

## **Savinvest Individual Retirement Fund**

### **Financial Statements**

**For the interim period ended 30 September 2025**

(Expressed in Trinidad and Tobago Dollars)

# Savinvest Individual Retirement Fund

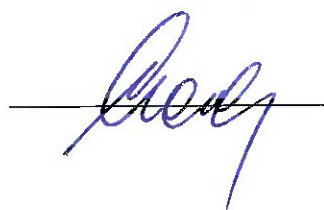
## Condensed Statement of Financial Position

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	Unaudited as at 30 Sep 2025 TT\$	Audited as at 31 Dec 2024 TT\$	Unaudited as at 30 Sep 2024 TT\$
Total Assets	5,167,457	5,241,041	5,011,412
Total Liabilities	<u>(3,201)</u>	<u>(3,215)</u>	<u>(3,100)</u>
Total Net Assets	<u><u>5,164,256</u></u>	<u><u>5,237,826</u></u>	<u><u>5,008,312</u></u>
Net Assets Attributable to unit holders	<u><u>5,164,256</u></u>	<u><u>5,237,826</u></u>	<u><u>5,008,312</u></u>
Represented by:			
Number of participating units	366,162	383,417	373,561
Net asset value per unit	14.1037	13.6609	13.4069

On November 21st 2025, the Board of Directors of First Citizens Trustee Services Limited, the Trustee of Savinvest Individual Retirement Fund authorised these financial statements for issue.

 Director

 Director

# Savinvest Individual Retirement Fund

## Condensed Statement of Comprehensive Income

	Unaudited 3 months ended		Unaudited 9 months ended		Audited Year ended
	30 Sep 2025	30 Sep 2024	30 Sep 2025	30 Sep 2024	31 Dec 2024
	TTS	TTS	TTS	TTS	TTS
<b>Investment Income</b>					
Net investment income	78,004	66,217	207,198	191,243	255,653
Realised gains on investment securities	-	-	10,329	39,545	39,663
Unrealised loss on investment securities	(62,692)	(108,179)	(46,468)	(216,338)	(186,458)
Other income	-	-	-	-	-
Foreign exchange (loss)/gain	-	-	(1,887)	183	5,467
<b>Total investment income/(loss)</b>	<b>15,312</b>	<b>(41,962)</b>	<b>169,172</b>	<b>14,633</b>	<b>114,325</b>
<b>Expenses</b>					
Fees	(3,200)	(3,100)	(9,269)	(9,017)	(12,224)
Administrative fees	(436)	113	(1,830)	(4,720)	(4,882)
Impairment	-	-	-	(61,604)	(61,884)
<b>Total expenses</b>	<b>(3,636)</b>	<b>(2,987)</b>	<b>(11,099)</b>	<b>(75,341)</b>	<b>(78,990)</b>
<b>Total comprehensive income/(loss) for the period</b>	<b>11,676</b>	<b>(44,949)</b>	<b>158,073</b>	<b>(60,708)</b>	<b>35,335</b>

## Savinvest Individual Retirement Fund

### Statement of Changes in Net Assets attributable to unit holders

	Number of units	Capital account TT\$	Movement in net assets attributable to unit holders TT\$	Net assets attributable to unit holders TT\$
<b>Unaudited for 9 months ended 30 Sep 2025</b>				
Balance at beginning of year	383,417	3,729,056	1,508,770	5,237,826
Issue of units	33,133	461,244	--	461,244
Redemption of units	(50,388)	(692,887)	--	(692,887)
Increase in net assets attributable to unit holders	--	--	158,073	158,073
<b>Balance at 30 Sep 2025</b>	<b>366,162</b>	<b>3,497,413</b>	<b>1,666,843</b>	<b>5,164,256</b>

	Number of units	Capital account TT\$	Movement in net assets attributable to unit holders TT\$	Net assets attributable to unit holders TT\$
<b>Audited for 12 months ended 31 Dec 2024</b>				
Balance at beginning of year	340,019	3,140,601	1,473,435	4,614,036
Issue of units	49,189	667,233	--	667,233
Redemption of units	(5,791)	(78,778)	--	(78,778)
Increase in net assets attributable to unit holders	--	--	35,335	35,335
<b>Balance at 31 Dec 2024</b>	<b>383,417</b>	<b>3,729,056</b>	<b>1,508,770</b>	<b>5,237,826</b>

	Number of units	Capital account TT\$	Movement in net assets attributable to unit holders TT\$	Net assets attributable to unit holders TT\$
<b>Unaudited for 9 months ended 30 Sep 2024</b>				
Balance at beginning of year	340,019	3,140,601	1,473,435	4,614,036
Issue of units	37,747	512,235	--	512,235
Redemption of units	(4,205)	(57,251)	--	(57,251)
Decrease in net assets attributable to unit holders	--	--	(60,708)	(60,708)
<b>Balance at 30 Sep 2024</b>	<b>373,561</b>	<b>3,595,585</b>	<b>1,412,727</b>	<b>5,008,312</b>

# Savinvest Individual Retirement Fund

## Condensed Statement of Cash Flows

	Unaudited for 9 months ended 30 Sep 2025 TT\$	Audited for 12 months ended 31 Dec 2024 TT\$	Unaudited for 9 months ended 30 Sep 2024 TT\$
Net cash used in operating activities	(248,630)	(361,818)	(426,194)
Net cash (used in)/provided by financing activities	<u>(231,643)</u>	<u>588,455</u>	<u>454,984</u>
Net (decrease)/increase in cash and cash equivalents	(480,273)	226,637	28,790
Cash and cash equivalents at beginning of year	<u>781,813</u>	<u>555,176</u>	<u>555,176</u>
<b>Cash and cash equivalents at end of period</b>	<b><u>301,540</u></b>	<b><u>781,813</u></b>	<b><u>583,966</u></b>
<b>Represented by:</b>			
Cash at bank	132,324	514,276	339,291
Income Funds	<u>169,216</u>	<u>267,537</u>	<u>244,675</u>
	<b><u>301,540</u></b>	<b><u>781,813</u></b>	<b><u>583,966</u></b>

# **Savinvest Individual Retirement Fund**

## **Notes to the Condensed Interim Financial Statements**

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### **Basis of Preparation**

These interim financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS) and IFRS Interpretations Committee (IFRS IC) applicable to companies reporting under IFRS.

These interim financial statements are published in accordance with the Trinidad & Tobago Securities and Exchange Commission Guidelines for Collective Investment Schemes and other laws in Trinidad & Tobago.

### **Significant Accounting Policies**

The accounting policies adopted in the preparation of the interim financial statements are consistent with those followed in the preparation of the annual financial statements for the year ended 31 December 2024.