

Databank Balanced Fund (BFUND)



Investment objective

To balance the investors’ risk-return expectations by investing in a combination of equity and fixed-income securities. BFund aims at helping you realize sustainable growth in capital over the medium to long term.

Who should invest

Individuals who want to invest for retirement or are looking for a diversified investment.

Fund details

Fund category	Balanced fund
Recommended holding period	At least 4 years
Total assets under management	GHC 170.16 million
Share price (Amortized)	GHC 1.7253
Share price (Mark-to-Market)	GHC 1.6422*
Start date	January 2008
Minimum investment	GHC 50
Minimum monthly contribution	GHC 10
Front load fees	1% on each deposit
Management fee (per annum)	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.

Asset Allocation



Top holdings

Equity	%	Fixed income	%
MTNGH	10.21	5-Year GOG Bond	20.70
TOTAL	8.82	4-Year GOG Bond	17.79
GCB	7.97	60-Day Access Bank Fixed Deposit	1.88
AXIS PENSION	3.71	61-Day Zenith Bank Fixed Deposit	1.76
BOPP	2.74	5YR BFS Bond	1.76

Compounded Annual Growth¹ (As at September 30, 2025)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life ²
BFund	48.79%	9.14%	19.47%	33.78%	61.20%	19.56%	19.54%	15.71%	17.10%
Benchmark ³	40.60%	6.26%	17.06%	19.50%	54.20%	38.41%	29.30%	18.06%	19.11%

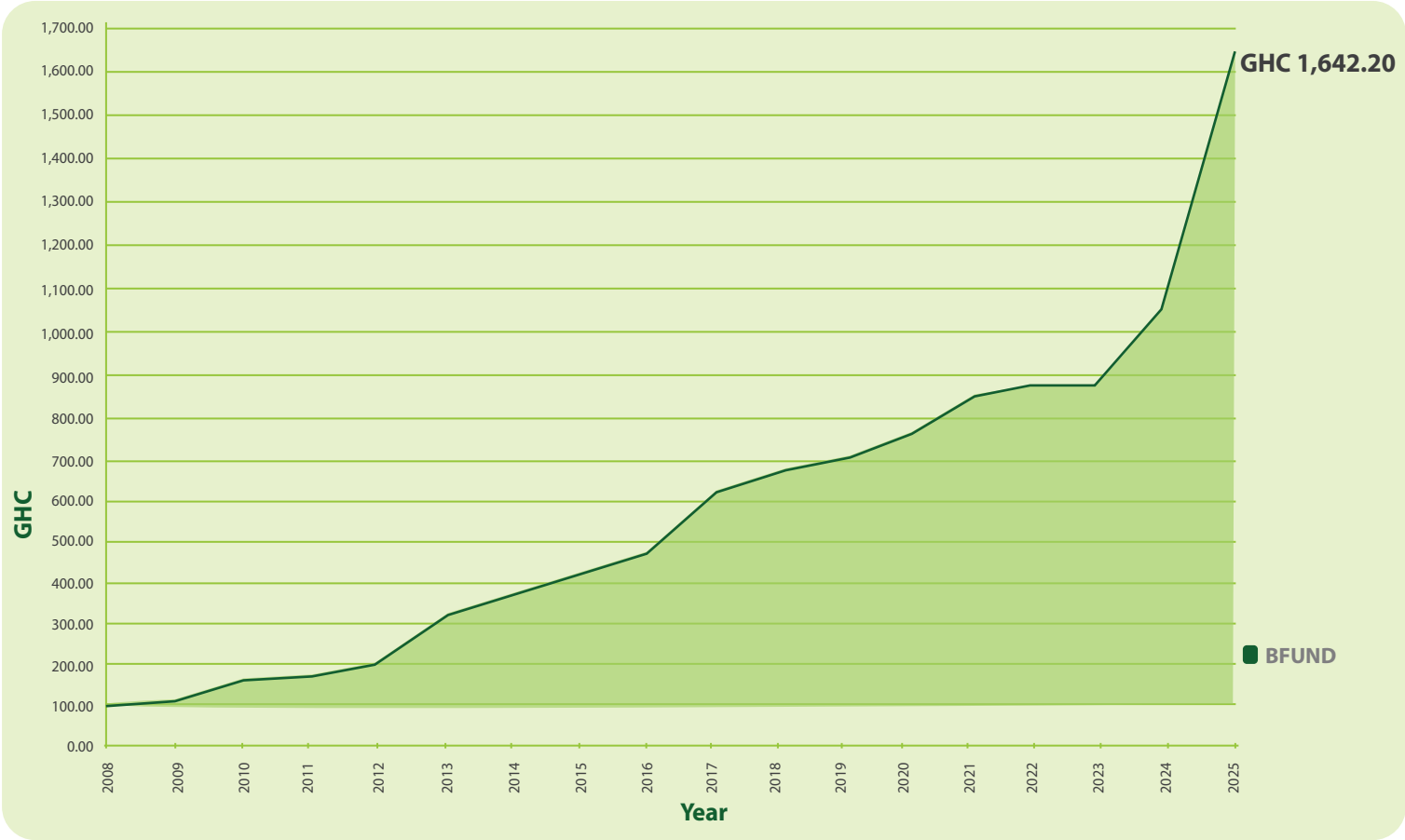
¹Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time
²Start date: January 2008
³BFund’s benchmark is a 50:50 blend between returns on the Ghanaian equity market (measured by the GSE-CI) and the return on the 364-day Treasury Bill.

Calendar Performance⁴

Year	YTD ⁵	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Return (%)	48.79%	22.60%	0.49%	1.67%	25.89%	5.69%	7.06%	7.48%	30.91%	11.92%	13.08%	16.31%	53.89%	16.79%
Year	2011	2010	2009	2008										
Return (%)	7.33%	37.71%	-4.61%	18.11%										

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 September 30, 2025.

Growth of GHC 100 (From inception to September 30, 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.