

Savinvest Structured Investment Fund

Financial Statements

For the interim period ended 30 September 2025

(Expressed in Trinidad and Tobago Dollars)

Savinvest Structured Investment Fund

Condensed Statement of Financial Position

	Unaudited as at 30 Sep 2025 TTS	Audited as at 31 Dec 2024 TTS	Unaudited as at 30 Sep 2024 TTS
Total Assets	81,710,676	83,039,154	83,903,980
Total Liabilities	<u>(457,541)</u>	<u>(480,389)</u>	<u>(488,487)</u>
Net Assets	<u>81,253,135</u>	<u>82,558,765</u>	<u>83,415,493</u>
Net assets attributable to unit holders Represented by:	<u>81,253,135</u>	<u>82,558,765</u>	<u>83,415,493</u>
Number of participating units	776,853	790,444	799,223
Net asset value per unit	104.5927	104.4461	104.3707

On November 21st 2025, the Board of Directors of First Citizens Trustee Services Limited, the Trustee of Savinvest Structured Investment Fund authorized these financial statements for issue.

L. J. R. L. L. Director

[Signature] Director

Savinvest Structured Investment 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
	TT\$	TT\$	TT\$	TT\$	TT\$
Investment Income					
Net investment income	1,149,963	1,144,692	3,306,710	3,769,463	4,730,185
Realised gain/(loss) on investment securities	-	174,598	-	(103,580)	(78,254)
Unrealised loss on investment securities	(587,917)	(1,918,184)	(555,177)	(3,898,408)	(4,041,510)
Other income	-	-	-	-	-
Foreign exchange (loss)/gain	-	-	(7,573)	704	24,191
Total investment income/(loss)	562,046	(598,894)	2,743,960	(231,821)	634,612
Expenses					
Fees	(347,414)	(383,386)	(1,080,492)	(1,292,883)	(1,658,118)
Administrative fees	(62,918)	(76,030)	(201,207)	(255,764)	(322,243)
Total expenses	(410,332)	(459,416)	(1,281,699)	(1,548,647)	(1,980,361)
Total comprehensive income /(loss) before finance costs	151,714	(1,058,310)	1,462,261	(1,780,468)	(1,345,749)
Finance Costs					
Distributions to unitholders	(495,671)	(413,870)	(1,408,347)	(1,287,040)	(1,701,731)
Total comprehensive (loss)/income for the period	(343,957)	(1,472,180)	53,914	(3,067,508)	(3,047,480)

Savinvest Structured Investment 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\$
Unaudited for 9 months ended 30 Sep 2025				
Balance at beginning of year	790,444	79,043,904	3,514,861	82,558,765
Issue of units	157,164	15,716,380	--	15,716,380
Redemption of units	(184,602)	(18,460,610)	--	(18,460,610)
Distributions reinvested	13,847	1,384,686	--	1,384,686
Increase in net assets attributable to unit holders	--	--	53,914	53,914
Balance at 30 Sep 2025	776,853	77,684,360	3,568,775	81,253,135

	Number of units	Capital account TT\$	Movement in net assets attributable to unit holders TT\$	Net assets attributable to unit holders TT\$
Audited for 12 months ended 31 Dec 2024				
Balance at beginning of year	1,029,845	102,982,803	6,562,341	109,545,144
Issue of units	122,584	12,258,446	--	12,258,446
Redemption of units	(378,953)	(37,894,158)	--	(37,894,158)
Distributions reinvested	16,968	1,696,813	--	1,696,813
Decrease in net assets attributable to unit holders	--	--	(3,047,480)	(3,047,480)
Balance at 31 Dec 2024	790,444	79,043,904	3,514,861	82,558,765

	Number of units	Capital account TT\$	Movement in net assets attributable to unit holders TT\$	Net assets attributable to unit holders TT\$
Unaudited for 9 months ended 30 Sep 2024				
Balance at beginning of year	1,029,845	102,982,803	6,562,341	109,545,144
Issue of units	94,120	9,412,032	--	9,412,032
Redemption of units	(337,594)	(33,759,393)	--	(33,759,393)
Distributions reinvested	12,852	1,285,218	--	1,285,218
Decrease in net assets attributable to unit holders	--	--	(3,067,508)	(3,067,508)
Balance at 30 Sep 2024	799,223	79,920,660	3,494,833	83,415,493

Savinvest Structured Investment Fund

Condensed Statement of Cash Flows

	Unaudited for 9 months ended 30 Sep 2025 TTS	Audited for 12 months ended 31 Dec 2024 TTS	Unaudited for 9 months ended 30 Sep 2024 TTS
Net cash provided by operating activities	1,767,421	24,849,042	22,941,708
Net cash used in financing activities	<u>(2,767,891)</u>	<u>(25,640,630)</u>	<u>(24,349,183)</u>
Net decrease in cash and cash equivalents	(1,000,470)	(791,588)	(1,407,475)
Cash and cash equivalents at beginning of year	<u>8,147,187</u>	<u>8,938,775</u>	<u>8,938,775</u>
Cash and cash equivalents at end of period	<u>7,146,717</u>	<u>8,147,187</u>	<u>7,531,300</u>
Represented by:			
Cash at bank	4,219,596	5,343,045	4,789,509
Income funds	<u>2,927,121</u>	<u>2,804,142</u>	<u>2,741,791</u>
	<u>7,146,717</u>	<u>8,147,187</u>	<u>7,531,300</u>

Savinvest Structured Investment Fund

Notes to the Condensed Interim Financial Statements

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.