## Savinvest Individual Retirement Fund

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

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**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

## 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.