



PRESS RELEASE
For immediate distribution

**B2B TRUST AND MERITAS MUTUAL FUNDS ENTER AN AGREEMENT
TO DISTRIBUTE A RANGE OF INVESTMENT LOANS**

Toronto, February 12, 2007 – B2B Trust, a subsidiary of Laurentian Bank, today has announced the signing of agreements with Meritas Financial Inc., based in Cambridge, Ontario, for the distribution of an Investment Loan and an RRSP Loan Program. Under the terms of these agreements, B2B Trust will provide its Investment Loan and RRSP Loan Programs to Meritas Mutual Funds for distribution through licensed financial advisors. B2B Trust, the leading supplier of investment loans to independent mutual fund firms in Canada, serves the majority of Canadian mutual fund companies who do not have an in-house lending capability and choose to offer a third-party investment loan program to their advisor communities.

“We provide our clients, Canadian mutual fund firms such as Meritas Mutual Funds, with a comprehensive loan product suite which offers maximum flexibility and demonstrates B2B Trust’s client-focused approach to delivering superior products to the financial advisory community,” said François Desjardins, President and Chief Executive Officer of B2B Trust. “Our redesigned Investment Loan Program and straightforward RRSP Loan Program are tailored to advisors with clients looking to increase their market exposure by borrowing to invest.

“We have had a growing demand for loan products in the last year and we are pleased to have established an alliance with B2B Trust to provide these to the advisor community across Canada,” said Gary Hawton, Chief Executive Officer of Meritas Mutual Funds. “We think these products will help us build on the 54% growth in assets that we experienced in 2006.”

For Meritas Mutual Funds, a leading provider of socially responsible investments, the new Loan Programs are an additional tool, available exclusively through financial advisors, that can help advisors deliver their financial plan recommendations to those of their clients with a higher risk tolerance, a good credit rating and a desire to increase their participation in the mutual fund and RRSP investment arenas.

Complementing its RRSP Loan Program, B2B Trust's Investment Loan Program offers three high-quality loan products, available up to a maximum of \$250,000 and with a variety of collateral options:

- 100% Investment Loan: B2B Trust will finance 100% of the investment for the purchase of eligible non-registered mutual funds.
- 2 For 1 Investment Loan: For every dollar pledged by the borrower, B2B Trust will lend up to two dollars for the purchase of eligible non-registered mutual funds.
- 1 For 1 Investment Loan: B2B Trust will match every dollar pledged by the mutual fund firm's client for the purchase of eligible non-registered mutual funds.

The Investment Loan Program and RRSP Loan Program for Meritas are now available.

About B2B Trust

B2B Trust provides financial advisors, planners and brokers with superior financial products and services for distribution to their clients. B2B Trust is the leading third-party supplier of investment and RRSP lending products, the leading supplier of wholesale deposit products and a long-time provider of self-directed products, banking solutions and mortgages to the financial advisory community across Canada. B2B Trust's products and services are available nationally with the head office located in Toronto and regional sales representation in Halifax, Montreal, Edmonton, Calgary and Vancouver. The company is a federally chartered trust company and a wholly-owned subsidiary of Laurentian Bank of Canada. The website address is b2b-trust.com.

About Meritas Mutual Funds

Meritas is devoted solely to creating and marketing socially responsible investments under the brand name Meritas Mutual Funds. Committed to all three aspects of socially responsible investing, Meritas uses positive and negative screening guidelines, shareholder activism and community development investments to help people align their investments with their social, ethical and environmental concerns.

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