



B2B TRUST

A SUBSIDIARY OF LAURENTIAN BANK

FOR IMMEDIATE RELEASE

**EXTENDED SPECIAL RATE OFFER ON
100% ACCELERATOR LOANS UNTIL AUGUST 31, 2006**

Toronto, February 23, 2006 — B2B Trust is pleased to announce that it is extending its rate offer on 100% Accelerator Investment Loans for amounts over \$50,000 until August 31, 2006.

Building on the success of the 100% Accelerator Investment Loan with its streamlined application process and the increased maximum loan amount of \$100,000, B2B Trust has decided to extend its special rate offer straight through to August 31, 2006. The extension of the special rate offer allows financial advisors to present a superior, competitively priced borrowing option to qualified investors while enjoying the time-savings associated with the streamlined process.

Advisors whose clients opt for the B2B Trust 100% Accelerator Investment Loan have an opportunity to invest loan proceeds in a wide range of segregated and mutual funds. This product is intended for financial advisors who have clients with a high risk tolerance, a good credit rating, and an appetite to increase their participation in mutual fund or segregated fund investments. Product features such as interest-only payments, no margin calls and funding within 24 hours of approval all contribute to the appeal of the 100% Accelerator.

Advisors who have clients interested in B2B Trust Investment Lending products also enjoy direct access to the B2B Trust underwriting team. This highly experienced team is available to provide support throughout the full borrowing cycle – from help with the application and documentation requirements right through to funding and payment estimation.

More choice and improved lending rates

The 100% Accelerator Investment Loan is just one product in the B2B Trust suite of lending options. Additionally, B2B Trust offers a wide variety of alternatives such as the Principal and Interest payment version of the 100% Loan, as well as 1 for 1 and 2 for 1 Investment Loans which give qualified investors flexibility in terms of repayment type and pledged collateral. This year, the Investment Loan suite is complemented by an improved RRSP Loan offer. The RRSP Loan product suite includes both fixed and variable rate options and, now, a simplified pricing schedule which makes it easier than ever for financial advisors. The ability to submit RRSP loan applications electronically and get credit answers within seconds is just icing on the cake for busy financial advisors during the frenzied retirement planning season.

“These changes to the B2B Trust Loan offer make our products more streamlined, more accessible and as a result they offer more flexibility to financial advisors and their clients,” said Ms. Tricia Barry, Vice-President, Marketing, B2B Trust. “These efforts illustrate our commitment to our financial advisor client base and demonstrate a firm commitment to providing loan products that support their financial planning efforts.”

Features of the B2B Trust RRSP Loan Program include:

- Electronic RRSP loan application submission through EASE;
- Variable interest rate loans for terms of 1 or 2 years at Prime;
- No maximum loan limit for variable rate RRSP Loans;
- One standard minimum loan amount – regardless of the amortization period;
- Improved lending rates.

| Amortization | Variable Rate | Fixed Rate |
|---------------------|----------------------|-------------------|
| 1 year | Prime | Prime + 1.00% |
| 2 years | Prime | Prime + 1.50% |
| 3 to 5 years | Prime + 1.50% | - |
| 6 to 10 years | Prime + 2.50% | - |

About B2B Trust

B2B Trust is committed to providing financial advisors, planners and brokers with superior financial products and services for distribution to their clients. B2B Trust is a leading third-party supplier of investment and RSP 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. The company is a wholly owned subsidiary of Laurentian Bank of Canada. Its head office is located in Toronto, Ontario, and the web site address is www.b2b-trust.com.

On February 22, Laurentian Bank's Prime Rate is 5.25% per annum. Laurentian Bank of Canada's Prime Rate means the annual interest rate announced by Laurentian Bank of Canada from time to time as being its reference rate then in effect for commercial loans, in Canadian dollars (the "Prime Rate"). The current Prime Rate is available on Laurentian Bank's web site, www.laurentianbank.ca or by calling B2B Trust at 1 800 263-8349. The applicable Variable Interest Rate may, for interest computation purposes, change without notice upon each change in the Prime Rate and the cost of borrowing for the loan may vary based on changes to that Prime Rate. While B2B Trust does not involve itself in the choice of investments, of the investment strategy, or in the decision to borrow, borrowers are strongly advised to insist on getting from their financial advisor the information they need to make informed decisions, in particular, with regards to the risks associated with borrowing to invest (leveraging).

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