

RBTT Bank TTD Group Future Cash Employee Retirement Benefit Plan

Statement of financial position

(Expressed in Trinidad and Tobago Dollars)

	Unaudited 31 March 2025 \$	Unaudited 31 March 2024 \$	Unaudited 30 June 2025 \$	Unaudited 30 June 2024 \$	Unaudited 30 September 2025 \$	Unaudited 30 September 2024 \$
Assets						
Investment securities	81,817,893	79,397,504	82,386,998	79,423,650	85,028,702	78,290,968
Interest income receivable	1,004,269	995,138	1,148,401	1,168,160	1,082,163	962,346
Other receivables	794,544	775,372	808,415	308,619	796,364	2,387,836
Cash at bank	5,912,076	7,340,987	7,862,491	4,351,221	6,762,793	6,530,960
Total assets	89,528,782	88,509,001	92,206,305	85,251,650	93,670,022	88,172,110
Liabilities						
Management fees payable	415,839	418,259	446,412	423,652	462,199	433,276
Other payables	604,233	609,972	575,026	624,413	722,113	638,278
Total liabilities	1,020,072	1,028,231	1,021,438	1,048,065	1,184,312	1,071,554
Net assets attributable to members	88,508,710	87,480,770	91,184,867	84,203,585	92,485,710	87,100,556



Director – RBC Trust (Trinidad & Tobago) Limited
Trustee



Director – RBC Trust (Trinidad & Tobago) Limited
Trustee

RBTT Bank TTD Group Future Cash Employee Retirement Benefit Plan

Statement of profit or loss

(Expressed in Trinidad and Tobago Dollars)

	Unaudited 3 Months ended 31 March 2025 \$	Unaudited 3 Months ended 31 March 2024 \$	Unaudited 6 Months ended 30 June 2025 \$	Unaudited 6 Months ended 30 June 2024 \$	Unaudited 9 Months ended 30 September 2025 \$	Unaudited 9 Months ended 30 September 2024 \$
Income						
Net income from financial instruments at FVTPL	1,348,846	510,179	2,602,509	18,490	3,807,598	2,399,287
Total income	1,348,846	510,179	2,602,509	18,490	3,807,598	2,399,287
Expenses						
Management fees	(415,839)	(418,259)	(876,807)	(856,295)	(1,339,005)	(1,298,802)
Impairment loss	(777,792)	--	(777,792)	(465,811)	(777,792)	(465,811)
Other administrative expenses	(15,484)	(13,996)	(46,513)	(27,860)	(60,792)	(42,195)
Total expenses	(1,209,115)	(432,255)	(1,701,112)	(1,349,966)	(2,177,589)	(1,806,808)
Profit / (loss) attributable to members	139,731	77,924	901,397	(1,331,476)	1,630,009	592,479

RBTT Bank TTD Group Future Cash Employee Retirement Benefit Plan

Statement of changes in net assets attributable to members

(Expressed in Trinidad and Tobago Dollars)

	Unaudited 3 Months ended 31 March 2025 \$	Unaudited 3 Months ended 31 March 2024 \$	Unaudited 6 Months ended 30 June 2025 \$	Unaudited 6 Months ended 30 June 2024 \$	Unaudited 9 Months ended 30 September 2025 \$	Unaudited 9 Months ended 30 September 2024 \$
Balance at beginning of period	86,345,070	86,346,316	86,345,070	86,346,316	86,345,070	86,346,316
Profit / (loss) attributable to members	139,731	77,924	901,397	(1,331,476)	1,630,009	592,479
Distributions paid to members	(584,042)	(548,236)	(1,210,793)	(1,121,351)	(1,861,729)	(1,693,131)
Subscriptions	2,672,606	1,794,858	5,465,604	4,653,454	7,856,882	6,951,741
Redemptions	(64,655)	(190,092)	(316,411)	(4,343,358)	(1,484,522)	(5,096,849)
Balance at end of period	88,508,710	87,480,770	91,184,867	84,203,585	92,485,710	87,100,556

RBTT Bank TTD Group Future Cash Employee Retirement Benefit Plan

Statement of cash flows

(Expressed in Trinidad and Tobago Dollars)

	Unaudited 3 Months ended 31 March 2025 \$	Unaudited 3 Months ended 31 March 2024 \$	Unaudited 6 Months ended 30 June 2025 \$	Unaudited 6 Months ended 30 June 2024 \$	Unaudited 9 Months ended 30 September 2025 \$	Unaudited 9 Months ended 30 September 2024 \$
Cash flows from operating activities						
Profit / (loss) for the period	139,731	77,924	901,397	(1,331,476)	1,630,009	582,301
Adjustment:						
Net unrealised (gains) / losses	(317,450)	402,019	(457,849)	1,929,320	(537,547)	579,038
Impairment loss	777,792	--	777,792	465,811	777,792	465,811
Interest income	(1,014,852)	(962,396)	(2,137,111)	(1,988,025)	(3,261,409)	(3,009,558)
Amortisation	--	--	--	(19,619)	--	(19,619)
Net realised losses on investment securities	(16,544)	50,198	(7,548)	59,833	(8,642)	59,766
Net loss before working capital changes	(431,323)	(432,255)	(923,319)	(884,156)	(1,399,797)	(1,342,261)
Changes in:						
Other receivables	(1,990)	21,988	(15,861)	22,930	(3,810)	(2,056,287)
Other payables	(77,627)	(927,053)	(76,261)	(881,989)	86,612	(883,730)
Interest received	1,086,020	1,051,827	2,064,147	1,904,434	3,254,684	3,154,634
Purchase of investments securities	(3,643,000)	(4,557,883)	(4,651,846)	(6,564,211)	(7,306,521)	(7,258,022)
Proceeds from disposal of investment securities	1,354,900	1,362,092	1,926,045	1,799,727	2,019,809	4,989,124
Net cash (used in) / generated from operating activities	(1,713,020)	(3,481,284)	(1,677,095)	(4,603,265)	(3,349,025)	(3,396,542))
Cash flows from financing activities						
Subscriptions received including reinvestments	2,672,606	1,794,858	5,465,604	4,653,454	7,856,882	6,951,741
Distributions paid	(584,042)	(548,236)	(1,210,793)	(1,121,351)	(1,861,729)	(1,693,131)
Redemptions	(64,655)	(190,092)	(316,411)	(4,343,358)	(1,484,522)	(5,096,849)
Net cash generated from / (used in) financing activities	2,023,909	1,056,530	3,938,400	(811,255)	4,510,631	161,761
Net (decrease) / increase in cash and cash equivalents	310,889	(2,424,754)	2,261,305	(5,414,520)	1,161,606	(3,234,781)
Cash and cash equivalents at beginning of period	5,601,187	9,765,741	5,601,187	9,765,741	5,601,187	9,765,741
Cash and cash equivalents at end of period	5,912,076	7,340,987	7,862,492	4,351,221	6,762,793	6,530,960

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Notes to the Interim Financial Statements

Basis of preparation

These financial statements have been prepared in accordance with IFRS Accounting 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.

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.

Significant accounting policies

Investment securities

The Fund classifies its investment securities as fair value through profit or loss (FVTPL). Management determines the classification of its investment securities at initial recognition.

Cash and cash equivalents

Cash and cash equivalents comprise cash in hand and deposits with banks and short term investments with original maturities of less than three months at the time of acquisition.

Net income / losses from financial instrument at FVTPL

Net income / losses from financial instrument at FVTPL includes all realised and unrealised fair value changes, foreign exchange differences and interest and dividend income.

Expenses

Expenses are accounted for on the accrual basis.

Subscriptions and redemptions

Subscriptions and redemptions are recorded when the subscription and redemption is incurred.

Distribution

The net income received by the Plan is allocated and distributed at the discretion of the Investment Manager.