Savinvest Structured Investment Fund

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

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Savinvest Structured Investment 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)	79,409,721	72,616,801	71,364,930
Interest income receivable	1,036,576	576,821	653,378
Cash and cash equivalents	13,026,590	12,326,187	9,635,097
Other receivable	14,037	84,192	7,518
Dividend receivable	41,883	18,570	18,665
Total assets	**93,528,807**	**85,622,571**	**81,679,588**
Liabilities			
Accounts payable and accrued expenses	494,056	461,314	531,626
Total liabilities (excluding net assets attributable to unitholders)	**494,056**	**461,314**	**531,626**
Net assets attributable to unitholders	**93,034,751**	**85,161,257**	**81,147,962**
Represented by:			
Number of participating units	865,093	812,495	775,348
Net asset value per unit	$107.5431	$104.8145	$104.6601

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 Structured Investment Fund authorised these financial statements for issue.

Director

Director

Savinvest Structured Investment Fund
Unaudited Condensed Interim Statement of Comprehensive Income
For six months ended 30 June 2026
(Expressed in Trinidad and Tobago Dollars)

	Unaudited		Unaudited		Audited
	Three months ended		Six months ended		Year ended
	30 Jun 2026	30 Jun 2025	30 Jun 2026	30 Jun 2025	31 Dec 2025
	$	$	$	$	$
Income					
Interest income	1,167,568	1,082,294	2,507,290	2,135,934	4,276,243
Dividend income	276,074	530	339,755	20,814	46,524
Net realised gains on investment securities	-,	-	-	-	5,000
Net unrealised gains on investment securities	508,722	-	2,177,504	32,740	-
Net gain on foreign exchange	-	-	-	-	18,584
Total operating income	**1,952,364**	**1,082,824**	**5,024,549**	**2,189,488**	**4,346,351**
Expenses					
Trustee fees	(55,634)	(52,996)	(105,921)	(104,846)	(208,980)
Audit fees	(15,065)	(15,333)	(27,394)	(27,662)	(52,867)
Fund administration fees	(111,280)	(105,960)	(208,271)	(209,411)	(408,349)
Investment management fees	(222,560)	(211,921)	(416,541)	(418,822)	(816,698)
Distribution fees	(55,640)	(52,980)	(104,135)	(104,705)	(204,175)
Net unrealised loss on investment securities	-	(188,591)	-	-	(543,043)
Net loss on foreign exchange	(20,324)	(7,573)	(20,324)	(7,573)	-
Other expenses	(3,199)	(1,545)	(13,096)	(5,922)	(62,407)
Total operating expenses	**(483,702)**	**(636,899)**	**(895,682)**	**(878,941)**	**(2,296,519)**
Operating profit for the period before finance costs	**1,468,662**	**445,925**	**4,128,867**	**1,310,547**	**2,049,832**
Distribution to unitholders	(653,030)	(469,984)	(1,216,214)	(912,677)	(1,951,885)
Net profit / (loss) for the period	**815,632**	**(24,059)**	**2,912,653**	**397,870**	**97,947**
Total comprehensive income / (loss)	**815,632**	**(24,059)**	**2,912,653**	**397,870**	**97,947**
Increase / (decrease) in net assets attributable to unitholders	**815,632**	**(24,059)**	**2,912,653**	**397,870**	**97,947**

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

Savinvest Structured Investment Fund
Unaudited Condensed Interim Statement of Changes in Net Assets Attributable to Unitholders
For 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	775,348	77,535,154	3,612,808	81,147,962
Issue of units	226,335	22,633,103	-	22,633,103
Redemption of units	(148,313)	(14,831,251)	-	(14,831,251)
Distributions reinvested	11,723	1,172,284	-	1,172,284
Increase in net assets attributable to unitholders	-	-	2,912,653	2,912,653
Balance at 30 June 2026	**865,093**	**86,509,290**	**6,525,461**	**93,034,751**
Six months ended 30 June 2025				
Balance at beginning of period	790,444	79,043,904	3,514,861	82,558,765
Issue of units	149,689	14,968,850	-	14,968,850
Redemption of units	(136,578)	(13,658,265)	-	(13,658,265)
Distributions reinvested	8,940	894,037	-	894,037
Increase in net assets attributable to unitholders	-	-	397,870	397,870
Balance at 30 June 2025	**812,495**	**81,248,526**	**3,912,731**	**85,161,257**
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
For 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:			
Operating profit for the period	4,128,867	1,310,547	2,049,832
Adjustments:			
Net unrealised (gains) / losses on investment securities	(2,177,504)	(32,740)	543,043
Net realised gains on investment securities	-	-	(5,000)
Net foreign exchange movement	20,324	7,573	(18,584)
Interest income	(2,507,290)	(2,135,934)	(4,276,243)
Dividend income	(339,755)	(20,814)	(46,524)
Increase in other receivable	(6,519)	(76,674)	-
(Decrease)/increase in accounts payable and accrued expenses	(37,570)	(19,075)	51,237
Purchase of financial assets	(7,130,342)	(264,161)	(17,173,627)
Disposal proceeds from financial assets	1,242,731	1,970,514	19,587,225
Interest received	2,124,092	2,126,974	4,190,726
Dividend received	316,537	20,845	46,460
Net cash (used in) / provided by operating activities	**(4,366,429)**	**2,887,055**	**4,948,545**
Cash flows from financing activities:			
Issue of units	22,633,103	14,968,850	28,656,403
Redemption of units	(14,831,251)	(13,658,265)	(32,042,363)
Distributions paid	(43,930)	(18,640)	(74,675)
Net cash provided by / (used in) financing activities	**7,757,922**	**1,291,945**	**(3,460,635)**
Net increase in cash and cash equivalents for the period	3,391,493	4,179,000	1,487,910
Cash and cash equivalents at beginning of period period	9,635,097	8,147,187	8,147,187
Cash and cash equivalents at end of period	**13,026,590**	**12,326,187**	**9,635,097**
Represented by:			
Cash at bank	12,551,089	9,456,685	6,679,256
Income funds	475,501	2,869,502	2,955,841
	13,026,590	**12,326,187**	**9,635,097**

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

Basis of Preparation

The interim unaudited financial statements for 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.