

PRESS RELEASE

For immediate release

LAURENTIAN BANK CHANGES ITS MORTGAGE RATES

Montreal, **February 10, 2012** — Laurentian Bank has changed its mortgage rate. The change is as follow:

TERM RATE VARIATION

5 year fixed rate: from 5.14% to 5.24% + 0.10%

This new mortgage rate will be effective as of February 13, 2012.

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