Savinvest Group Retirement Fund

Unaudited Condensed Interim Financial Statements
For six months ended 30 June 2026
(Expressed in Trinidad and Tobago Dollars)

Prepared by:______________________________
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Reviewed by:______________________________
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Savinvest Group Retirement Fund
Unaudited Condensed Interim Statement of Financial Position
As at 30 June 2026
(Expressed in Trinidad and Tobago Dollars)

	Unaudited 30 Jun 2026 $	Unaudited 30 Jun 2025 $	Audited 31 Dec 2025 $
Assets			
Investment securities			
-Fair value through profit or loss (FVPL)	17,238,688	14,544,464	15,536,256
Interest income receivable	149,962	107,450	123,180
Cash and cash equivalents	379,091	1,700,584	1,163,290
Other receivables	11,128	11,493	-
Dividend receivable	43,266	28,606	45,671
Total assets	**17,822,135**	**16,392,597**	**16,868,397**
Liabilities			
Accounts payable and accrued expenses	64,350	54,953	112,646
Total liabilities (excluding net assets attributable to unitholders)	**64,350**	**54,953**	**112,646**
Net assets attributable to unitholders	**17,757,785**	**16,337,644**	**16,755,751**
Represented by:			
Number of participating units	952,372	929,253	943,998
Net asset value per unit	$18.6458	$17.5815	$17.7498

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

On 24 August 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
For the six months ended 30 June 2026
(Expressed in Trinidad and Tobago Dollars)

	Unaudited Three months ended		Unaudited Six months ended		Audited Year ended
	30 Jun 2026	30 Jun 2025	30 Jun 2026	30 Jun 2025	31 Dec 2025
	$	$	$	$	$
Income					
Interest income	196,727	176,786	370,502	329,313	623,500
Dividend income	96,175	45,599	167,676	71,013	197,368
Net gain on foreign exchange	-	-	-	-	18,772
Net unrealised gain on investment securities	298,869	42,737	433,430	190,174	2,736
Net realised gain on investment securities	-	38,252	-	38,252	54,176
Total operating income	**591,771**	**303,374**	**971,608**	**628,752**	**896,552**
Expenses					
Net loss on foreign exchange	(24,211)	(8,383)	(24,211)	(8,383)	-
Management fees	(21,954)	(20,105)	(42,044)	(39,590)	(77,943)
Trustee fees	(10,950)	(10,039)	(21,402)	(19,745)	(40,414)
Audit fees	(16,208)	(14,390)	(28,536)	(26,718)	(33,424)
Other expenses	(1,296)	(166)	(6,530)	(1,302)	(51,548)
Total operating expenses	**(74,619)**	**(53,083)**	**(122,723)**	**(95,738)**	**(203,329)**
Operating profit for the period before withholding tax	**517,152**	**250,291**	**848,885**	**533,014**	**693,223**
Withholding tax	-	-	-	-	(2,742)
Net profit for the period	**517,152**	**250,291**	**848,885**	**533,014**	**690,481**
Total comprehensive income	**517,152**	**250,291**	**848,885**	**533,014**	**690,481**
Increase in net assets attributable to unitholders	**517,152**	**250,291**	**848,885**	**533,014**	**690,481**

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
For the six months ended 30 June 2026
(Expressed in Trinidad and Tobago Dollars)

	Number of units	Capital account $	Movement in net assets attributable to unitholders $	Net assets attributable to unitholders $
Six months ended 30 June 2026				
Balance at beginning of period	943,998	11,168,257	5,587,494	16,755,751
Issue of units	8,374	153,149	-	153,149
Redemption of units	-	-	-	-
Increase in net assets attributable to unitholders	-	-	848,885	848,885
Balance at 30 June 2026	**952,372**	**11,321,406**	**6,436,379**	**17,757,785**
Six months ended 30 June 2025				
Balance at beginning of period	920,668	10,758,812	4,897,013	15,655,825
Issue of units	9,232	159,981	-	159,981
Redemption of units	(647)	(11,176)	-	(11,176)
Increase in net assets attributable to unitholders	-	-	533,014	533,014
Balance at 30 June 2025	**929,253**	**10,907,617**	**5,430,027**	**16,337,644**
Year ended 31 December 2025				
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
Balance at 31 December 2025	**943,998**	**11,168,257**	**5,587,494**	**16,755,751**

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

Savinvest Group Retirement Fund
Unaudited Condensed Interim Statement of Cash Flows
For the six months ended 30 June 2026
(Expressed in Trinidad and Tobago Dollars)

	Unaudited Six months ended 30 Jun 2026 $	Unaudited Six months ended 30 Jun 2025 $	Audited Year ended 31 Dec 2025 $
Cash flows from operating activities:			
Net profit for the period	848,885	533,014	690,481
Adjustments:			
Net unrealised gains on investment securities	(433,430)	(190,174)	(2,736)
Net realised gains on investment securities	-	(38,252)	(54,176)
Net foreign exchange movement	24,211	8,383	(18,772)
Interest income	(370,502)	(329,313)	(623,500)
Dividend income	(167,676)	(71,013)	(197,368)
(Increase)/decrease in other receivables	(11,128)	(6,544)	4,949
(Decrease)/increase in accounts payable and accrued expenses	(48,296)	(7,775)	49,918
Purchase of financial assets	(1,317,850)	(966,151)	(3,319,269)
Disposal proceeds from financial assets	24,637	826,447	2,043,414
Interest received	343,720	328,206	606,663
Dividend received	170,081	65,256	174,546
Net cash (used in)/provided by operating activities	**(937,348)**	**152,084**	**(645,850)**
Cash flows from financing activities:			
Issue of units	153,149	159,981	420,620
Redemption of units	-	(11,176)	(11,175)
Net cash provided by financing activities	**153,149**	**148,805**	**409,445**
Net (decrease)/increase in cash and cash equivalents for the period	(784,199)	300,889	(236,405)
Cash and cash equivalents at beginning of period	1,163,290	1,399,695	1,399,695
Cash and cash equivalents at end of period	**379,091**	**1,700,584**	**1,163,290**
Represented by:			
Cash at bank	95,744	263,163	496,527
Income funds	283,347	1,437,421	666,763
	379,091	**1,700,584**	**1,163,290**

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

Basis of Preparation

The interim unaudited financial statements for the six months ended 30 June 2026 have been prepared in accordance with IAS 34 “Interim Financial Reporting”.

These interim unaudited 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 unaudited financial statements are consistent with those followed in the preparation of the annual audited financial statements for the year ended 31 December 2025.