Platinum Debt Income Fund PLC

Fact Sheet as of **October 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 70%
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	28th October 2024	
Benchmark	Listed Corp. Bond Coupons + 1%	- 60%
	SOFR + 3%	- 30%
	182 D Treasury Bill	- 10%
Portfolio Size	GHS 509.6 million	
Base Currency	Ghanaian Cedi (GHS)	
SEC No	SEC/CIS/MFL 51/26	

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
Management Fee	*1.95%*
Custody Fee	*0.15%*
Expense Ratio (Oct-26)	1.36%
NAV (Oct-26)	GHS 115.3579
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.

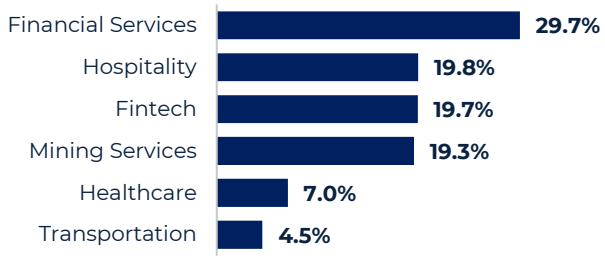
New applicants may subscribe for Class B and C shares during the subscription period between the hours of 9 am and 3 pm at the office of the Manager, by paying the applicable price, which shall be the last published Share price (which will be reflective of the net asset value per share as at the time 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

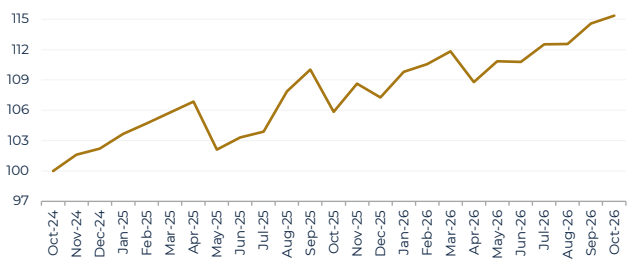
Number of Portfolio Companies	7
Weighted Average Yield (GHS/USD)	15.1% / 11.1%
Weighted Average Tenor	2.4 Years

Currency Exposure

GHS – 84.8%	USD – 15.2%

Fund Performance

Cumulative Net Asset Value



Portfolio Highlights

Month-on-Month Return	0.7%
Month-on-Month Benchmark Return	*1.11%*
YTD Return*	11.9%
YTD Benchmark Return	*16.8%*
Inception to Date Return*	20.0%
Inception to Date Benchmark Return	*23.8%*

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

Fund Review and Strategy

At the end of the reporting period, the Fund's AUM increased to GHS 509.6m from GHS 490.1m in September, reflecting continued investor participation and confidence in the fund's strategy. The portfolio remained diversified across seven investments, delivering a weighted average yield of 15.1% on cedi assets and 11.1% on US dollar assets. Weighted average tenor across the fund stood at 2.37years. Currency allocation shifted modestly toward the US dollar, with exposure of 84.8% GHS and 15.2% USD, compared to 87.9% and 12.1%, respectively, in the previous month. The Fund generated a YTD return of 11.9%, supported by high yielding exposures and gains from its foreign currency exposure amid continued US dollar strength against the cedi.

Subscriptions during the quarter contributed to the Fund's growth even as capital invested in near cash securities awaited deployment. While this moderated near-term returns, the additional liquidity strengthens the Fund's ability to capitalize on attractive investment opportunities. Following the completion of one transaction, the Fund expects to deploy additional capital in November, gaining exposure to the fast growing telecoms industry. Against a backdrop of rising inflation and currency pressures, the portfolio remains well positioned to benefit from higher yields on its floating-rate assets while continuing to generate value from its USD exposure. The Fund also intends to gradually increase foreign currency allocation toward its strategic target, subject to attractive entry levels and prevailing market conditions.

Market Overview

In the month of October, year-on-year inflation rose by 30 basis points to 5.5%, driven mainly by higher non-food and services inflation, while food inflation moderated. At the short end of the yield curve, Treasury bill rates continued to edge lower, supported by surplus liquidity conditions and subdued government borrowing pressures, while yields at the longer end of the curve inched slightly higher. The cedi remained relatively stable, with USD/GHS trading around GHS11.70 during October, as improved FX supply helped moderate depreciation pressures. The domestic growth outlook remains favourable, with resilient economic activity providing some support against renewed inflationary and currency pressures. The domestic growth outlook remains favourable, with resilient economic activity providing some support against renewed inflationary and currency pressures.

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