Savinvest US$ Investment Income Fund

Unaudited Condensed Interim Financial Statements
For the three months ended 30 September 2026
(Expressed in United States Dollars)

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Savinvest US$ Investment Income Fund
Unaudited Condensed Interim Statement of Financial Position
As at 30 September 2026
(Expressed in United States Dollars)

	Unaudited 30 Sep 2026 $	Unaudited 30 Sep 2025 $	Audited 30 Jun 2026 $
Assets			
Investment securities			
- Fair value through other comprehensive income (FVOCI)	12,283,983	12,043,756	12,462,175
- Fair value through profit or loss (FVPL)	555,760	432,361	352,467
Cash and cash equivalents	312,233	421,401	529,011
Interest receivable	246,923	171,698	207,842
Accounts receivable	-	616,810	506,675
Total assets	**13,398,899**	**13,686,026**	**14,058,170**
Liabilities			
Accounts payable and accrued expenses	97,890	99,582	98,269
Total liabilities (excluding net assets attributable to unitholders)	**97,890**	**99,582**	**98,269**
Net assets attributable to unitholders	**13,301,009**	**13,586,444**	**13,959,901**
Represented by:			
Number of participating units	1,366,315	1,376,118	1,420,189
Net asset value per unit	$9.7350	$9.8730	$9.8296

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

On 24 November 2026, the Board of Directors of First Citizens Trustee Services Limited, the Trustee of Savinvest US$ Investment Income Fund authorised these financial statements for issue.

Director

Director

Savinvest US$ Investment Income Fund
Unaudited Condensed Interim Statement of Comprehensive Income
For the three months ended 30 September 2026
(Expressed in United States Dollars)

	Unaudited Three months ended 30 Sep 2026 $	Unaudited Three months ended 30 Sep 2025 $	Audited Year ended 30 Jun 2026 $
Income			
Interest income	229,471	212,168	724,028
Mutual fund income	55	49	203
Net realised gain on sale of investment securities	-	-	7,934
Unrealised gain on investment securities	179,362	82,439	-
Amortised discount	-	5,072	-
Net expected credit losses (ECL) (charge)/write-back on investment securities	-	-	(6,915)
Other income	189	194	1,328
Total investment income	**409,077**	**299,922**	**726,578**
Expenses			
Trustee fees	(8,629)	(8,961)	(34,864)
Management fees	(77,260)	(79,861)	(312,763)
Net realised loss on sale of investment securities	(412)	(43)	-
Unrealised loss on investment securities	-	-	(38,412)
Amortised premium	(8,848)	-	(13,100)
Other expenses	(2,828)	(1,791)	(65,014)
Total expenses	**(97,977)**	**(90,656)**	**(464,153)**
Net profit for the period before distributions	**311,100**	**209,266**	**262,425**
Distributions to unitholders	(69,824)	(66,478)	(263,829)
Net profit/(loss) for the period after distributions	**241,276**	**142,788**	**(1,404)**
Other comprehensive (loss)/income:			
Reclassifiable to profit or loss			
Fair value (losses)/gains arising during the period	(361,431)	(33,653)	43,284
Other comprehensive (loss)/income for the period	**(361,431)**	**(33,653)**	**43,284**
Total comprehensive (loss)/income attributable to unitholders	**(120,155)**	**109,135**	**41,880**
(Decrease)/increase in net assets attributable to unitholders	**(120,155)**	**109,135**	**41,880**

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

Savinvest US$ Investment Income Fund

For the three months ended 30 September 2026

Unaudited Condensed Interim Statement of Changes in Net Assets attributable to unitholders

(Expressed in United States Dollars)

	Number of units	Capital account $	Revaluation Reserve $	Retained Earnings $	Unitholders' funds $
Unaudited three months ended 30 September 2026					
Balance at beginning of period	1,420,189	14,201,920	76,249	(318,268)	13,959,901
Issue of units	104,909	1,049,089	-	-	1,049,089
Redemption of units	(165,667)	(1,656,662)	-	-	(1,656,662)
Net income for the period	-	-	-	311,100	311,100
Other comprehensive loss	-	-	(361,431)	-	(361,431)
Distributions to unitholders	6,884	68,836	-	(69,824)	(988)
Balance at end of period	**1,366,315**	**13,663,183**	**(285,182)**	**(76,992)**	**13,301,009**
Unaudited three months ended 30 September 2025					
Balance at beginning of period	1,450,091	14,500,941	32,965	(316,864)	14,217,042
Issue of units	268,219	2,682,193	-	-	2,682,193
Redemption of units	(348,829)	(3,488,293)	-	-	(3,488,293)
Net income for the period	-	-	-	209,266	209,266
Other comprehensive loss	-	-	(33,653)	-	(33,653)
Distributions to unitholders	6,637	66,367	-	(66,478)	(111)
Balance at end of period	**1,376,118**	**13,761,208**	**(688)**	**(174,076)**	**13,586,444**
Audited year ended 30 June 2026					
Balance at beginning of year	1,450,091	14,500,941	32,965	(316,864)	14,217,042
Issue of units	604,803	6,048,030	-	-	6,048,030
Redemption of units	(660,970)	(6,609,702)	-	-	(6,609,702)
Net income for the year	-	-	-	262,425	262,425
Other comprehensive income	-	-	43,284	-	43,284
Distributions to unitholders	26,265	262,651	-	(263,829)	(1,178)
Balance at end of year	**1,420,189**	**14,201,920**	**76,249**	**(318,268)**	**13,959,901**

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

Savinvest US$ Investment Income Fund
For the three months ended 30 September 2026
Unaudited Condensed Interim Statement of Cash Flows
(Expressed in United States Dollars)

	Unaudited Three months ended 30 Sep 2026 $	Unaudited Three months ended 30 Sep 2025 $	Audited Year ended 30 Jun 2026 $
Cash flows from operating activities:			
Net profit for the period before distributions	311,100	209,266	262,425
Adjustments:			
Unrealised (gain)/loss on investment securities	(179,362)	(82,439)	38,412
Realised (loss)/gain on sale of investment securities	412	43	(7,934)
Net expected credit losses (ECL) (charge)/write-back on investment securities	-	-	6,915
Accrued interest income	(229,526)	(212,217)	(724,231)
Decrease in accounts receivable	506,675	1,500,052	1,610,187
(Decrease)/increase in accounts payable and accrued expenses	(379)	3,009	1,696
Cash generated from operations	408,920	1,417,714	1,187,470
Interest received	190,445	194,622	670,492
Net cash generated from operating activities	**599,365**	**1,612,336**	**1,857,962**
Cash flows from investing activities:			
Purchase of financial assets	(1,812,098)	(3,254,986)	(6,111,018)
Proceeds from disposal/maturity of financial assets	1,604,516	1,850,000	4,324,655
Net cash used in investing activities	**(207,582)**	**(1,404,986)**	**(1,786,363)**
Cash flows from financing activities:			
Issue of units	1,049,089	2,682,193	6,048,030
Redemption of units	(1,656,662)	(3,488,293)	(6,609,702)
Distribution of income paid	(988)	(111)	(1,178)
Net cash used in financing activities	**(608,561)**	**(806,211)**	**(562,850)**
Net decrease in cash and cash equivalents for the period	(216,778)	(598,861)	(491,251)
Cash and cash equivalents at beginning of period	529,011	1,020,262	1,020,262
Cash and cash equivalents at end of period	**312,233**	**421,401**	**529,011**
Represented by:			
Cash at bank	306,303	415,682	523,137
Money market accounts	5,930	5,719	5,874
	312,233	**421,401**	**529,011**

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

Basis of Preparation

The interim unaudited financial statements for three months ended 30 September 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 financial statements are consistent with those followed in the preparation of the annual audited financial statements for the year ended 30 June 2026.

SAVINVEST US$ INVESTMENT INCOME FUND
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER, 2026
USD

	Sep-26	Jun-26		Variance ($)	Variance (%)	Explanation
Assets						
Investment securities	12,839,743	12,814,642	↑	25,101	0%	The increase was primarily due to net purchase of investment securities of $207K, offset by net unrealised loss of $182K
Cash and cash equivalents	312,233	529,011	↓	(216,778)	-41%	Decreased primarily due to net investment purchases of $207K , net redemptions and distribution of income $608K, partially offset by cash generated from operating activities of $599K.
Interest receivable	246,923	207,842	↑	39,081	19%	Interest receivable increased due to purchase of additional bonds
Accounts receivable	-	506,675	↓	(506,675)	-100%	The variance was as a result of amounts receivable from the sale of bonds in the prior period but subsequently settled in July 2026.
Total Assets	**13,398,899**	**14,058,170**	↓	**(659,271)**	-5%	
Liabilities						
Accounts payable and accrued expenses	97,890	98,269	↓	(379)	0%	
Total Liabilities (excluding net assets attributable to unit holders)	**97,890**	**98,269**	↓	**(379)**	0%	
Net assets attributable to unitholders	**13,301,009**	**13,959,901**	↓	**(658,892)**	-5%	The decrease was due to net redemptions of $608K in addition to Comprehensive loss of $50K ($311K-$361K)
Represented by:						
Number of participating units	**1,366,315**	**1,420,189**	↓	**(53,874)**	-4%	
Net asset value per unit	**9.7350**	**9.8296**	↓	**(0)**	-1%	

SAVINVEST US$ INVESTMENT INCOME FUND
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THREE MONTHS ENDED 30 SEPTEMBER, 2026
USD

	YEAR ENDED				
	Sep-26	Sep-25	Variance ($)	Variance (%)	Explanation
Income					
Interest income	229,471	212,168	17,303	8%	The increase was due to higher yielding bonds were purchased
Mutual fund income	55	49	6	12%	The increase was due to reinvestment of interest earned from prior period
Net realised gain on disposal of investment securities - FVPL	-	-	-	0%	
Unrealised gain on investment securities	179,362	82,439	96,923	118%	Unrealised gains increased as the market value of the underlying assets increased significantly during the quarter
Amortised discount	-	5,072	(5,072)	-100%	There was a decrease as there were no amortised discount in the Sept 2026 quarter
Net write-back of expected credit losses (ECL) on investment securities	-		-	0%	
Other income	189	194	(5)	-3%	
Total Income	**409,077**	**299,922**	**109,155**	**36%**	
Expenses					
Trustee fees	(8,629)	(8,961)	(332)	-4%	
Management fees	(77,260)	(79,861)	(2,601)	-3%	
Net realised loss on disposal of investment securities	(412)	(43)	369	858%	Losses on investments occurred during the quarter and was greater than the comparative quarter.
Unrealised loss on investment securities	-	-	-	0%	
Amortised premium	(8,848)	-	8,848	100%	Additional bonds above par were purchased in July 2026 leading to amortizationof premium in the current period
Other administrative expenses	(2,828)	(1,791)	1,037	58%	The increase is primarily due to increase in publication expenses
Total Expenses	**(97,977)**	**(90,656)**	**7,321**	**8%**	
Net profit for the year before distributions	**311,100**	**209,266**	**101,834**	**49%**	
Distributions to unitholders	(69,824)	(66,478)	3,346	5%	
Net (loss)/profit for the year after distributions	**241,276**	**142,788**	**98,488**	**69%**	
Other Comprehensive Income (OCI):					
Reclassifiable to profit and loss					
Fair value gains/(losses) arising during the period	(361,431)	(33,653)	(327,778)	-974%	These was a fall in the maket values of investment securities classified as FVOCI
Other comprehensive income for the year					
Total comprehensive income/(loss) attributable to unit holders	(120,155)	109,135	(229,290)	-210%	
Increase/(decrease) in net assets attributable to unit holders	**(120,155)**	**109,135**	**(229,290)**	**-210%**	