RBTT Bank TTD Group Future Cash Employee Retirement Benefit Plan

Statement of financial position
(Expressed in Trinidad and Tobago Dollars)

	Unaudited 31 March 2026 $	Unaudited 31 March 2025 $	Unaudited 30 June 2026 $	Unaudited 30 June 2025 $
Assets				
Investment securities	85,403,177	81,817,893	87,275,071	82,386,998
Interest income receivable	1,111,672	1,004,269	1,235,868	1,148,401
Other receivables	--	794,544	517	808,415
Cash at bank	10,382,795	5,912,076	10,675,322	7,862,491
Total assets	**96,897,644**	**89,528,782**	**99,186,778**	**92,206,305**
Liabilities				
Management fees payable	475,138	415,839	488,247	446,412
Other payables	474,851	604,233	336,852	575,026
Total liabilities	**949,989**	**1,020,072**	**825,099**	**1,021,438**
Net assets attributable to members	**95,947,655**	**88,508,710**	**98,361,679**	**91,184,867**

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 2026 $	Unaudited 3 Months ended 31 March 2025 $	Unaudited 6 Months ended 30 June 2026 $	Unaudited 6 Months ended 30 June 2025 $
Income				
Net income from financial instruments at FVTPL	865,522	1,348,846	1,486,692	2,602,509
Total income	**865,522**	**1,348,846**	**1,486,692**	**2,602,509**
Expenses				
Management fees	(475,178)	(415,839)	(963,385)	(876,807)
Impairment loss	(796,9589)	(777,792)	(796,959)	(777,792)
Other administrative expenses	(23,891)	(15,484)	(42,959)	(46,513)
Total expenses	**(1,295,988)**	**(1,209,115)**	**(1,803,313)**	**(1,701,112)**
(Loss) / profit attributable to members	**(430,466)**	**139,731**	**(316,621)**	**901,397**

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 2026 $	Unaudited 3 Months ended 31 March 2025 $	Unaudited 6 Months ended 30 June 2026 $	Unaudited 6 Months ended 30 June 2025 $
Balance at beginning of period	**95,761,199**	**86,345,070**	**95,761,199**	**86,345,070**
(Loss) / profit attributable to members	(430,466)	139,731	(316,621)	901,397
Distributions paid to members	(624,716)	(584,042)	(1,310,105)	(1,210,793)
Subscriptions	2,557,331	2,672,606	6,571,282	5,465,604
Redemptions	(1,315,693)	(64,655)	(2,344,076)	(316,411)
Balance at end of period	**95,947,655**	**88,508,710**	**98,361,679**	**91,184,867**

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 2026 $	**Unaudited 3 Months ended 31 March 2025 $**	**Unaudited 6 Months ended 30 June 2026 $**	**Unaudited 6 Months ended 30 June 2025 $**
Cash flows from operating activities				
(Loss) / profit for the period	(430,466)	139,731	(316,621)	901,397
Adjustment:				
Net unrealised losses / (gains)	267,725	(317,450)	817,695	(457,849)
Impairment loss	796,959	777,792	796,959	777,792
Interest income	(1,142,489)	(1,014,852)	(2,322,940)	(2,137,111)
Net realised losses / (gains) on investment securities	9,241	(16,544)	18,551	(7,548)
Net loss before working capital changes	**(499,030)**	**(431,323)**	**(1,006,356)**	**(923,319)**
Changes in:				
Other receivables	377	(1,990)	(140)	(15,861)
Other payables	16,167	(77,627)	(108,723)	(76,261)
Interest received	1,245,794	1,086,020	2,302,048	2,064,147
Purchase of investments securities	(1,705,964)	(3,643,000)	(4,714,964)	(4,651,846)
Proceeds from disposal of investment securities	1,925,899	1,354,900	2,503,725	1,926,044
Net cash generated from/ (used in) operating activities	**983,243**	**(1,713,020)**	**(1,024,410)**	**(1,677,096)**
Cash flows from financing activities				
Subscriptions received including reinvestments	2,557,331	2,672,606	6,571,282	5,465,604
Distributions paid	(624,716)	(584,042)	(1,310,104)	(1,210,793)
Redemptions	(1,315,694)	(64,655)	(2,344,077)	(316,411)
Net cash generated from financing activities	**616,921**	**2,023,909**	**2,917,101**	**3,938,400**
Net increase in cash and cash equivalents	1,600,164	310,889	1,892,691	2,261,304
Cash and cash equivalents at beginning of period	**8,782,631**	**5,601,187**	**8,782,631**	**5,601,187**
Cash and cash equivalents at end of period	**10,382,795**	**5,912,076**	**10,675,322**	**7,862,491**

RBTT Bank TTD Group Future Cash Employee Retirement Benefit Plan

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.