

Fund Allocation Report June 30th 2026

The Abercrombie TTD Monthly Fixed Income Fund

Fund Size: TT\$5,935,783,077

Investment Objective: The fund invests in bonds and other securities denominated in both TT Dollars and US Dollars. The summary of the investment portfolio may change due to ongoing portfolio transactions.

Fund Facts

Minimum Investment	NAV Type	Fund Type	Earnings	Earnings Frequency	Pay Out Rate
TT\$500	Fixed	Open-Ended	Interest Rate Applied	Calculated Daily & Credited Monthly	1.80%

Average Annualized Returns

as of June 30th, 2026

1 Year	3 Year	5 Year	Return from inception Sept 25 th 1998
1.43%	1.30%	1.26%	3.66%

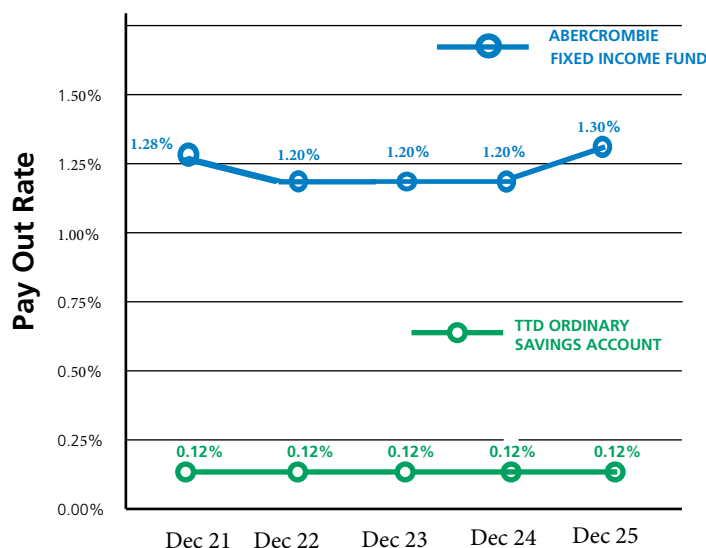
Market Update

Domestically, economic activity moderated in the first quarter, constrained by ongoing natural gas supply shortages and subdued non-energy sector investment. On the macroeconomic front, headline inflation eased to 0.3% year-on-year in May 2026, down from 0.7% in March, reflecting lower food price inflation of 0.2% and stable core inflation of 0.8%. Liquidity conditions remained highly accommodative, with commercial banks' excess reserves averaging TT\$4.58 billion in mid-June, rebounding from TT\$3.82 billion in May. Short term TTD interest rates have trended upwards over the last year. Against a backdrop of softer economic activity, moderating credit growth, and persistently low inflation, the CBTT Monetary Policy Committee maintained the repo rate at 3.50%. The Central Bank indicated that it remains vigilant to both domestic and external developments and stands prepared to adjust policy should economic conditions warrant. In the US, fixed income markets produced subdued returns as Treasury yields remained volatile following a more hawkish policy tone adopted by Federal Reserve Chair Kevin Warsh during his inaugural FOMC meeting. The US continues to be faced with persistent inflation concerns and geopolitical tensions in the Middle East.

Given the conservative risk profile of the Abercrombie Fund, investment activity is concentrated at the short to medium end of the curve. In the coming months the focus of the Fund continues to be maintaining a low duration and monitoring the Fund's sensitivity to interest rate risk.

Historical Interest Rate

Calendar year Jan-Dec



N.B.: TTD Saving Account Interest Rates based on First Citizens TT\$ Savings Account Interest Rates for balances (\$100>)

Management Expenses Ratio (MER)

The Fund's MER as at the end of June 2026 was 2.21%. This means that for every \$1,000 dollars invested, \$22.10 went towards paying for the management of the Fund. The MER is the percentage of the annual fees plus the annual expenses, divided by the average net assets of the Fund. The Trust Deed of the Fund allows for the Investment fee of no more than 2.5% per annum (p.a.), the Trustee fee of 0.25% p.a., the Distribution fee of 0.25% p.a. and the Fund Administration fee of 0.25% p.a.

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Top 10 Credit Exposure		Top 10 Individual Holdings	
	Issuer % of Fund		Issuer % of Fund
FIRST CITIZENS GROUP	39.34	FIRST CITIZENS GROUP CASH ACCOUNTS	13.94
GOVERNMENT OF TRINIDAD & TOBAGO	30.12	GOTT 4.01% FXRB DUE 31.01.28	3.25
SCOTIA BANK TRINIDAD AND TOBAGO LIMITED	4.85	GORTT TT \$1B 3.71% FXRB DUE 28.08.2027	2.05
GOVT OF THE UNITED STATES OF AMERICA	4.23	COPINGOTT TT \$2000MM TRIPLE TR 3.50%	2.05
REPUBLIC FINANCE HOLDINGS LIMITED	4.21	GOTT \$25B 2.80% FXRB DUE 2026	1.70
NATIONAL INVESTMENT FUND HOLDING COMPANY	1.26	GORTT \$1B DUAL TRANCHE FXRB DUE 12.06.28	1.69
MASSY HOLDINGS LIMITED	1.23	FCBITCCD@4.5% 365 DAYS MAT 24.06.27	1.69
NIPDEC	1.13	GOTT \$1.268B 4.90% DUAL TR FXRB 24.06.29	1.67
ANSA GROUP OF COMPANIES	1.12	CERT OF PART GORTT 5.20% FXRB 27.09.27	1.36
HOUSING DEVELOPMENT CORPORATION	1.11	GORTT TT \$2B 5.10% TRIPLE TR FXRB 2028	1.35

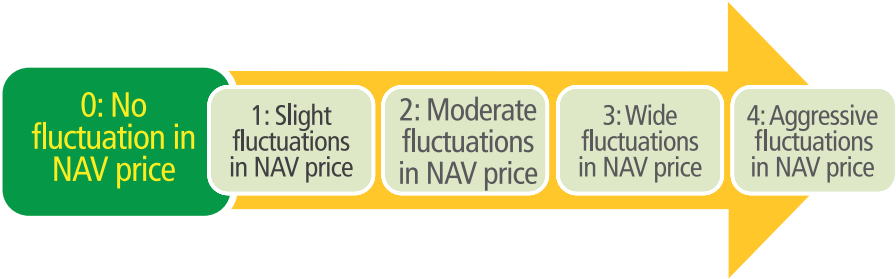
Percentages are rounded to 2 decimal points.

Exposure					
By Assets		By Region		By Currency	
35.81%	TTD Cash Equivalents	87.85%	Trinidad & Tobago	85.61%	TTD
35.02%	TTD Bonds	12.15%	North America	14.39%	USD
13.94%	TTD Cash				
0.84%	TTD Money Market Funds				
14.20%	USD Bonds				
0.19%	USD Cash				
0.00%	USD Money Market Funds				

Percentages are rounded to 2 decimal points.

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Risk Level



The Abercrombie TTD Monthly Fixed Income Fund carries a low risk level with zero fluctuations in the Net Asset Value of the Fund.

Past performance is not an indicator of future returns. The Prospectus should be read in its entirety before investing and is available upon request at all First Citizens Branches. Investments in the Fund are not deposits and are not insured by the Deposit Insurance Corporation, nor guaranteed by the Central Bank of Trinidad and Tobago, First Citizens, any of its subsidiaries or any person or corporation.