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 $	Unaudited 30 June 2026 $	Unaudited 30 June 2025 $
Assets				
Investment securities	403,279,923	421,566,531	418,699,493	420,413,243
Interest income receivable	5,630,265	5,573,113	5,455,453	5,330,191
Other receivables	-	3,879,968	6,871	3,864,540
Cash at bank	63,365,897	33,680,640	48,824,153	39,218,775
Total assets	**472,276,085**	**464,700,252**	**472,985,970**	**468,826,749**
Liabilities				
Management fees payable	2,339,029	2,185,857	2,354,092	2,298,975
Other payables	247,564	380,608	177,252	348,911
Total liabilities	**2,586,593**	**2,566,465**	**2,531,344**	**2,647,886**
Net assets attributable to members	**469,689,492**	**462,133,787**	**470,454,626**	**466,178,863**

Director – RBC Trust (Trinidad & Tobago) Limited
Trustee

Director – RBC Trust (Trinidad & Tobago) Limited
Trustee

RBTT Bank TTD Deferred Annuity / Savings 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	2,655,787	8,116,697	7,506,180	14,903,059
Total income	**2,655,787**	**8,116,697**	**7,506,180**	**14,903,059**
Expenses				
Management fees	(2,339,029)	(2,185,857)	(4,693,121)	(4,560,830)
Impairment loss	(3,888,780)	(2,868,257)	(3,888,780)	(2,868,257)
Other administrative expenses	(20,853)	(25,133)	(42,036)	(56,896)
Total expenses	**(6,248,662)**	**(5,079,247)**	**(8,623,937)**	**(7,485,983)**
(Loss) / profit attributable to members	**(3,592,875)**	**3,037,450**	**(1,117,757)**	**7,417,076**

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 $	Unaudited 6 Months ended 30 June 2026 $	Unaudited 6 Months ended 30 June 2025 $
Balance at beginning of period	**476,289,433**	**458,595,896**	**476,289,433**	**458,595,896**
(Loss) / profit attributable to members	(3,592,875)	3,037,450	(1,117,757)	7,417,076
Distributions paid to members	(3,138,277)	(3,036,296)	(6,529,603)	(6,412,150)
Contributions	10,106,365	9,349,550	21,795,526	20,527,000
Withdrawals	(9,975,154)	(5,812,813)	(19,982,973)	(13,948,959)
Balance at end of period	**469,689,492**	**462,133,787**	**470,454,626**	**466,178,863**

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 $	Unaudited 6 Months ended 30 June 2026 $	Unaudited 6 Months ended 30 June 2025 $
Cash flows from operating activities				
(Loss) / profit for the period	(3,592,875)	3,037,450	(1,117,757)	7,417,076
Adjustment:				
Net unrealised loss / (gains)	2,876,351	(2,946,337)	3,575,855	(4,001,891)
Impairment loss	3,888,780	2,868,257	3,888,780	2,868,257
Interest income	(5,735,414)	(5,431,915)	(11,719,156)	(11,420,477)
Amortisation	196,954	177,953	457,701	368,362
Net realised losses on investment securities	6,322	83,600	179,420	150,947
Net loss before working capital changes	**(2,359,882)**	**(2,210,992)**	**(4,735,157)**	**(4,617,726)**
Changes in:				
Other receivables	4,817	(8,100)	(2,054)	7,328
Other payables	(28,745)	(232,886)	(83,994)	(151,464)
Interest received	5,463,705	4,937,040	11,622,259	11,168,524
Purchase of investments securities	--	(30,286,466)	(27,551,000)	(42,767,419)
Proceeds from disposal of investment securities	16,931,420	23,715,740	27,929,501	38,147,778
Net cash generated from / (used in) from operating activities	**20,011,315**	**(4,085,664)**	**7,179,555**	**1,787,021**
Cash flows from financing activities				
Contributions received including reinvestments	10,106,365	9,349,550	21,795,526	20,527,000
Distributions	(3,138,277)	(3,036,296)	(6,529,603)	(6,412,150)
Withdrawals	(9,975,154)	(5,812,813)	(19,982,973)	(13,948,959)
Net cash (used in) / generated from financing activities	**(3,007,066)**	**500,441**	**(4,717,050)**	**165,891**
Net increase / (decrease) in cash and cash equivalents	17,004,249	(3,585,223)	2,462,505	1,952,912
Cash and cash equivalents at beginning of period	**46,361,648**	**37,265,863**	**46,361,648**	**37,265,863**
Cash and cash equivalents at end of period	**63,365,897**	**33,680,640**	**48,824,153**	**39,218,775**

RBTT Bank TTD Deferred Annuity / Savings 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.

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.