

Savinvest US\$ Investment Income Fund

Financial Statements

For the interim period ended 30 September 2025

(Expressed in United States Dollars)

Savinvest US\$ Investment Income Fund

Condensed Statement of Financial Position

	Unaudited as at 30 Sep 2025 US\$	Audited as at 30 Jun 2025 US\$	Unaudited as at 30 Sep 2024 US\$
Total Assets	13,686,026	14,313,615	14,122,984
Total Liabilities	<u>(99,582)</u>	<u>(96,573)</u>	<u>(93,169)</u>
Net Assets	<u>13,586,444</u>	<u>14,217,042</u>	<u>14,029,815</u>
Net assets attributable to unit holders	<u>13,586,444</u>	<u>14,217,042</u>	<u>14,029,815</u>
Represented by:			
Number of participating units	1,376,118	1,450,091	1,422,018
Net asset value per unit	9.8730	9.8042	9.8661

On November 21st 2025, the Board of Directors of First Citizens Trustee Services Limited, the Trustee of Savinvest US\$ Investment Income Fund authorised these financial statements for issue.

 Director

 Director

Savinvest US\$ Investment Income Fund

Condensed Statement of Comprehensive Income

	Unaudited 3 months ended 30 Sep 2025 US\$	Unaudited 3 months ended 30 Sep 2024 US\$	Audited Year ended 30 Jun 2025 US\$
Total Income	299,922	202,971	695,320
Total Expenses	(90,656)	(197,712)	(535,520)
Net profit for the period before distributions	209,266	5,259	159,800
Distributions to unit holders	(66,478)	(65,535)	(259,847)
Net profit/(loss) for the period after distributions	142,788	(60,276)	(100,047)
Other comprehensive income/(loss):			
Items that may be reclassified subsequently to profit and loss	(33,653)	147,114	93,382
Other comprehensive (loss)/income for the period	(33,653)	147,114	93,382
Total comprehensive income/(loss) attributable to unit holders	109,135	86,838	(6,665)
Increase/(decrease) in net assets attributable to unit holders	109,135	86,838	(6,665)

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Statement of Changes in Net Assets attributable to unit holders

	Number of units	Capital account US\$	Revaluation Reserve US\$	Retained Earnings US\$	Unitholders' funds US\$
Unaudited 3 months ended 30 Sep 2025					
Balance at beginning of year	1,450,091	14,500,941	32,965	(316,864)	14,217,042
Issue of units	268,219	2,682,193	-	-	2,682,193
Redemption of units	(348,829)	(3,488,293)	-	-	(3,488,293)
Net income for the period	-	-	-	209,266	209,266
Other comprehensive loss	-	-	(33,653)	-	(33,653)
Distributions to unit holders	6,637	66,367	-	(66,478)	(111)
Balance at end of period	1,376,118	13,761,208	(688)	(174,076)	13,586,444

	Number of units	Capital account US\$	Revaluation Reserve US\$	Retained Earnings US\$	Unitholders' funds US\$
Audited year ended 30 Jun 2025					
Balance at beginning of year	1,406,769	14,067,716	(60,417)	(216,817)	13,790,482
Issue of units	468,008	4,680,081	-	-	4,680,081
Redemption of units	(450,469)	(4,504,685)	-	-	(4,504,685)
Net income for the period	-	-	-	159,800	159,800
Other comprehensive income	-	-	93,382	-	93,382
Distributions to unit holders	25,783	257,829	-	(259,847)	(2,018)
Balance at end of period	1,450,091	14,500,941	32,965	(316,864)	14,217,042

	Number of units	Capital account US\$	Revaluation Reserve US\$	Retained Earnings US\$	Unitholders' funds US\$
Unaudited 3 months ended 30 Sep 2024					
Balance at beginning of year	1,406,769	14,067,716	(60,417)	(216,817)	13,790,482
Issue of units	44,202	442,026	-	-	442,026
Redemption of units	(35,501)	(355,007)	-	-	(355,007)
Net income for the period	-	-	-	5,259	5,259
Other comprehensive income	-	-	147,114	-	147,114
Distributions to unit holders	6,548	65,476	-	(65,535)	(59)
Balance at end of period	1,422,018	14,220,211	86,697	(277,093)	14,029,815

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Condensed Statement of Cash Flows

	Unaudited for 3 months ended 30 Sep 2025 US\$	Audited for 12 months ended 30 Jun 2025 US\$	Unaudited for 3 months ended 30 Sep 2024 US\$
Net cash generated from/(used in) operating activities	1,612,336	(1,664,323)	306,320
Net cash (used in)/generated from investing activities	(1,404,986)	2,134,085	323,352
Net cash (used in)/generated from financing activities	<u>(806,211)</u>	<u>173,378</u>	<u>86,960</u>
Net (decrease)/increase in cash and cash equivalents	(598,861)	643,140	716,632
Cash and cash equivalents at beginning of year	<u>1,020,262</u>	<u>377,122</u>	<u>377,122</u>
Cash and cash equivalents at end of period	<u>421,401</u>	<u>1,020,262</u>	<u>1,093,754</u>
Represented by:			
Cash at bank	415,682	1,014,592	1,088,218
Income funds	<u>5,719</u>	<u>5,670</u>	<u>5,536</u>
	<u>421,401</u>	<u>1,020,262</u>	<u>1,093,754</u>

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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 30 June 2025.