



OWN YOUR FUTURE: EXPANDING THE MORTGAGE LANDSCAPE

Innovative solutions, inclusive opportunities, trusted for generations.

Product Launch – March 31, 2026

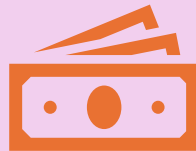


Personalised Mortgage Pricing (PMP)

Personalised Mortgage Pricing (PMP)



A smarter mortgage model



Competitive pricing framework



Data-driven decisions

Why Change to Personalised Mortgage Pricing?

One rate
does not
fit all

Borrowers Behave
Differently

Industry
Best Practice

What is Personalised Mortgage Pricing?



Personalised
Interest Rates



Rewards
Responsible
Behaviour



Greater Pricing
Transparency

Data Behind the Model

- 18,600+ accounts analysed
- Wide credit score range
- Real portfolio data used



Understanding Credit Scores

Independent Credit scores

Reflect repayment history

Objective risk measure

Beyond Credit Scores

Employment stability

Verified Net Worth

Repayment Method

Loan to Value Ratio

Loan Term

Debt service ratio

Property characteristics

Pricing Range Defined



- Lower limit 5.0%
- Upper limit 7.0%


Built-In Benefits

Automatic rate discounts

MOU partnerships

Multigenerational initiatives

Introducing:
PERSONALISED MORTGAGE PRICING




IN YOUR BEST INTEREST

Now, your good financial habits pay off.

At **TTMB**, we believe good financial habits should work in your favour. That's why we've introduced **Personalised Mortgage Pricing**, a smarter and fairer way to determine your mortgage rate based on your individual financial profile.

If you've built strong credit habits, you could benefit from a lower rate. And if you're still building, we're here to support you.

Credit Profile	Rate Outcome
Excellent	Lowest Rates
Good	Lower Rates
Fair	Standard Rates
Building	We're here to help



Own your future

Disclaimer: Standard lending criteria apply.

Overall Impact

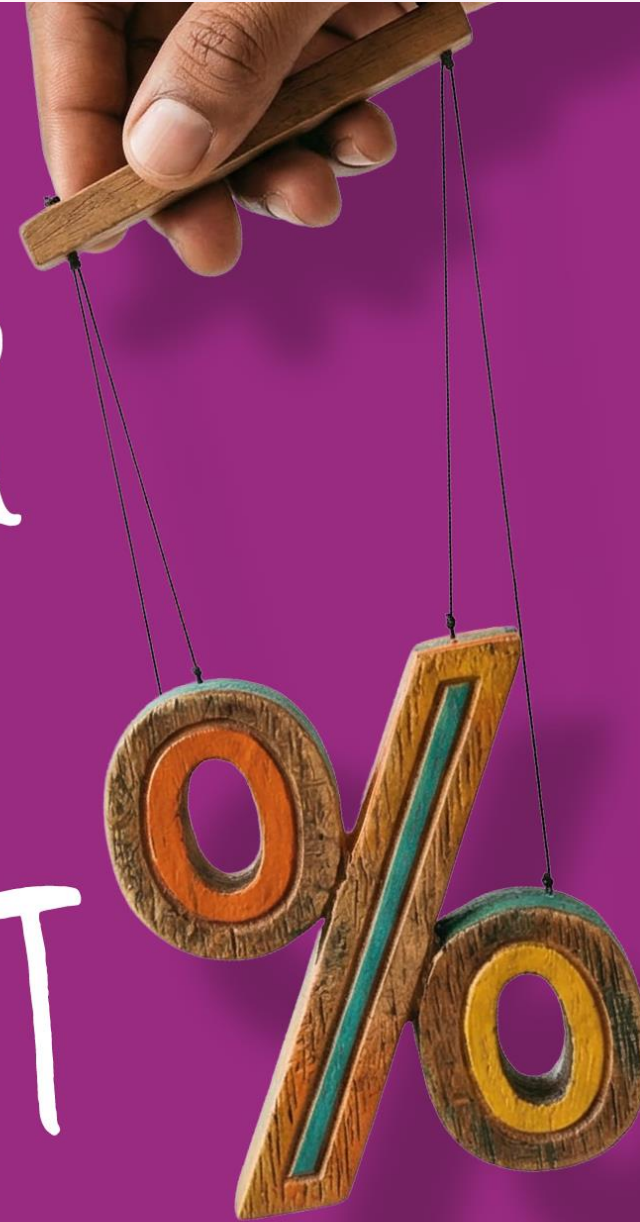
- Inclusive access to mortgages
- Improved risk management
- Stronger market position



Introducing:

**PERSONALISED
MORTGAGE
PRICING**

IN
your
BEST
INTEREST



Call 624-HOME (4663) or
visit ttmortgagebank.com



The better your credit, the better your rate.

Normal lending criteria apply.



OMG Mortgages

Own Make Grow Mortgages



- Our Strategic Advantage
- One Group Multiple Capabilities
- Capitalizing on synergies

OMG Mortgages

- **Own** – home ownership
- **Make** – earn from investing
- **Grow** – generational wealth



How OMG Works?



Purchase
Home



Invest
alongside
Mortgage



Earn Returns

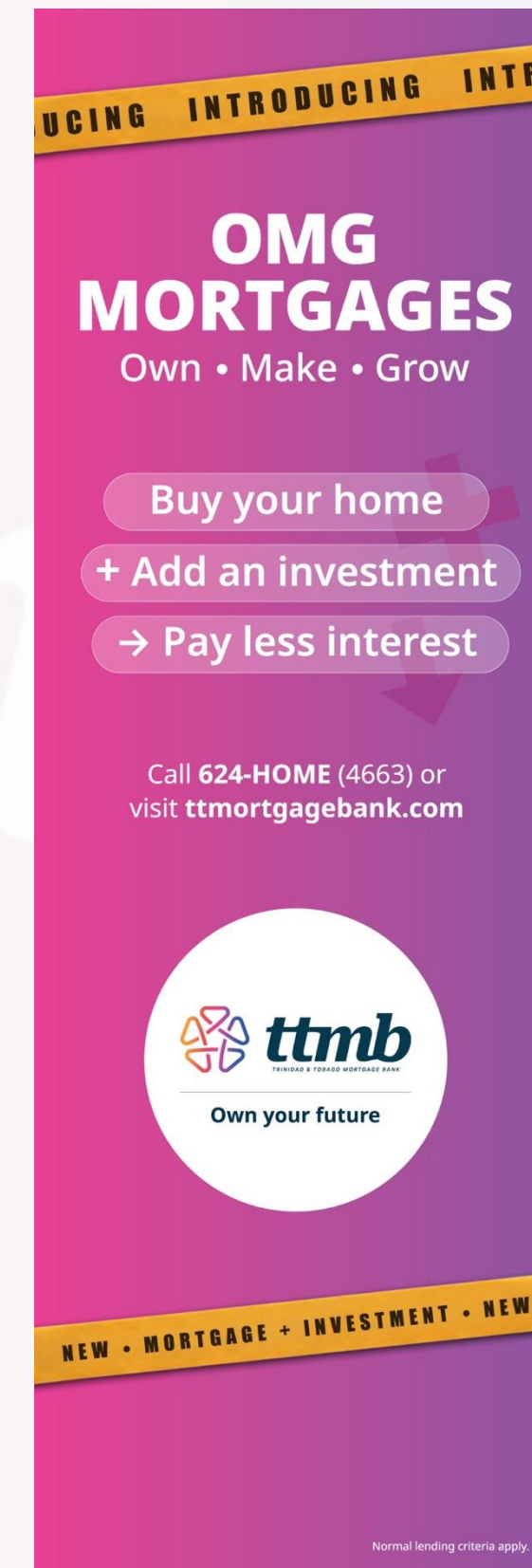


Lower
Interest Rate

Target Borrowers

Buyers in HMB Financed Developments

Open Market Mortgage Customers




UCING INTRODUCING INTRO

OMG MORTGAGES

Own • Make • Grow

- Buy your home
- + Add an investment
- Pay less interest

Call 624-HOME (4663) or visit ttmortgagebank.com



Own your future

NEW • MORTGAGE + INVESTMENT • NEW

Normal lending criteria apply.

OMG Standard Bundle Mortgage

- 4.75% interest rate
- HMB Financed development
- No investment commitment



DUICING INTRODUCING INTRODUCING
• MORTGAGE + INVESTMENT • NEW • MORTGAGE + INVESTMENT

OMG MORTGAGES

Own • Make • Grow

Own Your Home.
Make Your Money Work.
Grow your Future.

Buy your home + Add an investment → Pay less interest

Call **624-HOME** (4663) or visit ttmortgagebank.com



Own your future

Normal lending criteria apply.

OMG Bundled Mortgage

HMB Financed development

Minimum HMB investment: **\$5,000**

Minimum Monthly investment contribution: **\$250**

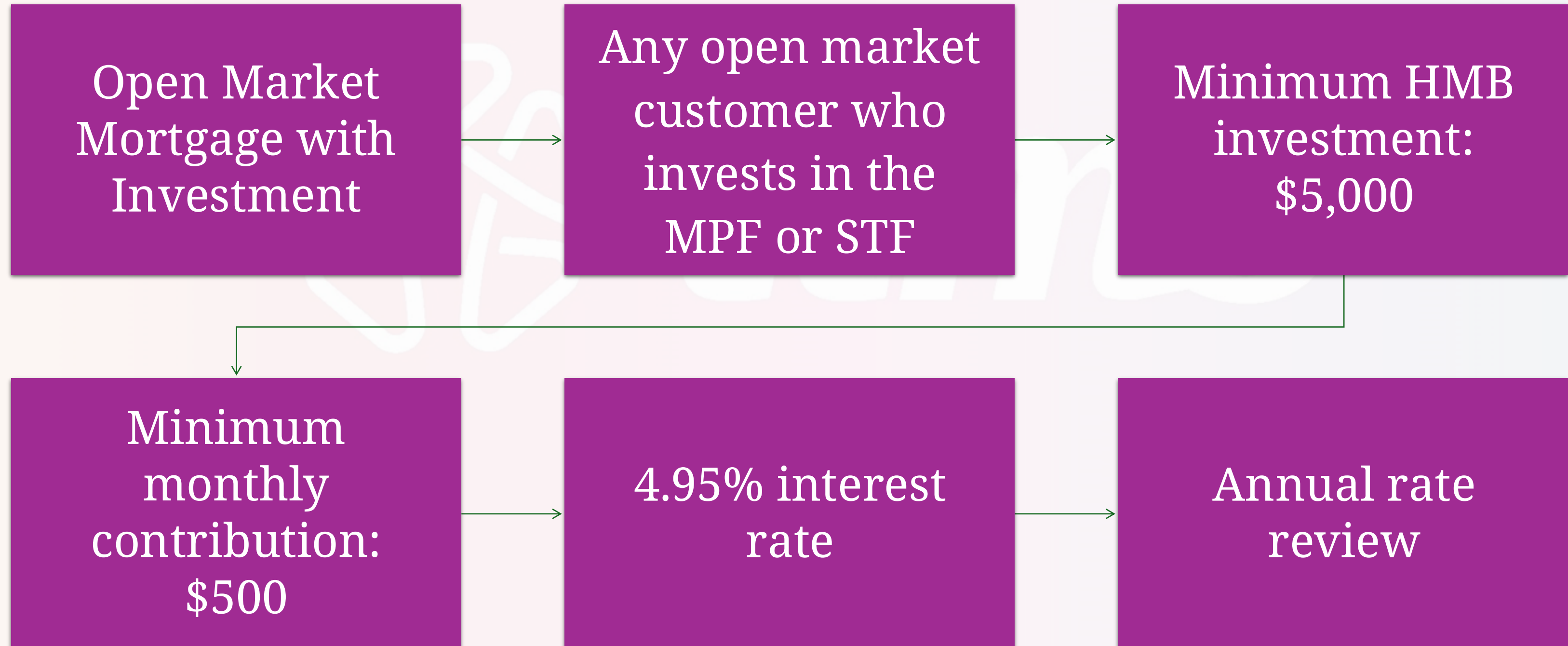
The more you invest, the more you save

Rates As Low 4.50%

OMG – Investment vs Rate

Investment Amount	Interest Rate Reduction	Resulting Interest Rate
>\$5,000-\$15,000	0.05	4.70%
>\$15,000-\$30,000	0.10	4.65%
>\$30,000-\$60,000	0.15	4.60%
>\$60,000-\$120,000	0.20	4.55%
>\$120,000	0.25	4.50%

OMG Bundled Mortgage beyond HMB developments



Investment Options

Home Mortgage Bank
A Subsidiary of



Outperform at **3.5%** p.a.

On the move?
Move up! with the



SAMAAN TREE FUND

Own your future



- 3% Annual Interest Projected.
- Guaranteed Principal.
- Interest Earned Guaranteed.
- Monthly Interest.
- Access Funds Anytime.
- No Penalties.
- No Service Charges.

Call 624-HOME (4663)
or visit mympf.com

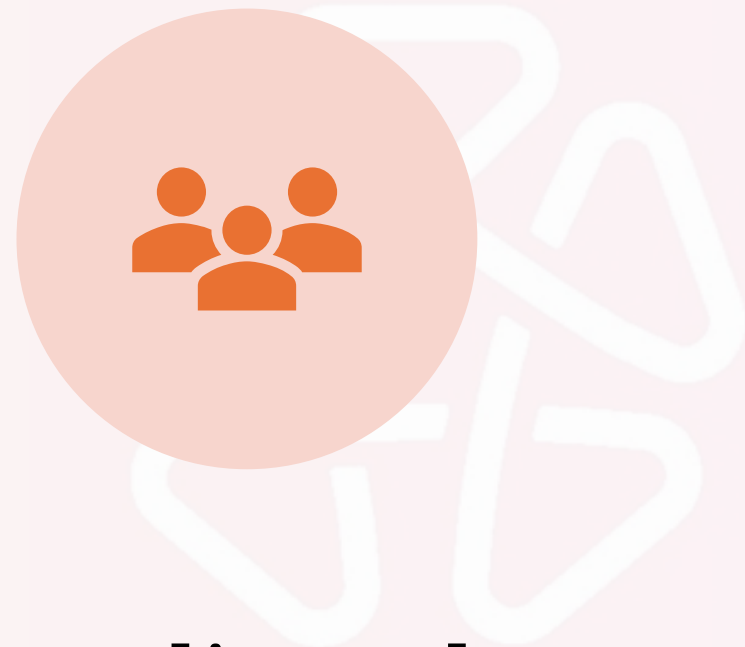
Home Mortgage Bank
A Subsidiary of



Own your future



Operational Advantages



Dedicated
Teams



Standard
Valuations

(HMB Financed
Developments)



Streamlined
Legal Process

Overall Impact

- Own Your Home
- Make Your Money Work
- Grow Your Financial Future



DUICING INTRODUCING INTRODUCING
• MORTGAGE + INVESTMENT • NEW • MORTGAGE + INVESTMENT

OMG MORTGAGES

Own • Make • Grow

Own Your Home.
Make Your Money Work.
Grow your Future.

Buy your home + Add an investment → Pay less interest

Call 624-HOME (4663) or visit ttmortgagebank.com



Own your future

Normal lending criteria apply.



Secured Homeownership for Every Generation



SHEN

Secured Homeownership for Every Generation

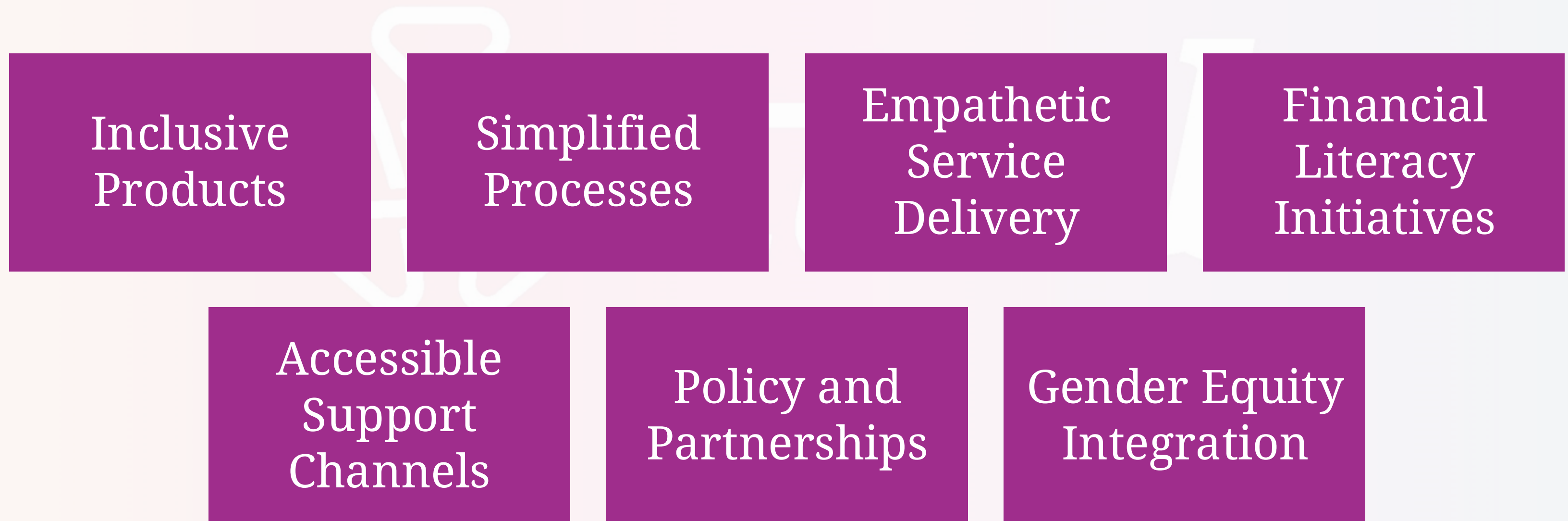
The SHE Context

Social Bond Commitment

Gender Lens Financing

Pioneer Product

Recommendations of Study



Target Borrowers

Female Primary Borrower

Family Co-Borrowers

Shared Ownership

A Vision for Generational Change

- Longer Loan Tenure
- Low Down Payment
- Reduced Fees
- Rate Incentives
- Ongoing Financial Support



Secured Homeownership for Every Generation.

- *Up to* 95% financing
- *Up to* 2 Co-Borrowers
- *Up to* a 40-year term
- Reduced Rates

NORMAL LENDING CRITERIA AND CONDITIONS APPLY.

ttmortgagebank.com | 624-HOME (4663)
Own your future



ttmb
TRINIDAD & TOBAGO MORTGAGE BANK

Investment Based Rate Reductions

Applicants who invest in an HMB Investment product qualify for **further interest rate reductions.**

Investment Amount	Rate Reduction
\$5,000 – \$15,000	0.05%
>\$15,000 – \$30,000	0.10%
>\$30,000 – \$60,000	0.15%
>\$60,000 – \$120,000	0.20%
>\$120,000	0.25%

Financial Literacy & Legacy Planning

- Women-Focused Programs
- The Legacy Toolkit
- Estate Planning Support
- Servicing, Support & Operational Readiness





SHEN

Secured Homeownership for Every Generation