Sagicor TT$ FIXED INCOME FUND

Interim Financial Statements

30 September 2025

(Expressed in Trinidad and Tobago Dollars)

Sagicor TT$ Fixed Income Fund

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Sagicor TT$ Fixed Income Fund

Statement of Financial Position

(Expressed in Trinidad and Tobago Dollars)

	30-Sep-2025	30-Sep-2024	31- Dec- 2024
Assets			
Financial Assets	27,289,572	31,953,970	30,030,016
Prepayments and other receivables	20,861	-	-
Cash and cash equivalents	3,014,118	1,455,142	3,372,695
Total Assets	30,324,551	33,409,112	33,402,711
Liabilities			
Amount due to related parties	290	3,435	3,277
Other liabilities	42,735	38,838	52,741
Total Liabilities	43,025	42,273	56,018
Unitholders' Balances			
Unitholders' Funds	25,881,659	30,364,347	30,211,006
Retained Earnings	4,399,867	3,002,492	3,135,687
Total Unitholders' Balances	30,281,526	33,366,839	33,346,693
Total Liabilities and Unitholders' Balances	30,324,551	33,409,112	33,402,711

Sagicor TT$ Fixed Income Fund

Statement of Comprehensive Income
(Expressed in Trinidad and Tobago Dollars)

	30-Sep-2025	30-Sep-2024	31- Dec- 2024
Income			
Net Interest Income	1,116,855	1,904,601	2,305,169
Fair Value gains/(losses) on Financial Assets	498,763	(990,275)	(1,157,261)
Exchange gains/(losses)	1,944	(98,393)	(94,901)
Total Income	1,617,562	815,933	1,053,007
Expenses			
Other operating expenses	127,801	110,870	138,214
Total Expenses	127,801	110,870	138,214
Net Income for the Period	1,489,761	705,063	914,793
Total Comprehensive Income	1,489,761	705,063	914,793

Sagicor TT$ Fixed Income Fund

Statement of Changes in Unitholders' Capital and Reserves

(Expressed in Trinidad and Tobago Dollars)

	Unitholders's Funds	Retained Earnings	TOTAL
Period ended 30 Sep 2025			
At 1 January 2025	30,211,006	3,135,687	33,346,693
Net Subscriptions of Units	567,813	-	567,813
Net Redemption of Units	(4,897,160)	-	(4,897,160)
Net Income for the period	-	1,489,761	1,489,761
Distributions paid to unitholders	-	(225,581)	(225,581)
Balance as at 30 Sep 2025	25,881,659	4,399,867	30,281,526
Period ended 30 Sep 2024			
At 1 January 2024	29,941,047	2,748,878	32,689,925
Net Subscriptions of Units	897,828	-	897,828
Net Redemption of Units	(474,528)	-	(474,528)
Net Income for the period	-	705,063	705,063
Distributions paid to unitholders	-	(451,449)	(451,449)
Balance as at 30 Sep 2024	30,364,347	3,002,492	33,366,839
Year ended 31 Dec 2024			
At 1 January 2024	29,941,047	2,748,878	32,689,925
Net Subscriptions of Units	1,089,926	-	1,089,926
Net Redemption of Units	(819,967)	-	(819,967)
Net Income for the period	-	914,793	914,793
Distributions paid to unitholders	-	(527,984)	(527,984)
Balance as at 31 December 2024	30,211,006	3,135,687	33,346,693

Sagicor TT$ Fixed Income Fund

Statement Of Cash Flows

(Expressed in Trinidad and Tobago Dollars)

	30-Sep-2025	30-Sep-2024	31- Dec- 2024
Operating Activities			
Net Income for the period	1,489,761	705,063	914,793
Adjustment for non-cash items:			
Interest earned	(1,116,855)	(1,904,601)	(2,305,902)
Foreign exchange (gains)/ losses	(1,944)	98,393	94,901
Net fair value (gains)/losses on financial assets	(498,763)	990,275	1,157,261
Changes in operating activities			
Interest received	865,029	1,711,221	2,302,692
Decrease in amount due from related parties	-	39,953	39,953
(Decrease)/increase in amount due to related parties	(2,987)	2,656	2,498
(Decrease)/increase in other liabilites	(10,006)	(13,163)	740
Increase in prepayment and other receivables	(20,861)	-	-
Net Cash Flow from Operating Activities	703,374	1,629,797	2,206,936
Investing Activities			
Purchases of financial assets	(3,586,000)	(5,028,439)	(5,404,962)
Disposal of financial assets	7,078,977	1,547,723	3,494,536
Net Cash Flow from Investing Activities	3,492,977	(3,480,716)	(1,910,426)
Financing Activities			
Subscriptions	567,813	897,828	1,089,926
Redemptions	(4,897,160)	(474,528)	(819,967)
Distributions paid	(225,581)	(451,449)	(527,984)
Net Cash Flow from Financing Activities	(4,554,928)	(28,149)	(258,025)
(Decrease)/increase in Cash and Cash Equivalents	(358,577)	(1,879,068)	38,485
Cash and Cash Equivalents , Beginning Of Period	3,372,695	3,334,210	3,334,210
Cash and Cash Equivalents , End of Period	3,014,118	1,455,142	3,372,695

Sagicor TT$ Fixed Income Fund
Notes to the Financial Statements

General information

The Sagicor TT$ Fixed Income Fund ("the Fund") is an open-ended fund which was established by Sagicor Asset Management (Trinidad and Tobago) Limited (SAMTT), formerly Sagicor Merchant Limited, under a Trust Deed on 29 September 2008. The Company is now known as Sagicor Investments Trinidad & Tobago Limited (SITTL) as the name changed in 2020.

Summary of significant accounting policies

Basis of preparation

These financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS). The financial statements have been prepared under the historical cost convention, as modified by the revaluation of Fair Value through Profit and Loss financial assets.

Statement of Compliance
The preparation of the financial statements in conformity with IFRS requires management to exercise its judgment in the process of applying the Fund's accounting policies.

Changes in accounting policies
The accounting policies adopted in the preparation of these interim financial statements are consistent with those followed in the preparation of the Company's annual financial statement for the year ended 31 December 2024.