

# 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 \$
<b>Assets</b>		
Investment securities	85,403,177	81,817,893
Interest income receivable	1,111,672	1,004,269
Other receivables	--	794,544
Cash at bank	10,382,795	5,912,076
<b>Total assets</b>	<b>96,897,644</b>	<b>89,528,782</b>
<b>Liabilities</b>		
Management fees payable	475,138	415,839
Other payables	474,851	604,233
<b>Total liabilities</b>	<b>949,989</b>	<b>1,020,072</b>
<b>Net assets attributable to members</b>	<b>95,947,655</b>	<b>88,508,710</b>



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 \$
<b>Income</b>		
Net income from financial instruments at FVTPL	865,522	1,348,846
<b>Total income</b>	<b>865,522</b>	<b>1,348,846</b>
<b>Expenses</b>		
Management fees	(475,178)	(415,839)
Impairment loss	(796,9589)	(777,792)
Other administrative expenses	(23,891)	(15,484)
<b>Total expenses</b>	<b>(1,295,988)</b>	<b>(1,209,115)</b>
<b>(Loss) / profit attributable to members</b>	<b>(430,466)</b>	<b>139,731</b>

## 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)

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	<b>Unaudited</b>	<b>Unaudited</b>
	<b>3 Months ended</b>	<b>3 Months ended</b>
	<b>31 March</b>	<b>31 March</b>
	<b>2026</b>	<b>2025</b>
	<b>\$</b>	<b>\$</b>
<b>Balance at beginning of period</b>	<b>95,761,199</b>	<b>86,345,070</b>
(Loss) / profit attributable to members	(430,466)	139,731
Distributions paid to members	(624,716)	(584,042)
Subscriptions	2,557,331	2,672,606
Redemptions	(1,315,693)	(64,655)
<b>Balance at end of period</b>	<b>95,947,655</b>	<b>88,508,710</b>

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## RBTT Bank TTD Group Future Cash Employee Retirement Benefit Plan

### Statement of cash flows

(Expressed in Trinidad and Tobago Dollars)

	<b>Unaudited 3 Months ended 31 March 2026 \$</b>	<b>Unaudited 3 Months ended 31 March 2025 \$</b>
<b>Cash flows from operating activities</b>		
(Loss) / profit for the period	(430,466)	139,731
Adjustment:		
Net unrealised losses / (gains)	267,725	(317,450)
Impairment loss	796,959	777,792
Interest income	(1,142,489)	(1,014,852)
Net realised losses / (gains) on investment securities	9,241	(16,544)
<b>Net loss before working capital changes</b>	<b>(499,030)</b>	<b>(431,323)</b>
Changes in:		
Other receivables	377	(1,990)
Other payables	16,167	(77,627)
Interest received	1,245,794	1,086,020
Purchase of investments securities	(1,705,964)	(3,643,000)
Proceeds from disposal of investment securities	1,925,899	1,354,900
<b>Net cash generated from / (used in) from operating activities</b>	<b>983,243</b>	<b>(1,713,020)</b>
<b>Cash flows from financing activities</b>		
Subscriptions received including reinvestments	2,557,331	2,672,606
Distributions paid	(624,16)	(584,042)
Redemptions	(1,315,694)	(64,655)
<b>Net cash generated from financing activities</b>	<b>616,921</b>	<b>2,023,909</b>
Net increase in cash and cash equivalents	1,600,164	310,889
<b>Cash and cash equivalents at beginning of period</b>	<b>8,782,631</b>	<b>5,601,187</b>
<b>Cash and cash equivalents at end of period</b>	<b>10,382,795</b>	<b>5,912,076</b>

# **RBTT Bank TTD Group Future Cash Employee Retirement Benefit Plan**

## **Notes to the Interim Financial Statements**

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### **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.