

PRESS RELEASE

For immediate release

B2B Trust 100% Accelerator Loan FAST FUNDING FOR SELECT INVESTMENTS

Toronto, April 13, 2004 — Investors with limited assets, as well as investors who make regular contributions to an investment purchase plan, can now take advantage of a new loan product that will enable them to maximize their investments without the usual administrative burden and delays.

B2B Trust 100% Accelerator Loan indeed offers investors and their financial advisors a streamlined process whereby loan applications, underwriting and processing are simplified, and funds are made available usually within 24 hours.

Investors are not required to make principal payments, only interest, and there will be no margin calls should the value of their investment fall. Moreover, investors are free to pay down or pay off their B2B Trust 100% Accelerator Loan at any time without fees or penalties.

"As a leader in investment lending", explains Al Spadaro, Vice-President Business Development at B2B Trust, "we are well aware that investors want access to funds without undue constraints, while financial advisors want a process that's quick and efficient. B2B Trust 100% Accelerator Loan meets those needs in an exceptional manner."

Select Investments

B2B Trust 100% Accelerator Loan will prove ideal for individuals who are new to leveraging or borrowing to invest. Loan amounts are available from \$10,000 to \$50,000.

At the same time, investors who contribute regularly to an investment purchase plan will benefit from B2B Trust 100% Accelerator Loan as it will help maximize their contribution without putting an additional strain on their cash flow.

Investors opting for B2B Trust 100% Accelerator Loan can choose from a wide range of mutual funds, each representing a select investment vehicle. B2B Trust's offer features 15 different fund companies, for a total of approximately 105 mutual funds.

Bernard Piché, President and Chief Executive Officer of B2B Trust, summed up B2B Trust 100% Accelerator Loan's distinct features and advantages, saying: "This exceptional product ensures speedy processing and approval, and allows investors to build their portfolios in a more efficient manner. Members of the investment community know they can rely on B2B Trust to provide superior loan products, and we are particularly proud of adding B2B Trust 100% Accelerator Loan to our product offering."

This new investment loan product is available through financial advisors. A leveraging strategy does come with risks. Investors should discuss these risks with their financial advisor before deciding whether leveraging is appropriate for their financial circumstances and risk tolerance.

B2B Trust (TSX: BBT) is a federally chartered regulated financial institution that supplies generic and complementary banking and financial products to independent financial advisors, non-bank financial institutions and retailers across Canada. Its head office is located in Toronto. B2B Trust's web site is at www.b2b-trust.com.

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Sources

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