Databank Balanced Fund (BFUND)

Databank Leadership

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 298.29 million
Share price (Mark-to-Market)	GHC 2.5810
Start date	January 2008
Minimum investment	GHC 50
Minimum monthly contribution	GHC 20
Front load fees	1% on each deposit
Management fee (per annum)	2.00%
Risk profile	●●●○○ Medium

Asset Allocation

Top holdings

Equity	%	Fixed income	%
GCB	13.93	5-Year GOG Bond	13.05
MTNGH	9.56	4-Year GOG Bond	10.88
TOTAL	5.43	30-Day ABSA Repo	3.51
SOGEGH	4.68	60-Day Stanbic Bank Fixed Deposit	3.35
EGH	3.41	68-Day GT Bank Fixed Deposit	3.26

Compounded Annual Growth[1] (As at July 31, 2026)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life[2]
BFund	38.61%	2.58%	2.75%	33.53%	75.21%	41.18%	26.49%	19.98%	19.14%
Benchmark[3]	41.26%	2.95%	2.44%	38.41%	66.34%	47.64%	32.42%	22.10%	20.76%

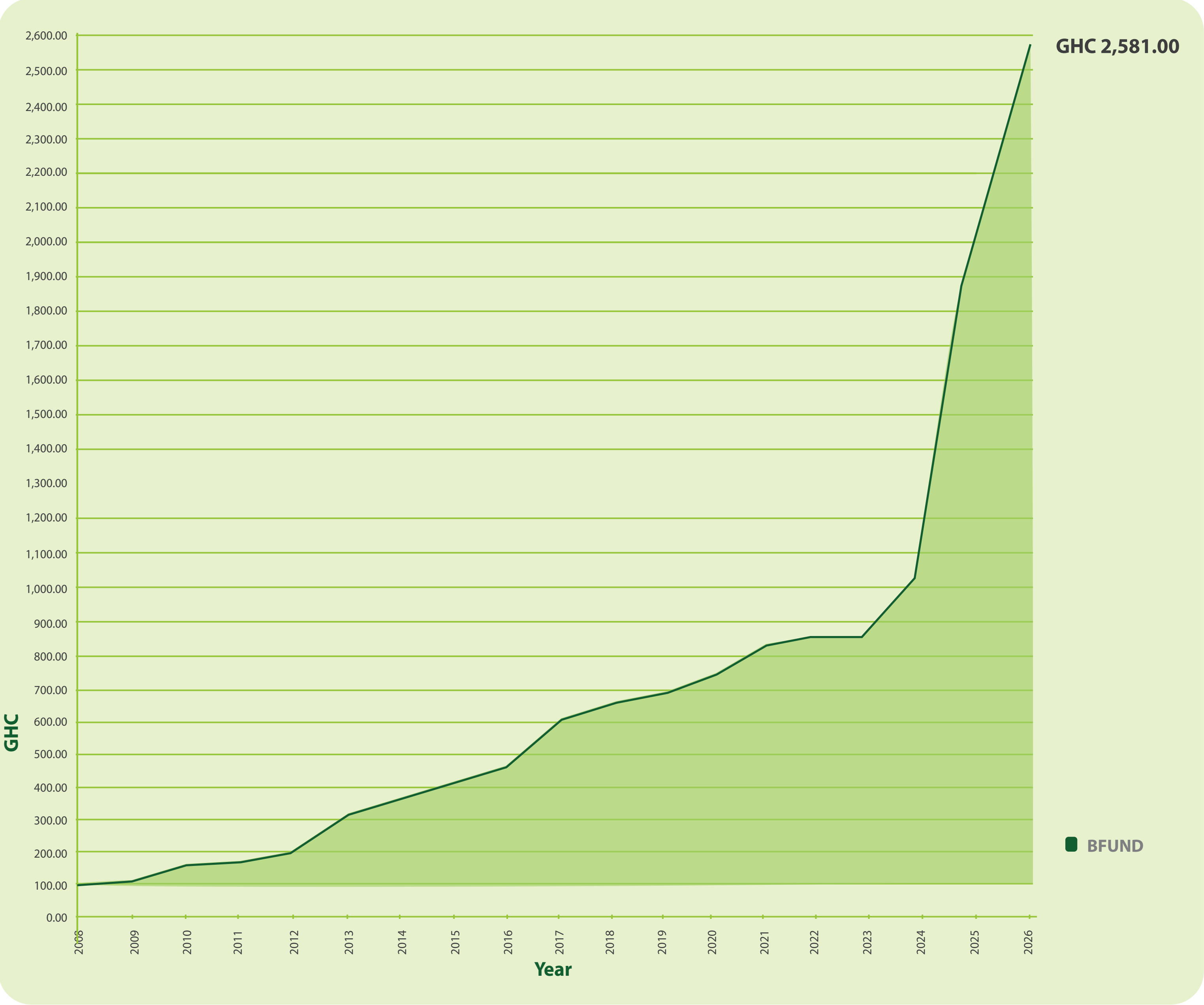
[1]Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time
[2]Start date: January 2008
[3]BFund's benchmark is a 50:50 blend between returns on the Ghanaian equity market (measured by the GSE-CI) and the return on the 364-day Treasury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

Calendar Performance[4]

Year	YTD[5]	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Return (%)	38.61%	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%									

[4]For 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.
[5]For the period from January 1 to July 31, 2026.

Growth of GHC 100 (From inception to July 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.

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