

(English Translation)

Note: *This material is an English translation of a Japanese announcement made on July 12, 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.*

July 12, 2005

To Investors and Customers:

Monex Beans Holdings, Inc.

Announcement of Start of ATM tie-up Service with IY Bank

This announcement is made to inform that Monex Beans, Inc.* (“Monex Beans”) will start an ATM tie-up service with IYBank Co.,Ltd. (“IY Bank”) as of July 12th, 2005.

*100% subsidiary of Monex Beans Holdings, Inc.

With the tie-up, Monex Saison Cardholders will be able to make cash transactions such as Cash Withdrawals, Cash Deposits, and Balance References with the “Monex Saison Card” over 10,424 IY Bank ATMs located at 7-eleven stores and Ito-Yokado stores across 25 prefectures throughout Japan.

- 1. Start of Service : 8:00a.m. Tuesday July 19, 2005
- 2. Contents of Service :

Service	Available Time*	Commission
Cash Withdrawals	Weekdays 8:00 ~ 18:30	FREE
Cash Deposits		
Balance References		

* Service is not available on Saturdays, Sundays and Holidays
Available time differs in some Ito-Yokado stores
(Maximum withdrawal limit per day is 1million yen)

-End-

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《IY Bank ATM Installation Status》

(As of July 12, 2005)

ATM Installation Status : 25 Prefectures

Area	Start of Installation	Total
Hokkaido	May 17,2004	821 ATMs
Yamagata	April 19,2004	115 ATMs
Fukushima	October 20,2003	355 ATMs
Ibaraki	July 23,2003	466 ATMs
Tochigi	May 20,2002	333 ATMs
Gunma	July 28,2004	321 ATMs
Saitama	June 18,2001	813 ATMs
Chiba	February 18,2002	758 ATMs
Tokyo	May 15,2001	1,449 ATMs
Kanagawa	January 21,2002	865 ATMs
Niigata	March 1,2004	305 ATMs
Nagano	February 18,2003	327 ATMs
Shizuoka	June 1,2001	449 ATMs
Aichi	December 4,2002	317 ATMs
Shiga	February 24,2003	137 ATMs
Kyoto	December 16,2002	143 ATMs
Osaka	July 23,2001	458 ATMs
Hyogo	July 27,2001	330 ATMs
Okayama	December 6,2004	166 ATMs
Hiroshima	September 22,2003	361 ATMs
Yamaguchi	July 9,2004	193 ATMs
Fukuoka	March 24,2003	634 ATMs
Nagasaki	October 26,2004	47 ATMs
Kumamoto	March 22,2004	151 ATMs
Miyazaki	April 4,2005	110 ATMs
Total		10,424 ATMs