



New Products Launch

**Theme: Own Your Future – Expanding the
Mortgage Landscape**

*Tag line - Innovative solutions, inclusive opportunities,
trusted for generations.*

Welcome Remarks

By

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On

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At

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Good morning, Directors, colleagues, valued partners, distinguished guests, and members of the media.

It is my great pleasure to welcome you to this Product Launch: **Own Your Future – Expanding the Mortgage Landscape**, where we provide *innovative solutions, inclusive opportunities, trusted for generations.*

This morning is about more than sharing a meal together. It is about sharing a vision, affirming our values, and celebrating the excitement of unveiling three new products that will expand opportunities in the mortgage market and strengthen TTMB's role in the national economy.

At TTMB, our **Core Values** are the compass that guides us, and they are reflected in the products we launch today:

- **Inclusive:** These products are designed to open doors for more citizens, ensuring that homeownership is accessible to diverse communities.

Inclusivity is not just a principle, it is embedded in the way we structure solutions for families, professionals, and entrepreneurs.


- **Care:** Each product reflects our commitment to understanding the unique needs of our clients. Whether through flexible financing or tailored support, we put empathy into action, ensuring every customer feels supported on their journey.
- **Innovative:** These products are not simply additions to our portfolio; they are innovations that respond to a changing financial landscape. By embracing technology and creative design, we are staying ahead of the curve and offering solutions that meet tomorrow's needs today.
- **Excellence:** We hold ourselves to the highest standards, and these products demonstrate that commitment. From the design of the offerings to the service that will accompany them, excellence is the hallmark of TTMB's promise to our clients.
- **Trust:** Above all, these products are built on transparency and reliability. Our clients can count on TTMB for secure, honest, and dependable solutions that strengthen confidence in the financial system.

This morning, as we launch these three new products, we are not just adding to our portfolio. We are igniting excitement in the marketplace and signaling to our partners, our customers, and our nation that TTMB is ready to lead with vision, values, and innovation.

We welcome:

- Our **Directors and Stakeholders**, who guide and strengthen our mission.
- Our partners with whom we have signed **Memoranda of Understanding**:
 - The Trinidad & Tobago Police Service Social & Welfare Association
 - The Prison Officers Association of Trinidad & Tobago
 - The Cooperative Credit Union League of Trinidad & Tobago
 - The Trinidad and Tobago Nursing Association
 - The Estate Police Association of Trinidad and Tobago
 - The Trinidad and Tobago Unified Teachers Association

Today's launch demonstrates the value TTMB brings to you, innovative products that expand the mortgage landscape, inclusive opportunities that empower your members, and trusted solutions that build generational wealth. Together, we are shaping



a stronger, more resilient future for Trinidad and Tobago.

We also welcome our **Suppliers**, who ensure quality and reliability in every step of the process; our **Developers**, whose vision and innovation continue to shape the housing market; and our **Real Estate Agents and Brokers**, who connect families to opportunities and dreams.

We acknowledge **IDB Invest**, whose social bond facility and support for extensive research guided by Lisa Maria Alexander of the Leadership Experience led to the development of one of our most innovative products - SHE. This product is designed to empower women across generations by ensuring secure access to homeownership and creating legacies of stability and opportunity.

Earlier this year, TTMB's leadership in gender inclusivity in finance was recognized internationally when we received the **Social Bond of the Year – Deal of the Year** at the prestigious **Global Banking and Markets (GBM) Awards**, held on February 26th in Miami. This award was not simply about financial innovation; it was about social impact. It affirmed that TTMB is pioneering solutions that change lives, and that our



commitment to inclusivity resonates far beyond our borders.

We welcome the **media**, whose role in sharing today's story ensures that our message of innovation and empowerment reaches households across the nation.

We extend a special welcome to our **management and staff**, whose dedication and teamwork have made this launch possible. Your commitment reflects the very values we celebrate today.

As we unveil our new products, let us remember that each innovation is not just about **Expanding the Mortgage Landscape**, it is about possibilities, empowerment, and progress for every citizen of Trinidad and Tobago.

So, let us celebrate this milestone, and let us look forward to the impact these products will have in empowering citizens, fueling growth, and building trust to help you **Own Your Future**.

Welcome, and thank you for being part of this journey.