

(English Translation)

Note: *This material is an English translation of a Japanese announcement made on July 20, 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 20, 2005

To Investors and Customers:

Monex Beans Holdings, Inc.

Announcement of Opening of “Monex Lounge @ GINZA”

This announcement is made to inform that Monex Beans, Inc.* (“Monex Beans”) has decided to open “Monex Lounge @ GINZA”, the first “off-line” branch in the “on-line” securities industry.

*100% subsidiary of Monex Beans Holdings, Inc.

1. Purpose

Monex Beans has concentrated on providing high quality “on-line” services and has been growing rapidly since its establishment. However, for further growth and acquisition of new customer base, and to realize the best service by reflecting our customers’ direct voice, Monex Beans has decided to open “Monex Lounge @ GINZA” in the heart of Ginza, Tokyo.

At “Monex Lounge @ GINZA”, Monex Beans will offer a communication space to interactively respond to our customer’s inquiries and requests and disseminate new investment information continuously.

2. Outline of “Monex Lounge @ GINZA”

Name	: Monex Beans, Inc. Ginza Branch
Address	: 4 th Floor, Sony Building 5-3-1 Ginza, Chuo-ku Tokyo
Opening Hours	: 11:00 – 19:00
Closed	: Closed only when Sony Building is closed

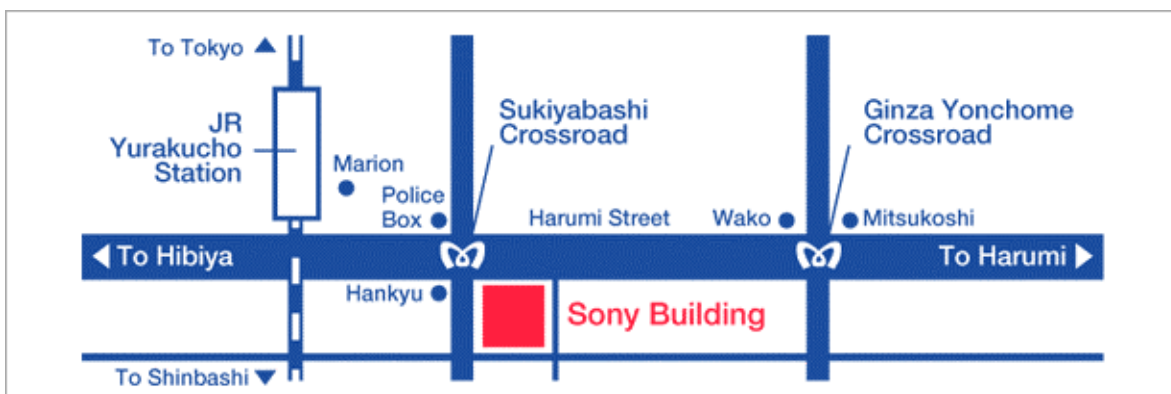
3. Outline of Business Operations

Account Opening
Explanation of Products and Services
Provision of Investor Information as follows:
“Monex Investment Library”
- A library of over 100 Investment Related Books*
- A collection of over 50 DVDs which you can see over Individual PCs installed within the lounge*
* Purchase of Books and DVDs are also available
Other Events
-Mini Seminars on various topics by Investment and Financial Experts

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<Notice>

At “Monex Lounge @ GINZA”, we cannot accept cash deposits, stock deposits, brokerage orders, or individual investment consultation. The PCs within the Branch are restricted only to Monex Beans Visitor’s website.



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