

Savinvest Individual Retirement Fund

Unaudited Condensed Interim Financial Statements

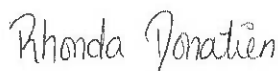
For six months ended 30 June 2026

(Expressed in Trinidad and Tobago Dollars)



Prepared by: _____

Devika Bhagiratte
Senior Accounting Officer



Reviewed by: _____

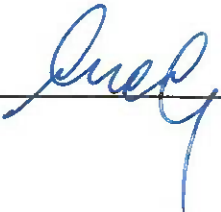
Rhonda Donatien
Senior Manager, Accounting and Financial Control

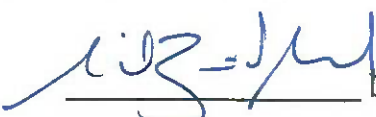
Savinvest Individual Retirement Fund
Unaudited Condensed Interim Statement of Financial Position
As at 30 June 2026
(Expressed in Trinidad and Tobago Dollars)

	Unaudited 30 Jun 2026 \$	Unaudited 30 Jun 2025 \$	Audited 31 Dec 2025 \$
Assets			
Investment securities			
-Fair value through profit or loss (FVPL)	5,568,564	4,524,733	4,906,886
Interest income receivable	42,122	29,331	35,359
Cash and cash equivalents	187,237	445,221	444,185
Other receivables	-	7,250	-
Dividend receivable	9,577	8,728	12,139
Total assets	5,807,500	5,015,263	5,398,569
Liabilities			
Accounts payable and accrued expenses	3,529	3,053	53,291
Total liabilities (excluding net assets attributable to unitholders)	3,529	3,053	53,291
Net assets attributable to unitholders	5,803,971	5,012,210	5,345,278
Represented by:			
Number of participating units	389,829	356,389	379,293
Net asset value per unit	\$14.8885	\$14.0639	\$14.0927

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 Individual Retirement Fund authorised these financial statements for issue.

 Director

 Director

Savinvest Individual 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	61,488	58,162	120,820	111,315	216,298
Dividend income	28,022	9,992	46,307	17,877	52,478
Foreign exchange gain	-	-	-	-	4,116
Net unrealised gains on investment securities	118,627	-	154,259	13,540	-
Net realised gains on investment securities	-	18,072	-	10,329	10,329
Total operating income	208,137	86,226	321,386	153,061	283,221
Expenses					
Foreign exchange loss	(5,351)	(1,887)	(5,351)	(1,887)	-
Net unrealised loss on investment securities	-	(18,505)	-	-	(65,040)
Trustee fees	(3,509)	(3,034)	(6,812)	(6,069)	(12,557)
Other expenses	(1,295)	244	(6,692)	(1,394)	(51,778)
Total operating expenses	(10,155)	(23,182)	(18,855)	(9,350)	(129,375)
Operating profit for the period before withholding tax	197,982	63,044	302,531	143,711	153,846
Withholding tax	-	-	-	-	(367)
Net profit for the period	197,982	63,044	302,531	143,711	153,479
Total comprehensive income	197,982	63,044	302,531	143,711	153,479
Increase in net assets attributable to unitholders	197,982	63,044	302,531	143,711	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

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	379,293	3,683,029	1,662,249	5,345,278
Issue of units	20,242	293,600	-	293,600
Redemption of units	(9,706)	(137,438)	-	(137,438)
Increase in net assets attributable to unitholders	-	-	302,531	302,531
Balance at 30 June 2026	389,829	3,839,191	1,964,780	5,803,971

Six months ended 30 June 2025				
Balance at beginning of period	383,417	3,729,056	1,508,770	5,237,826
Issue of units	23,360	323,560	-	323,560
Redemption of units	(50,388)	(692,887)	-	(692,887)
Increase in net assets attributable to unitholders	-	-	143,711	143,711
Balance at 30 June 2025	356,389	3,359,729	1,652,481	5,012,210

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
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	302,531	143,711	153,479
Adjustments:			
Net unrealised (gains) / losses on investment securities	(154,259)	(13,540)	65,040
Net realised gains on investment securities	-	(10,329)	(10,329)
Interest income	(120,820)	(111,315)	(216,298)
Dividend income	(46,307)	(17,877)	(52,478)
Net foreign exchange movement	5,351	1,887	(4,116)
(Increase) / decrease in other receivables	-	(5,710)	1,540
(Decrease) / increase in accounts payable and accrued expenses	(49,762)	(162)	50,076
Purchase of financial assets	(522,625)	(363,666)	(979,373)
Disposal proceeds from financial assets	9,855	282,928	443,905
Interest received	114,057	110,522	209,477
Dividend received	48,869	16,286	47,476
Net cash (used in) / provided by operating activities	(413,110)	32,735	(291,601)
Cash flows from financing activities:			
Issue of units	293,600	323,560	656,678
Redemption of units	(137,438)	(692,887)	(702,705)
Net cash used in financing activities	156,162	(369,327)	(46,027)
Net decrease in cash and cash equivalents for the period	(256,948)	(336,592)	(337,628)
Cash and cash equivalents at beginning of period	444,185	781,813	781,813
Cash and cash equivalents at end of period	187,237	445,221	444,185
Represented by:			
Cash at bank	134,703	124,742	363,742
Income funds	52,534	320,479	80,443
	187,237	445,221	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 the six months ended 30 June 2026
(Expressed in Trinidad and Tobago Dollars)

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.