

## Savinvest Group Retirement Fund

**Unaudited Condensed Interim Financial Statements**  
**For three months ended 31 March 2026**  
(Expressed in Trinidad and Tobago Dollars)

Prepared by:   
**Devika Bhagiratte**  
Senior Accounting Officer

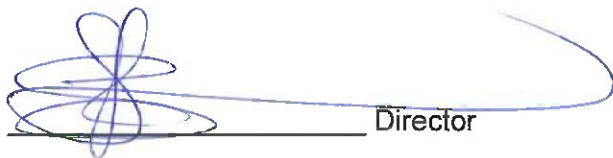
Reviewed by:   
**Rhonda Donatien**  
Senior Manager, Accounting and Financial Control

**Savinvest Group Retirement Fund**  
**Unaudited Condensed Interim Statement of Financial Position**  
(Expressed in Trinidad and Tobago Dollars)

	Unaudited 31 Mar 2026 \$	Unaudited 31 Mar 2025 \$	Audited 31 Dec 2025 \$
<b>Assets</b>			
Investment securities			
-Fair value through profit or loss (FVPL)	16,027,410	14,949,890	15,536,256
Interest income receivable	149,024	120,548	123,180
Cash and cash equivalents	1,028,705	1,233,071	1,163,290
Dividend receivable	35,429	26,823	45,671
<b>Total assets</b>	<b>17,240,568</b>	<b>16,330,332</b>	<b>16,868,397</b>
<b>Liabilities</b>			
Accounts payable and accrued expenses	75,229	312,248	112,646
<b>Total liabilities (excluding net assets attributable to unitholders)</b>	<b>75,229</b>	<b>312,248</b>	<b>112,646</b>
<b>Net assets attributable to unitholders</b>	<b>17,165,339</b>	<b>16,018,084</b>	<b>16,755,751</b>
<b>Represented by:</b>			
Number of participating units	948,325	925,295	943,998
Net asset value per unit	\$18.1007	\$17.3113	\$17.7498

The accompanying notes form an integral part of these condensed interim financial statements.

On 27 May 2026, the Board of Directors of First Citizens Trustee Services Limited, the Trustee of Savinvest Group Retirement Fund authorised these financial statements for issue.

  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Director

**Savinvest Group Retirement Fund**  
**Unaudited Condensed Interim Statement of Comprehensive Income**  
(Expressed in Trinidad and Tobago Dollars)

	Unaudited Three months ended 31 Mar 2026	Unaudited Three months ended 31 Mar 2025	Audited Year ended 31 Dec 2025
	\$	\$	\$
<b>Income</b>			
Interest income	173,775	152,527	623,500
Dividend income	71,501	25,414	197,368
Foreign exchange gain	-	-	18,772
Net unrealised gains on investment securities	134,562	147,438	2,736
Net realised gains on investment securities	-	-	54,176
<b>Total operating income</b>	<b>379,838</b>	<b>325,379</b>	<b>896,552</b>
<b>Expenses</b>			
Management fees	(20,090)	(19,484)	(77,943)
Trustee fees	(10,452)	(9,706)	(40,414)
Audit fees	(12,329)	(12,329)	(33,424)
Other expenses	(5,234)	(1,137)	(51,548)
<b>Total operating expenses</b>	<b>(48,105)</b>	<b>(42,656)</b>	<b>(203,329)</b>
<b>Operating profit for the period before withholding tax</b>	<b>331,733</b>	<b>282,723</b>	<b>693,223</b>
Withholding tax	-	-	(2,742)
<b>Net profit for the period</b>	<b>331,733</b>	<b>282,723</b>	<b>690,481</b>
<b>Total comprehensive income</b>	<b>331,733</b>	<b>282,723</b>	<b>690,481</b>
<b>Increase in net assets attributable to unitholders</b>	<b>331,733</b>	<b>282,723</b>	<b>690,481</b>

The accompanying notes form an integral part of these condensed interim financial statements.

**Savinvest Group Retirement Fund**  
**Unaudited Condensed Interim Statement of Changes in Net Assets Attributable to Unitholders**  
(Expressed in Trinidad and Tobago Dollars)

	Number of units	Capital account \$	Movement in net assets attributable to unitholders \$	Net assets attributable to unitholders \$
<b>Unaudited for three months ended</b>				
<b>31 March 2026</b>				
Balance at beginning of period	943,998	11,168,257	5,587,494	16,755,751
Issue of units	4,327	77,855	-	77,855
Redemption of units	-	-	-	-
Increase in net assets attributable to unitholders	-	-	331,733	331,733
<b>Balance at 31 March 2026</b>	<b>948,325</b>	<b>11,246,112</b>	<b>5,919,227</b>	<b>17,165,339</b>
<b>Unaudited for three months ended</b>				
<b>31 March 2025</b>				
Balance at beginning of period	920,668	10,758,812	4,897,013	15,655,825
Issue of units	4,627	79,536	-	79,536
Redemption of units	-	-	-	-
Increase in net assets attributable to unitholders	-	-	282,723	282,723
<b>Balance at 31 March 2025</b>	<b>925,295</b>	<b>10,838,348</b>	<b>5,179,736</b>	<b>16,018,084</b>
<b>Audited for year ended</b>				
<b>31 December 2025</b>				
Balance at beginning of year	920,668	10,758,812	4,897,013	15,655,825
Issue of units	23,978	420,620	-	420,620
Redemption of units	(648)	(11,175)	-	(11,175)
Increase in net assets attributable to unitholders	-	-	690,481	690,481
<b>Balance at 31 December 2025</b>	<b>943,998</b>	<b>11,168,257</b>	<b>5,587,494</b>	<b>16,755,751</b>

The accompanying notes form an integral part of these condensed interim financial statements.

**Savinvest Group Retirement Fund**  
**Unaudited Condensed Interim Statement of Cash Flows**  
(Expressed in Trinidad and Tobago Dollars)

	Unaudited Three months ended 31 Mar 2026 \$	Unaudited Three months ended 31 Mar 2025 \$	Audited Year ended 31 Dec 2025 \$
<b>Cash flows from operating activities:</b>			
Net profit for the period	331,733	282,723	690,481
Adjustments:			
Net unrealised gains on investment securities	(134,562)	(147,438)	(2,736)
Net realised gains on investment securities	-	-	(54,176)
Net foreign exchange movement	-	-	(18,772)
Interest income	(173,775)	(152,527)	(623,500)
Dividend income	(71,501)	(25,414)	(197,368)
Decrease in other receivables	-	4,949	4,949
(Decrease) / increase in accounts payable and accrued expenses	(37,417)	249,520	49,918
Purchase of financial assets	(356,592)	(617,735)	(3,319,269)
Disposal proceeds from financial assets	-	-	2,043,414
Interest received	147,931	138,322	606,663
Dividend received	81,743	21,440	174,546
<b>Net cash used in operating activities</b>	<b>(212,440)</b>	<b>(246,160)</b>	<b>(645,850)</b>
<b>Cash flows from financing activities:</b>			
Issue of units	77,855	79,536	420,620
Redemption of units	-	-	(11,175)
<b>Net cash provided by financing activities</b>	<b>77,855</b>	<b>79,536</b>	<b>409,445</b>
<b>Net decrease in cash and cash equivalents for the period</b>	<b>(134,585)</b>	<b>(166,624)</b>	<b>(236,405)</b>
<b>Cash and cash equivalents at beginning of period</b>	<b>1,163,290</b>	<b>1,399,695</b>	<b>1,399,695</b>
<b>Cash and cash equivalents at end of period</b>	<b>1,028,705</b>	<b>1,233,071</b>	<b>1,163,290</b>
<b>Represented by:</b>			
Cash at bank	242,133	185,972	496,527
Income funds	786,572	1,047,099	666,763
	<b>1,028,705</b>	<b>1,233,071</b>	<b>1,163,290</b>

The accompanying notes form an integral part of these condensed interim financial statements

**Savinvest Group Retirement Fund**  
**Notes to the Unaudited Condensed Interim Financial Statements**  
**For three months ended 31 March 2026**  
(Expressed in Trinidad and Tobago Dollars)

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**Basis of Preparation**

The interim financial statements for three months ended 31 March 2026 have been prepared in accordance with IAS 34 "Interim Financial Reporting".

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 audited financial statements for the year ended 31 December 2025.