

**PRESS RELEASE** For immediate release

## LAURENTIAN BANK CHANGES ITS MORTGAGE RATES

Montreal, January 17, 2006 — Laurentian Bank has changed its mortgage rates. The changes are as follows:

TERM		RATE		VARIATION		
6 month open:	from	8.150%	to	8.250%	+	0.100%
6 month close:	from	6.300%	to	6.400%	+	0.100%
6 month convertible:	from	6.300%	to	6.400%	+	0.100%
1 year open:	from	8.450%	to	8.650%	+	0.200%
1 year close:	from	6.300%	to	6.450%	+	0.150%
18 month close:	from	6.300%	to	6.550%	+	0.250%
2 year:	from	6.400%	to	6.600%	+	0.200%
3 year:	from	6.400%	to	6.600%	+	0.200%
4 year:	from	6.400%	to	6.600%	+	0.200%
5 year:	from	6.450%	to	6.650%	+	0.200%
6 year:	from	6.550%	to	6.750%	+	0.200%
7 year:	from	6.850%	to	6.950%	+	0.100%
8 year:	from	7.100%	to	7.300%	+	0.200%
9 year:	from	7.100%	to	7.300%	+	0.200%
10 year:	from	7.200%	to	7.400%	+	0.200%
Special Offers						
3 years	from	5.490%	to	5.590%	+	0.100%
5 years	from	5.490%	to	5.640%	+	0.150%
7 years	from	5.640%	to	5.640%		0.000%

These new mortgage rates will be effective ¿January 18, 2007.

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Information:

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