As at July 31, 2026

Databank MFund Tier 1 (MFund 1)

Databank Leadership

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 758.78 million
Share price	GHC 3.5702
Start date	April 2004
Minimum investment	GHC 50
Minimum monthly contribution	GHC 20
Front load fees	1% on each deposit
Management fee (per annum)	1.25%
Risk profile	●●●○○ Medium

Asset Allocation

Fixed Income: 100%

Top holdings

Fixed income	%
5-Year GOG Bond	49.61
4-Year GOG Bond	44.11
30-Day ABSA Repo	3.43
365-Day BFS Fixed Deposit	2.86

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

	YTD[2]	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life[3]
MFund	19.89%	-0.69%	0.64%	14.82%	30.94%	22.19%	14.43%	16.22%	17.49%

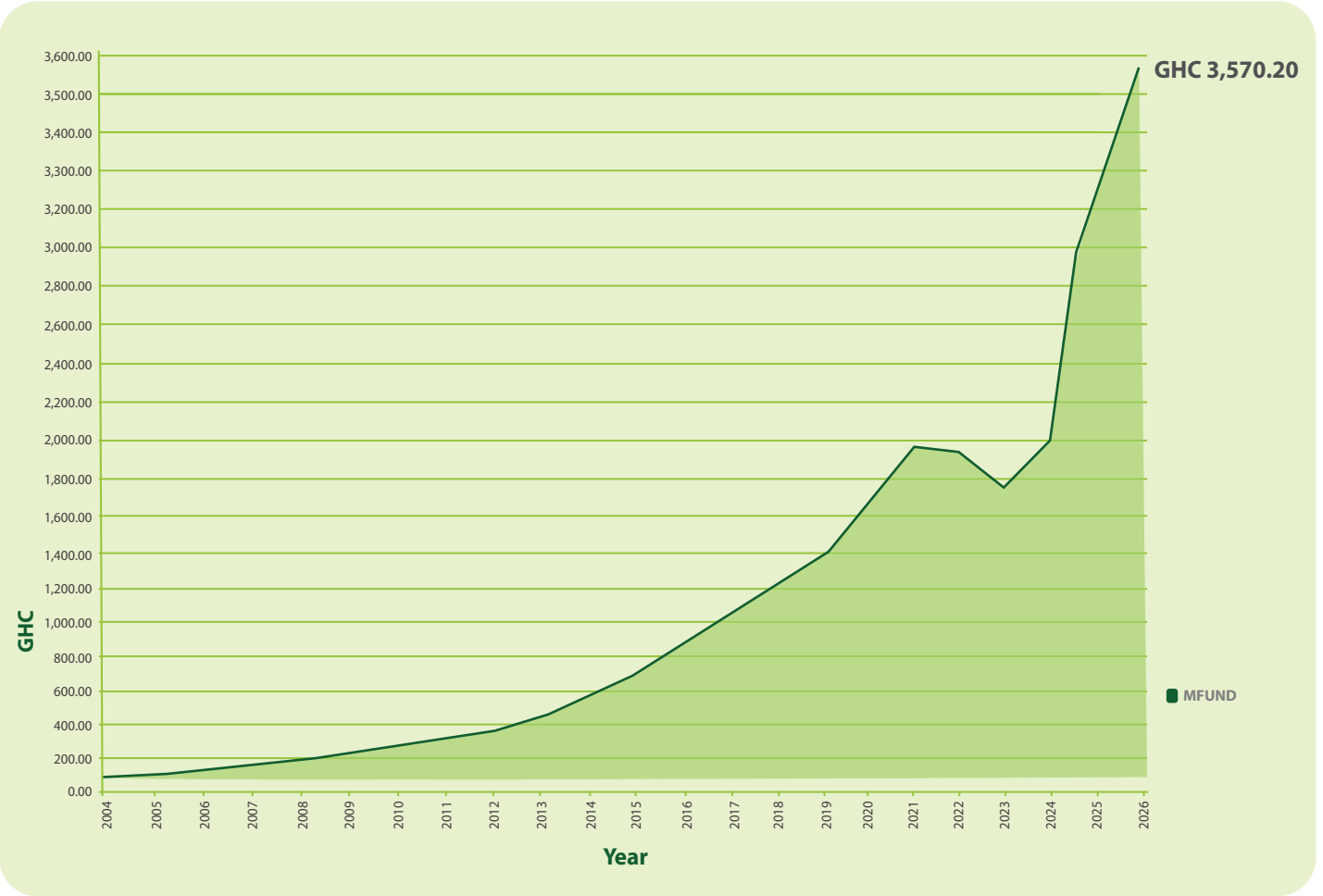
[1]Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time
[2]For the period January 1 to July 31, 2026
[3]Start date: April 2004

Calendar Performance[4]

Year	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
MFund	49.88%	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%
Benchmark[5]	17.35%	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%
Year	**2008**	**2007**	**2006**	**2005**	**2004[6]**												
MFund	18.00%	11.99%	14.47%	16.86%	18.77%												
Benchmark	17.92%	9.91%	10.24%	15.45%	17.29%												

[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]MFund'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.
[6]For the period from April 2004 to December 2004.

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.

FUND FACT SHEET Tel: 0302 610610 . Website: www.databankgroup.com

As at July 31, 2026

Databank MFund Tier 2 (MFund 2)

Databank Leadership

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 322.56 million
Share price	GHC 1.6466
Minimum investment	GHC 50
Minimum monthly contribution	GHC 20
Front load fees	1% on each deposit
Management fee (per annum)	1.25%
Risk profile	● ○ ○ ○ ○ Low

Asset Allocation

Top holdings

Money Market	%
30-Day ABSA Repo	9.66
41-Day GCB Repo	9.66
60-Day Stanbic Bank Fixed Deposit	9.66
65-Day Access Bank Fixed Deposit	9.66
62-Day UBA Repo	7.96

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

	YTD[2]	1 Month	3 Months	6 Months	1 Year
MFund	4.63%	0.50%	1.63%	3.75%	9.99%

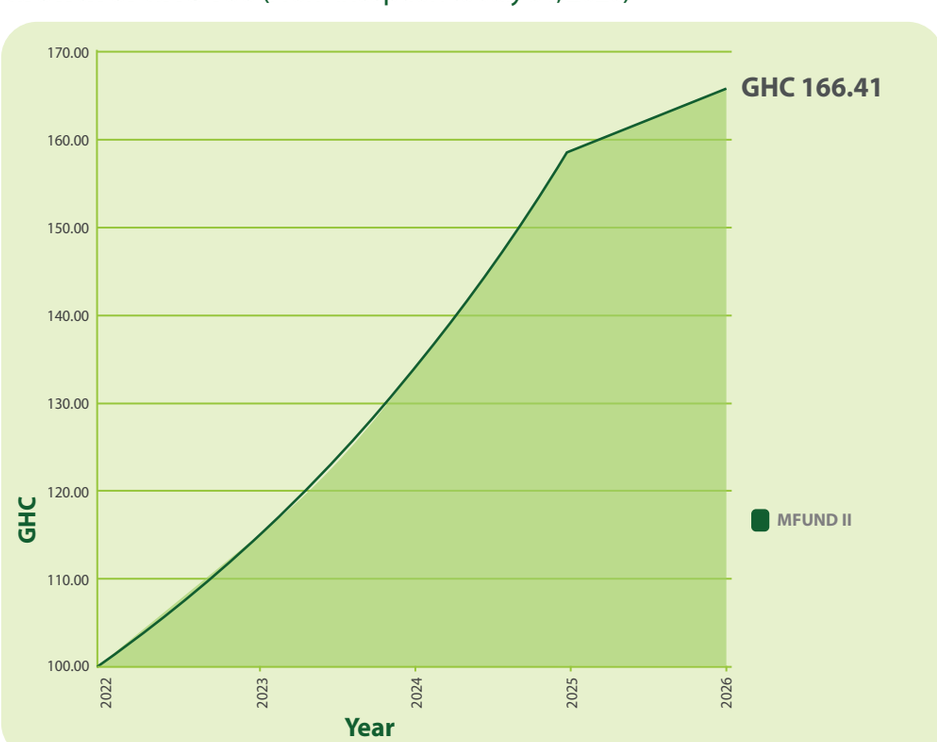
[1]Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time
[2]For the period January 1 to July 31, 2026

Calendar Performance[3]

Year	YTD	2025	2024	2023	2022[4]
Return (%)	4.63%	16.38%	19.77%	13.39%	0.62%

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

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



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Company Secretary: Accra Nominees Limited Custody Bank: Stanbic Bank Ghana Ltd. Auditor: John Kay & Co.