

Savinvest Structured Investment Fund

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

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Savinvest Structured Investment 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)	75,427,876	73,154,399	71,364,930
Interest income receivable	1,622,071	1,417,504	653,378
Cash and cash equivalents	5,036,828	9,642,370	9,635,097
Other receivable	84,892	7,518	7,518
Dividend receivable	18,665	18,601	18,665
Total assets	82,190,332	84,240,392	81,679,588
Liabilities			
Accounts payable and accrued expenses	476,180	488,945	531,626
Total liabilities (excluding net assets attributable to unitholders)	476,180	488,945	531,626
Net assets attributable to unitholders	81,714,152	83,751,447	81,147,962
Represented by:			
Number of participating units	760,040	798,152	775,348
Net asset value per unit	\$107.5130	\$104.9317	\$104.6601

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 Structured Investment Fund authorised these financial statements for issue.


Director


Director

Savinvest Structured Investment 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	1,339,721	1,053,640	4,276,243
Dividend income	63,682	20,283	46,524
Net realised gain on investment securities	-	-	5,000
Net unrealised gain on investment securities	1,668,783	221,331	-
Net gain on foreign exchange	-	-	18,584
Total operating income	3,072,186	1,295,254	4,346,351
Expenses			
Trustee fees	(50,288)	(51,850)	(208,980)
Audit fees	(12,329)	(12,329)	(52,867)
Fund administration fees	(96,990)	(103,450)	(408,349)
Investment management fees	(193,981)	(206,901)	(816,698)
Distribution fees	(48,495)	(51,725)	(204,175)
Net unrealised loss on investment securities	-	-	(543,043)
Other expenses	(9,898)	(4,377)	(62,407)
Total operating expenses	(411,981)	(430,632)	(2,296,519)
Operating profit for the period before finance costs	2,660,205	864,622	2,049,832
Distributions to unitholders	(563,183)	(442,693)	(1,951,885)
Net profit for the period	2,097,022	421,929	97,947
Total comprehensive income	2,097,022	421,929	97,947
Increase in net assets attributable to unitholders	2,097,022	421,929	97,947

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Savinvest Structured Investment 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	775,348	77,535,154	3,612,808	81,147,962
Issue of units	24,396	2,439,564	-	2,439,564
Redemption of units	(45,109)	(4,510,937)	-	(4,510,937)
Distributions reinvested	5,405	540,541	-	540,541
Increase in net assets attributable to unitholders	-	-	2,097,022	2,097,022
Balance at 31 March 2026	760,040	76,004,322	5,709,830	81,714,152
Unaudited for three months ended				
31 March 2025				
Balance at beginning of period	790,444	79,043,904	3,514,861	82,558,765
Issue of units	69,324	6,932,405	-	6,932,405
Redemption of units	(66,035)	(6,603,531)	-	(6,603,531)
Distributions reinvested	4,419	441,879	-	441,879
Increase in net assets attributable to unitholders	-	-	421,929	421,929
Balance at 31 March 2025	798,152	79,814,657	3,936,790	83,751,447
Audited for year ended				
31 December 2025				
Balance at beginning of year	790,444	79,043,904	3,514,861	82,558,765
Issue of units	286,564	28,656,403	-	28,656,403
Redemption of units	(320,432)	(32,042,363)	-	(32,042,363)
Distributions reinvested	18,772	1,877,210	-	1,877,210
Increase in net assets attributable to unitholders	-	-	97,947	97,947
Balance at 31 December 2025	775,348	77,535,154	3,612,808	81,147,962

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

Savinvest Structured Investment 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	2,660,205	864,622	2,049,832
Adjustments:			
Net unrealised (gains) / losses on investment securities	(1,668,783)	(221,331)	543,043
Net realised gains on investment securities	-	-	(5,000)
Net foreign exchange movement	-	-	(18,584)
Interest income	(1,339,721)	(1,053,640)	(4,276,243)
Dividend income	(63,682)	(20,283)	(46,524)
Increase in other receivable	(77,374)	-	-
(Decrease) / increase in accounts payable and accrued expenses	(55,446)	8,556	51,237
Purchase of financial assets	(3,144,163)	(135,081)	(17,173,627)
Disposal proceeds from financial assets	750,000	1,500,000	19,587,225
Interest received	371,028	203,997	4,190,726
Dividend received	63,682	20,283	46,460
Net cash (used in) / provided by operating activities	<u>(2,504,254)</u>	<u>1,167,123</u>	<u>4,948,545</u>
Cash flows from financing activities:			
Issue of units	2,439,564	6,932,405	28,656,403
Redemption of units	(4,510,937)	(6,603,531)	(32,042,363)
Distributions paid	(22,642)	(814)	(74,675)
Net cash (used in) / provided by financing activities	<u>(2,094,015)</u>	<u>328,060</u>	<u>(3,460,635)</u>
Net (decrease) / increase in cash and cash equivalents for the period	(4,598,269)	1,495,183	1,487,910
Cash and cash equivalents at beginning of period	<u>9,635,097</u>	<u>8,147,187</u>	<u>8,147,187</u>
Cash and cash equivalents at end of period	<u>5,036,828</u>	<u>9,642,370</u>	<u>9,635,097</u>
Represented by:			
Cash at bank	1,980,864	6,782,615	6,679,256
Income funds	3,055,964	2,859,755	2,955,841
	<u>5,036,828</u>	<u>9,642,370</u>	<u>9,635,097</u>

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

Savinvest Structured Investment 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.