

Databank MFund Tier 1 (MFund 1)

(As at March 31, 2024)

Investment objective

Focuses on providing opportunities for capital appreciation through a portfolio of high-yielding fixed-income instruments.

Fund details

Fund type	Fixed-income fund
Asset allocation	100% Fixed Income
Recommended holding period	1 year
Total assets under management	GHC 1.03 billion
Share price (Amortized)	GHC 2.5098
Share price (Mark-to-market)	GHC 1.7882
Start date	April 2004
Minimum investment	GHC 50
Minimum monthly contribution	GHC 10
Front load fees	1% on each deposit
Management fee (per annum)	1.25%
Risk profile	● ● ● ○ Medium

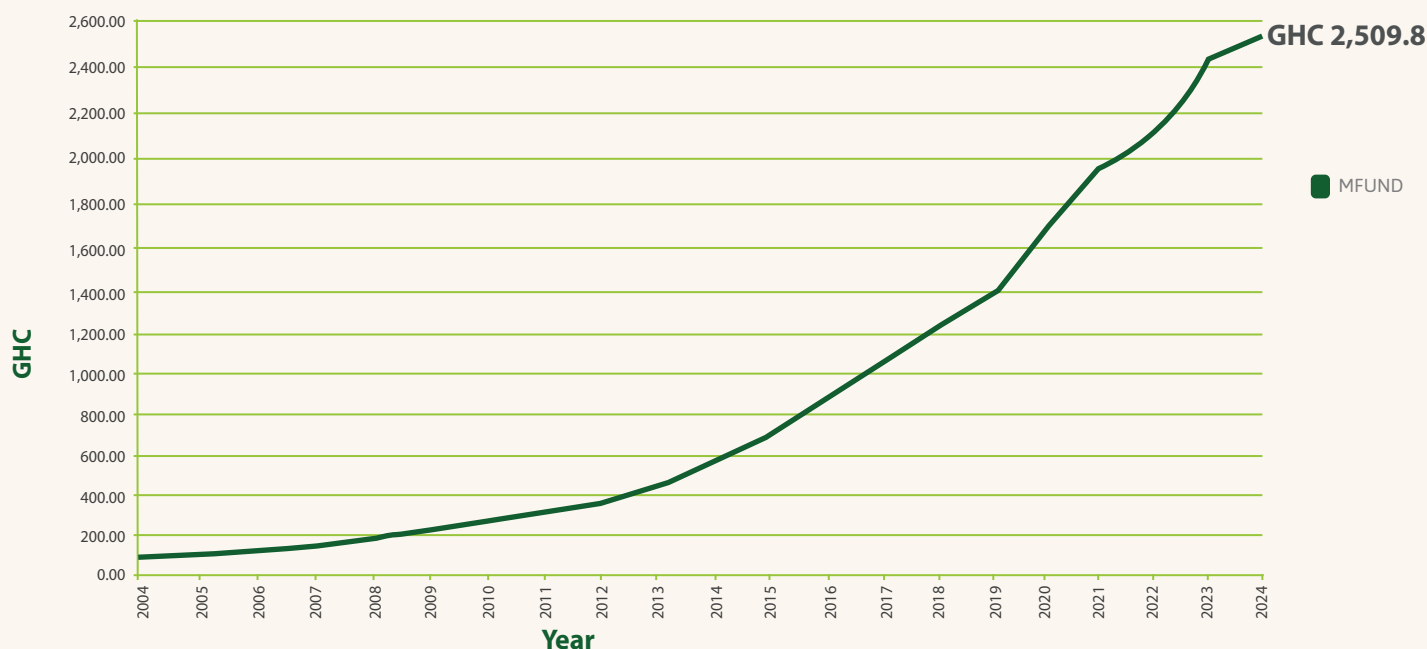
Who should invest in this Fund

Clients looking for competitive returns through exposure to a portfolio of high-yielding fixed-income securities.

Top holdings

Fixed income	%
4-Year GOG Bond	48.08
5-Year GOG Bond	33.51
21-Day GTBank Fixed Deposit	11.12
50-Day Stanbic Bank Fixed Deposit	2.32
14-Day GTBank Fixed Deposit	2.05
7-Day GTBank Fixed Deposit	2.05

Growth of GHC 100 (From inception to March 31, 2024)



Compounded Annual Growth¹ (As at March 31, 2024)

	YTD ²	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life ³
MFund	2.84%	1.23%	2.84%	7.27%	12.05%	13.58%	15.00%	17.39%	17.51%

Year on year

(As at March 31, 2024)

MFund: 12.05%
364-Day T-Bill: 30.63%⁴

¹Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time

²For the period January 1 to March 31, 2024

³Start date: April 2004

⁴Average 364-day Treasury Bill rate over the past 12 months

Calendar Performance⁵

Year	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
MFund	12.87%	9.65%	19.82%	18.06%	15.57%	15.98%	20.55%	25.00%	21.94%	26.31%	22.11%	14.81%	12.18%	17.23%	28.06%	18.00%	11.99%
Benchmark ⁶	31.09%	25.48%	16.46%	14.19%	14.70%	13.55%	14.11%	22.16%	22.90%	23.97%	21.94%	18.63%	10.69%	13.95%	25.39%	17.92%	9.91%
Year	2006	2005	2004 ⁷														
MFund	14.47%	16.86%	18.77%														
Benchmark ⁷	10.24%	15.45%	17.29%														

⁵For the period from January 1 to December 31 of each calendar year.

⁶MFund's benchmark from 2004 to 2019 was the average yield on the 91-day Treasury Bill. Effective January 2020, the benchmark was adjusted to the average yield on the 364-day Treasury Bill.

⁷For the period from April 2004 to December 2004.

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.

Databank MFund Tier 2 (MFund 2)

(As at March 31, 2024)

Investment objective

To preserve investors' capital by investing in short-term money market instruments to offer competitive returns while meeting short-term liquidity needs.

Fund details

Fund type	Money market fund
Asset allocation	100% Money market instruments
Recommended holding period	At least 3 months
Total assets under management	GHC 59.10 million
Share price	GHC 1.1911
Minimum investment	GHC 50
Minimum monthly contribution	GHC 10
Front load fees	1% on each deposit
Management fee (per annum)	1.25%
Risk profile	● ○ ○ ○ ○ Low

Who should invest in this Fund

Individuals who are looking for a short-term investment that can offer competitive returns and easy access to their funds.

Top holdings

Fixed income	%
182-Day Letshego Fixed Deposit	12.18
91-Day Izwe Fixed Deposit	10.32
60-Day Zenith Bank Fixed Deposit	8.46
7-Day GTBank Fixed Deposit	8.46
91-Day Absa Bank Fixed Deposit	8.46

Compounded Annual Growth¹ (As at March 31, 2024)

	YTD ²	1 Month	3 Months	6 Months	1 Year
MFund	4.40%	1.58%	4.40%	8.88%	15.75%

¹Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time

²For the period January 1 to March 31, 2024

Calendar Performance³

Year	YTD	2023	2022 ⁴
Return (%)	4.40%	13.38%	0.62%

³For the period from January 1 to December 31 of each calendar year.

⁴For the period from November to December 2022

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.