

CHAIRMAN'S REPORT

Trinidad and Tobago Mortgage Bank Limited (TTMB) delivered a solid financial performance for the first half of 2025. The Group's consolidated results reflect continued strength and resilience, with total assets increasing by \$6.3 million compared to December 2024. Profit after tax declined by \$2.1 million year-on-year, primarily due to reduced investment income following the maturity and repayments on key investment securities.