

RBTT Bank TTD Deferred Annuity / Savings Plan

Statement of financial position

(Expressed in Trinidad and Tobago Dollars)

	Unaudited 31 March 2026 \$	Unaudited 31 March 2025 \$
Assets		
Investment securities	403,279,923	421,566,531
Interest income receivable	5,630,265	5,573,113
Other receivables	-	3,879,968
Cash at bank	63,365,897	33,680,640
Total assets	472,276,085	464,700,252
Liabilities		
Management fees payable	2,339,029	2,185,857
Other payables	247,564	380,608
Total liabilities	2,586,593	2,566,465
Net assets attributable to members	469,689,492	462,133,787



Director – RBC Trust (Trinidad & Tobago) Limited
Trustee



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Trustee

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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 \$
Income		
Net income from financial instruments at FVTPL	2,655,787	8,116,697
Total income	2,655,787	8,116,697
Expenses		
Management fees	(2,339,029)	(2,185,857)
Impairment loss	(3,888,780)	(2,868,257)
Other administrative expenses	(20,853)	(25,133)
Total expenses	(6,248,662)	(5,079,247)
(Loss) / profit attributable to members	(3,592,875)	3,037,450

RBTT Bank TTD Deferred Annuity / Savings 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 \$
Balance at beginning of period	476,289,433	458,595,896
(Loss) / profit attributable to members	(3,592,875)	3,037,450
Distributions paid to members	(3,138,277)	(3,036,296)
Contributions	10,106,365	9,349,550
Withdrawals	(9,975,154)	(5,812,813)
Balance at end of period	469,689,492	462,133,787

RBTT Bank TTD Deferred Annuity / Savings 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 \$
Cash flows from operating activities		
(Loss) / profit for the period	(3,592,875)	3,037,450
Adjustment:		
Net unrealised loss / (gains)	2,876,351	(2,946,337)
Impairment loss	3,888,780	2,868,257
Interest income	(5,733,126)	(5,431,915)
Amortisation	196,954	177,954
Net realised losses on investment securities	6,322	83,600
Net loss before working capital changes	(2,357,594)	(2,210,991)
Changes in:		
Other receivables	4,817	(8,100)
Other payables	(28,745)	(232,886)
Interest received	5,461,417	4,937,040
Purchase of investments securities	--	(30,286,466)
Proceeds from disposal of investment securities	16,931,420	23,715,739
Net cash generated from / (used in) from operating activities	20,011,315	(4,085,664)
Cash flows from financing activities		
Contributions received including reinvestments	10,106,365	9,349,550
Distributions	(3,138,277)	(3,036,296)
Withdrawals	(9,975,154)	(5,812,813)
Net cash (used in) / generated from financing activities	(3,007,066)	500,441
Net increase / (decrease) in cash and cash equivalents	17,004,249	(3,585,223)
Cash and cash equivalents at beginning of period	46,361,648	37,265,863
Cash and cash equivalents at end of period	63,365,897	33,680,640

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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.

Contributions and withdrawals

Contributions and withdrawals 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.