



Savinvest Individual Retirement Fund

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

Prepared by: 
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Senior Accounting Officer

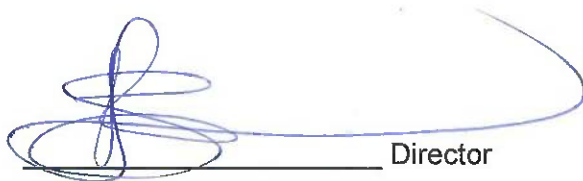
Reviewed by: 
Rhonda Donatien
Senior Manager, Accounting and Financial Control

Savinvest Individual 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 \$
Assets			
Investment securities			
-Fair value through profit or loss (FVPL)	5,091,816	4,533,959	4,906,886
Interest income receivable	44,379	36,998	35,359
Cash and cash equivalents	346,830	409,878	444,185
Other receivable	-	1,948	-
Dividend receivable	10,420	7,576	12,139
Total assets	5,493,445	4,990,359	5,398,569
Liabilities			
Accounts payable and accrued expenses	3,320	96,785	53,291
Total liabilities (excluding net assets attributable to unitholders)	3,320	96,785	53,291
Net assets attributable to unitholders	5,490,125	4,893,574	5,345,278
Represented by:			
Number of participating units	382,045	352,462	379,293
Net asset value per unit	\$14.3704	\$13.8840	\$14.0927

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 Individual Retirement Fund authorised these financial statements for issue.



Director



Director

Savinvest Individual 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
	\$	\$	\$
Income			
Interest income	59,329	53,153	216,298
Dividend income	18,286	7,885	52,478
Foreign exchange gain	-	-	4,116
Net unrealised gains on investment securities	35,632	32,046	-
Net realised gains on investment securities	-	-	10,329
Total operating income	113,247	93,084	283,221
Expenses			
Net realised loss on investment	-	(7,743)	-
Net unrealised loss on investment securities	-	-	(65,040)
Trustee fees	(3,303)	(3,035)	(12,557)
Other expenses	(5,396)	(1,639)	(51,778)
Total operating expenses	(8,699)	(12,417)	(129,375)
Operating profit for the period before withholding tax	104,548	80,667	153,846
Withholding tax	-	-	(367)
Net profit for the period	104,548	80,667	153,479
Total comprehensive income	104,548	80,667	153,479
Increase in net assets attributable to unitholders	104,548	80,667	153,479

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

Savinvest Individual 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 \$
Unaudited for three months ended				
31 March 2026				
Balance at beginning of period	379,293	3,683,029	1,662,249	5,345,278
Issue of units	10,462	149,336	-	149,336
Redemption of units	(7,710)	(109,037)	-	(109,037)
Increase in net assets attributable to unitholders	-	-	104,548	104,548
Balance at 31 March 2026	382,045	3,723,328	1,766,797	5,490,125
Unaudited for three months ended				
31 March 2025				
Balance at beginning of period	383,417	3,729,056	1,508,770	5,237,826
Issue of units	13,786	189,875	-	189,875
Redemption of units	(44,741)	(614,794)	-	(614,794)
Increase in net assets attributable to unitholders	-	-	80,667	80,667
Balance at 31 March 2025	352,462	3,304,137	1,589,437	4,893,574
Audited for year ended				
31 December 2025				
Balance at beginning of year	383,417	3,729,056	1,508,770	5,237,826
Issue of units	46,959	656,678	-	656,678
Redemption of units	(51,083)	(702,705)	-	(702,705)
Increase in net assets attributable to unitholders	-	-	153,479	153,479
Balance at 31 December 2025	379,293	3,683,029	1,662,249	5,345,278

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

Savinvest Individual 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 \$
Cash flows from operating activities:			
Net profit for the period	104,548	80,667	153,479
Adjustments:			
Net unrealised (gains) / losses on investment securities	(35,632)	(32,046)	65,040
Net realised losses / (gains) on investment securities	-	7,743	(10,329)
Interest income	(59,329)	(53,153)	(216,298)
Dividend income	(18,286)	(7,885)	(52,478)
Net foreign exchange movement	-	-	(4,116)
(Increase) / decrease in other receivables	-	(408)	1,540
(Decrease) / increase in accounts payable and accrued expenses	(49,971)	93,570	50,076
Purchase of financial assets	(149,298)	(145,520)	(979,373)
Disposal proceeds from financial assets	-	57,877	443,905
Interest received	50,309	44,693	209,477
Dividend received	20,005	7,446	47,476
Net cash (used in) / provided by operating activities	(137,654)	52,984	(291,601)
Cash flows from financing activities:			
Issue of units	149,336	189,875	656,678
Redemption of units	(109,037)	(614,794)	(702,705)
Net cash provided by / (used in) financing activities	40,299	(424,919)	(46,027)
Net decrease in cash and cash equivalents for the period	(97,355)	(371,935)	(337,628)
Cash and cash equivalents at beginning of period	444,185	781,813	781,813
Cash and cash equivalents at end of period	346,830	409,878	444,185
Represented by:			
Cash at bank	235,292	162,544	363,742
Income funds	111,538	247,334	80,443
	346,830	409,878	444,185

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

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

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.