

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 200.77 million |
| Share price (Mark-to-Market) | GHC 1.9329 |
| 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 |

Asset Allocation



Top holdings

| Equity | % | Fixed income | % |
|--------|-------|-------------------------------|-------|
| GCB | 10.68 | 5-Year GOG Bond | 18.80 |
| MTNGH | 8.36 | 4-Year GOG Bond | 15.72 |
| TOTAL | 8.12 | 91-Day Letshego Fixed Deposit | 1.99 |
| SOGEGH | 4.81 | 182-Day GOG Bill | 1.62 |
| BOPP | 3.85 | 5-Year BFS Fixed Deposit | 1.49 |

Compounded Annual Growth¹ (As at January 31, 2026)

| | YTD | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | 10 Years | Life ² |
|------------------------------|-------|---------|----------|----------|--------|---------|---------|----------|-------------------|
| BFund | 3.81% | 3.81% | 10.48% | 31.21% | 76.44% | 35.94% | 22.04% | 17.01% | 17.81% |
| Benchmark³ | 1.89% | 1.89% | 5.33% | 17.65% | 44.12% | 40.81% | 29.30% | 18.49% | 18.96% |

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.

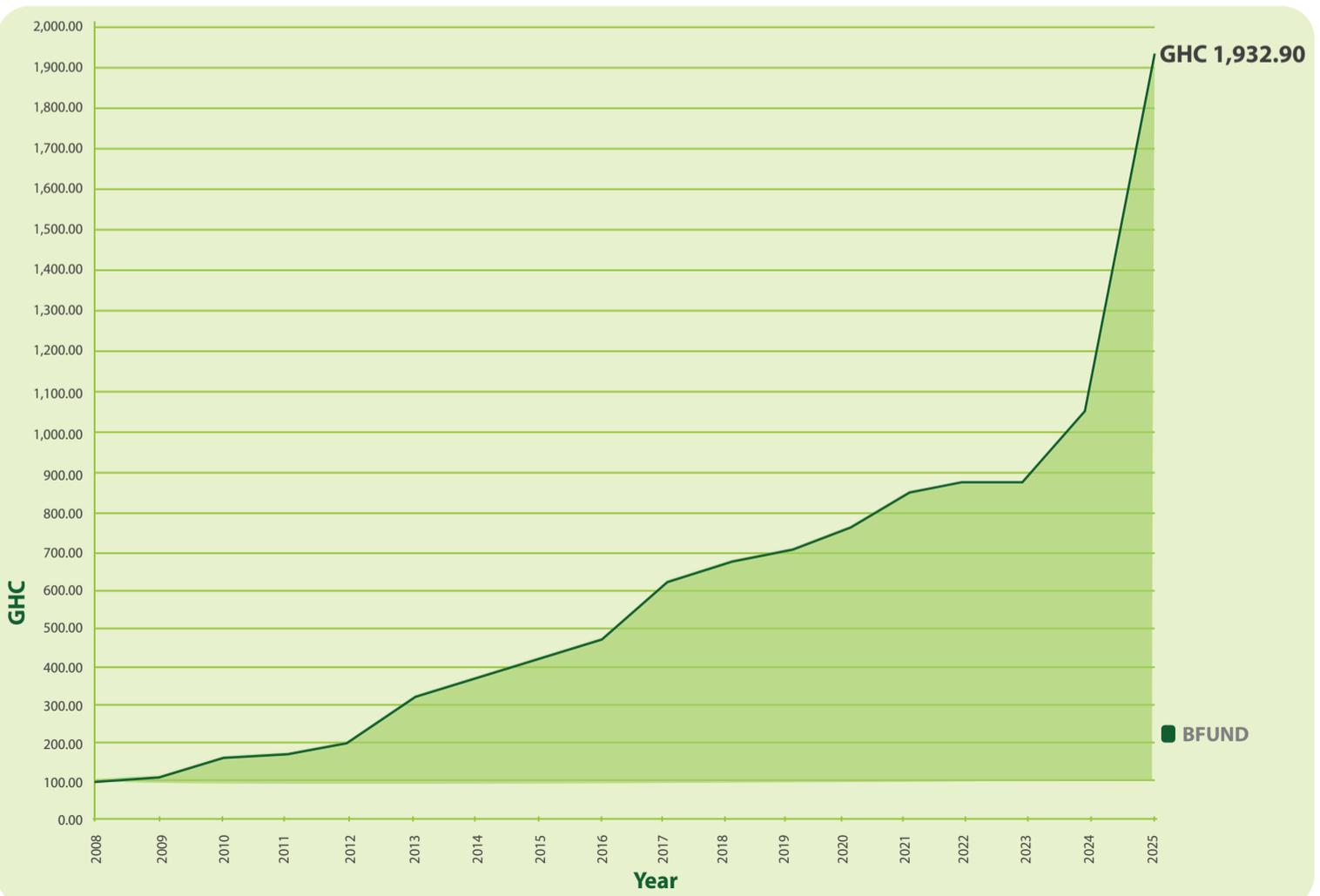
Calendar Performance⁴

| Year | YTD ⁵ | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 |
|-------------------|------------------|--------|--------|--------|--------|--------|-------|-------|-------|--------|--------|--------|--------|--------|
| Return (%) | 3.81% | 68.70% | 22.60% | 0.49% | 1.67% | 25.89% | 5.69% | 7.06% | 7.48% | 30.91% | 11.92% | 13.08% | 16.31% | 53.89% |
| Year | 2012 | 2011 | 2010 | 2009 | 2008 | | | | | | | | | |
| Return (%) | 16.79% | 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 January 31, 2026.

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



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.