similar duration, positioning the Fund as a compelling alternative for income-focused investors.

To achieve its investment objectives, the Fund aims to:

a) Provide current income consistent with the preservation of capital;

b) Arrange, acquire, and manage credit portfolios (securities) using funds under its management by allocating up to 95% of its assets to senior debt instruments, up to 50% in junior debt and/or mezzanine instruments, and up to 25% in other opportunistic debt to enhance portfolio yield.

Asset Class	Allocation Policy
Listed corporate debt (bonds)	Up to 95%
Other Debt instruments and investments (including, unlisted corporate debt, commercial papers, mezzanine debt, syndicated debt , and other debt instruments)	Up to 95%
Cash and cash equivalents	Min of 5%

The Manager may employ short-term tactical deviations from the policy mix of up to 10% of the assets under management in order to take advantage of opportunities within its investment universe.

Risk Rating		
Low	Medium	**High**

As part of its asset allocation, the manager will consider opportunities in debt instruments issued in hard currency. The manger targets an allocation to hard currency assets of up to 30% of AUM and may employ tactical deviations from the policy mix of up to 10% of the AUM in order to take advantage of opportunities within its investment universe.

Currency Allocation	
GHS (Up to of 95%)	USD (Up to 30%)

Key Fund Facts

Inception Date	28^{th} October 2024	
Benchmark	Listed Corp. Bond Coupons + 1%	- 60%
	SOFR + 3%	- 30%
	182 D Treasury Bill	- 10%
Portfolio Size	GHS 298.2 million	
Base Currency	Ghanaian Cedi (GHS)	
SEC No	SEC/CIS/MFL 51/25	

Fund Details

Portfolio Manager	Boaz Asare
The Manager	Stanbic Investment Management Services LTD
The Adviser	Temple Investments Ltd
The Custodian	Standard Chartered Bank Ghana
The Auditor	John Kay & Co
Upfront Charge	*1% (Only applicable to Class C)*
Management Fee	*1.95%*
Custody Fee	*0.15%*
Expense Ratio (June-26)	0.34%
NAV (June-26)	GHS 110.78
Min. Investment	GHS 25,000.00
Min. Holding Period	3 years
Distribution Policy	Up to 90% of income received

Statutory Disclosures and General Terms & Conditions

The value of participatory interests may go down or up, and past performance is not necessarily a guarantee for future performance. The Manager does not provide any guarantee concerning the capital or return of the Fund. Most fixed-income securities dealers/brokers maintain an active secondary market. However, there is no assurance that an active market will be maintained, and most of the securities held may be illiquid until maturity. Price changes coupled with demand and supply will alter the liquidity of the investments and, ultimately, the liquidity of the Fund. Deposits made into the Fund are subscriptions for investments and not bank deposits or insurance premiums. The Manager, Stanbic Investment Management Services LTD., is an asset management firm licensed by the Securities and Exchange Commission in Ghana and is a member of the Standard Bank Group of South Africa.

New applicants may subscribe for Class B and C shares during the subscription period between the hours of 9 am and 3 pm at the office of the Manager, by paying the applicable price, which shall be the last published Share price (which will be reflective of the net asset value per share as at the time of the application). However, no Shares shall be issued: (a) unless the Manager publishes a subscription announcement on its website https://www.sims.com.gh/ or at its office; or (b) during any period when calculation of the net asset value per share is suspended by the Fund.

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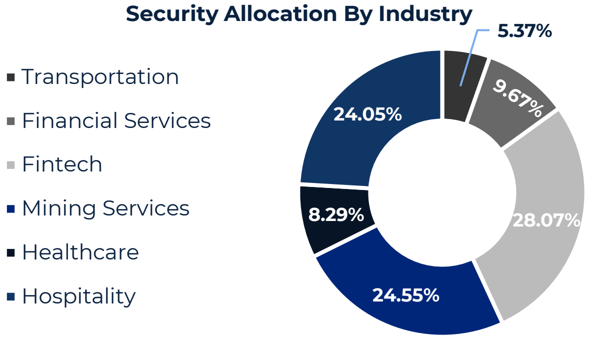
Fund Holdings

Security Allocation By Industry



Transaction Overview

Number of Portfolio Companies	6
Weighted Average Yield (GHS/USD)	16.38% / 9.740%
Weighted Average Tenor	4.40 Years

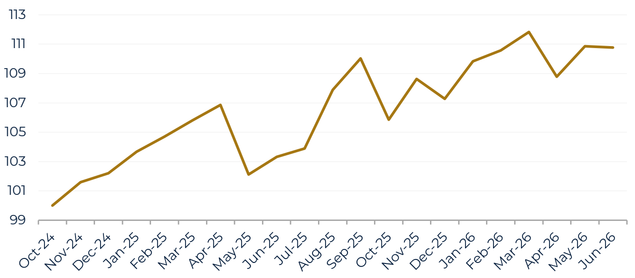
The weighted average yield is a mix of Cedi transactions with an average yield of 16.38% and USD transactions with an average yield of 9.74%.

Currency Exposure

GHS – 75.33%	USD – 24.67%

Fund Performance

Cumulative Net Asset Value



Portfolio Highlights

Q2 Return	3.24%
Q2 Benchmark Return	*6.79%*
YTD Return*	7.63%
YTD Benchmark Return	*11.02%*
Inception to Date Return*	15.45%
Inception to Date Benchmark Return	*19.60%*

** Includes income distribution of 4.67ghs per share on April 13th 2026*

Fund Review and Strategy

As at the end of the reporting period, the Fund's portfolio comprised six unlisted debt investments bringing the AUM to Ghs 298M, with a weighted average GHS yield of 16.38% and USD yield 9.74%; and a weighted average tenor of 4.36 years, up from 4.35 years in May. Currency exposure shifted modestly toward the cedi, at GHS 75.33% versus USD 24.67%, compared to 74.08%/25.92% in May.

The Fund delivered a YTD return of 7.63%, softening slightly from 7.69% in May as June's NAV eased marginally. This modest pullback reflects the early effects of the yield environment turning and currency impact. Importantly, the portfolio remains well positioned to benefit from upward movements in yields particularly on its floating portfolio.

Pipeline activity remains active, and the Fund continues to prioritise deployment of available cash into quality unlisted issuers to reduce the drag from near-cash holdings. With short-dated instruments now offering more attractive relative yields amid the inflationary uptick, the Fund is positioning available liquidity to benefit from this shift while remaining selective on tenor to preserve flexibility as pipeline transactions close. The Fund currently has open share subscriptions, offering an opportunity to raise additional capital for deployment into competitively priced opportunities as the rate environment evolves.

Market Overview

Ghana's inflation rate rose sharply to 5.3% in June 2026, up 160bps from the previous month. The increase was driven mainly by non-food components, particularly transport, rent and education costs. This marked the third consecutive increase after a low of 3.2% in March 2026. Despite the recent uptick, inflation remains significantly below the 13.7% recorded in June 2025, reflecting improved macroeconomic conditions compared to the prior year.

On the yield curve, investors continued to favour short-dated instruments amid expectations of higher interest rates driven by inflationary pressures. The Cedi appreciated by 3.2% month-on-month, reversing the depreciation trend that had persisted since February, largely supported by the Bank of Ghana's implementation of the 20% Cash Reserve Ratio (CRR). Looking ahead, investor sentiment is expected to remain cautious as market participants monitor inflation trends, exchange rate movements and potential policy actions.

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