

Databank MFund Tier 1 (MFund 1)



Investment objective

To provide opportunities for capital appreciation through a portfolio of high-yielding fixed-income instruments.

Who should invest

Individuals who are looking for a **medium-term** investment that can offer competitive returns.

Fund details

Fund type	Fixed-income fund
Recommended holding period	1 year
Total assets under management	GHC 803.31 million
Share price (Amortized)	GHC 3.2536
Share price (Mark-to-market)	GHC 2.8969*
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

*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



■ Fixed Income: 100%

Top holdings

Fixed income	%
4-Year GOG Bond	50.13
5-Year GOG Bond	44.89
365-Day BFS Fixed Deposit	2.79
365-Day BFS Fixed Deposit	1.89
61-Day Zenith Bank Fixed Deposit	0.30

Compounded Annual Growth¹ (As at October 31, 2025)

	YTD ²	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life ³
MFund	45.81%	2.00%	6.24%	26.69%	55.12%	16.70%	12.59%	15.43%	16.90%

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 October 31, 2025

³Start date: April 2004

Calendar Performance⁴

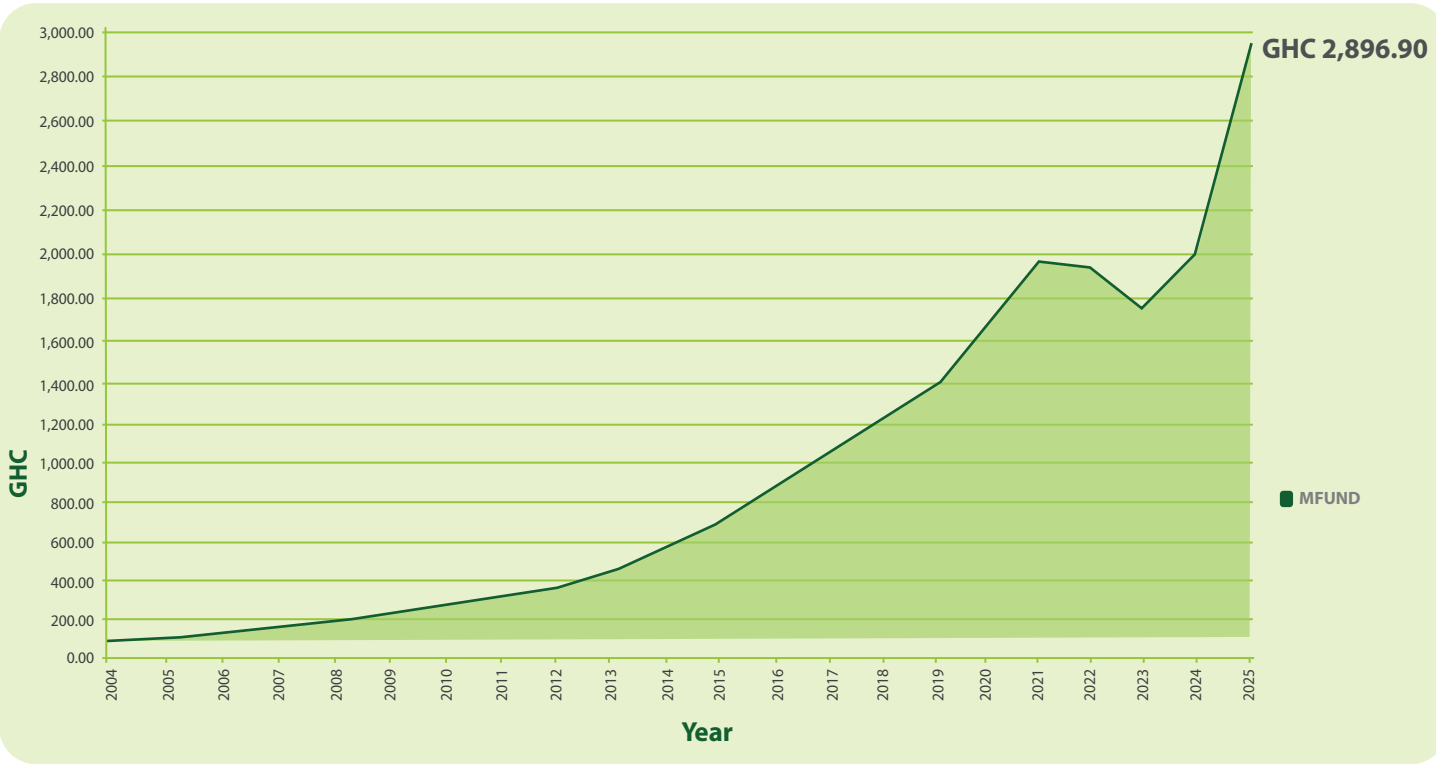
Year	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
MFund	18.27%	-12.70%	-2.41%	19.82%	18.06%	15.57%	15.98%	19.62%	25.00%	21.94%	26.31%	22.11%	14.81%	12.18%	17.23%	28.06%	18.00%
Benchmark ⁵	29.10%	31.11%	25.58%	16.46%	17.12%	18.00%	14.96%	14.11%	22.16%	22.90%	23.97%	21.94%	18.63%	10.69%	13.95%	25.39%	17.92%
Year	2007	2006	2005	2004 ⁶													
MFund	11.99%	14.47%	16.86%	18.77%													
Benchmark	9.91%	10.24%	15.45%	17.29%													

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.

⁵MFund'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.

⁶For the period from April 2004 to December 2004.

Growth of GHC 100 (From inception to October 31, 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.

Databank MFund Tier 2 (MFund 2)



Investment objective

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

Who should invest

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

Fund details

Fund type	Money market fund
Recommended holding period	At least 3 months
Total assets under management	GHC 202.96 million
Share price	GHC 1.5601
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

Asset Allocation



Top holdings

Money Market	%
61-Day Stanbic Bank Ghana Fixed Deposit	9.85
63-Day UBA Fixed Deposit	9.85
91-Day Access Bank Ghana Fixed Deposit	9.85
91-Day GT Bank Ghana Fixed Deposit	9.36
57-Day GCB Bank Fixed Deposit	8.87

Compounded Annual Growth¹ (As at October 31, 2025)

	YTD ²	1 Month	3 Months	6 Months	1 Year
MFund	14.17%	0.87%	3.12%	7.36%	17.89%

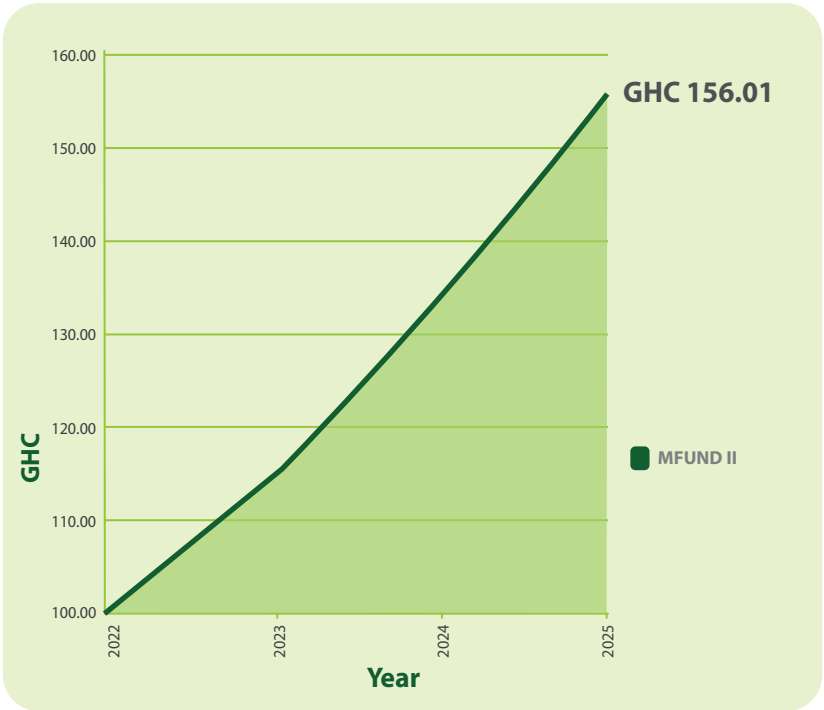
¹Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time
²For the period January 1 to October 31, 2025

Calendar Performance³

Year	YTD	2024	2023	2022 ⁴
Return (%)	14.17%	19.77%	13.39%	0.62%

³For the period from January 1 to December 31 of each calendar year.
⁴For the period from November to December 2022

Growth of GHC 100 (From inception to October 31, 2025)



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