

(English Translation)

Note: *This material is an English translation of a Japanese announcement made on April 15, 2005. Although the Company intended to faithfully translate the Japanese document into English, the accurateness and correctness of this English translation are not guaranteed and thus you are encouraged to refer to the original Japanese document. This translation was made as a matter of record only and does not constitute an offer to sell or the solicitation of an offer to buy the securities in the U.S.*

April 15, 2005

To Investors and Customers:

Monex Beans Holdings, Inc.

Announcement of ATM tie-up with IY Bank

This announcement is to inform that Monex Beans Holdings, Inc. (“MBH”) has decided on an ATM tie-up between Monex Beans, Inc.* (“Monex Beans”) and IYBank Co., Ltd. (“IY Bank”). This service is scheduled to start in July 2005.

With the tie-up, Monex Saison Cardholders will be able to make cash transactions such as deposits, cash withdrawals and balance references with the “Monex Saison Card” over IY Bank ATMs located at 7-eleven stores and Ito-Yokado stores, etc. Presently, IY Bank has a network of 10,098 ATMs over 25 prefectures across Japan, and frequent and easier use of ATMs will be available for cardholders. We believe that this service will enhance the convenience of our customer’s accounts.

Further information on commission and services will be announced upon decision.

*Monex, Inc. and Nikko Beans, Inc. are scheduled to merge on May 1, 2005 and become Monex Beans, Inc.

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<For Reference>

Monex Beans,Inc. (As of May 1, 2005 by merger of Monex,Inc. and Nikko Beans,Inc.)

- (1) Capital : 7,425 million yen
- (2) Description of Business : Online brokerage and relating businesses
- (3) Number of Accounts : 439,514 accounts
(Simple sum of those of Monex and Nikko Beans as of March 31, 2005)
- (4) Customers' assets in custody : 1,505 billion yen
(Simple sum of those of Monex and Nikko Beans as of March 31, 2005)

IYBank Co.,Ltd.

- (1) Capital : 61 billion yen (As of March 31,2004)
- (2) Description of Business : ATM network business and relating businesses
- (3) Number of ATMs : 10,098 ATMs (As of April 15,2005)

《IY Bank ATM Installation Status》

(As of April 15, 2005)

ATM Installation Status : 25 Prefectures

Area	Start of Installation	Total
Hokkaido	May 17,2004	597 ATMs
Yamagata	April 19,2004	111 ATMs
Fukushima	October 20,2003	354 ATMs
Ibaraki	July 23,2003	461 ATMs
Tochigi	May 20,2002	332 ATMs
Gunma	July 28,2004	320 ATMs
Saitama	June 18,2001	800 ATMs
Chiba	February 18,2002	757 ATMs
Tokyo	May 15,2001	1,430 ATMs
Kanagawa	January 21,2002	860 ATMs
Niigata	March 1,2004	300 ATMs
Nagano	February 18,2003	326 ATMs
Shizuoka	June 1,2001	445 ATMs
Aichi	December 4,2002	303 ATMs
Shiga	February 24,2003	137 ATMs
Kyoto	December 16,2002	140 ATMs
Osaka	July 23,2001	452 ATMs
Hyogo	July 27,2001	327 ATMs
Okayama	December 6,2004	162 ATMs
Hiroshima	September 22,2003	357 ATMs
Yamaguchi	July 9,2004	192 ATMs
Fukuoka	March 24,2003	632 ATMs
Nagasaki	October 26,2004	46 ATMs
Kumamoto	March 22,2004	147 ATMs
Miyazaki	April 4,2005	110 ATMs
Total		10,098 ATMs