

*(English Translation)*

*Note: This material is an English translation and excerpt of a Japanese announcement made on the date below. 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 29, 2005

To Investors and Customers:

Monex Beans Holdings, Inc.

Start of Securities Intermediary Business with Mizuho Bank, Ltd.

This announcement is to inform that Monex Beans, Inc.\* (“Monex Beans”, Oki Matsumoto, President & CEO) has entered into a formal agreement on securities intermediary business with Mizuho Bank, Ltd. (“Mizuho Bank”, Seiji Sugiyama, President & CEO). With this agreement, online securities intermediary service by Mizuho Bank will start at 5:00 pm today, July 29, 2005 as described below:

\*100% subsidiary of Monex Beans Holdings, Inc.

Contents of Services

1. Application of Monex Beans’ Securities Account Opening through Mizuho Bank’s website
2. Automated login available from Mizuho Bank’s website to Monex Beans member’s website
3. Access to full-line services and products of Monex Beans for customers with accounts opened through Mizuho Bank’s security intermediary service

With these services, Monex Beans will be able to provide services to 26 million customers of Mizuho Bank, which would strengthen our customer base.

Other services with Mizuho Bank such as “One day Account Opening” and “Service Point Exchange Programs with Mizuho Mileage Club” that were announced on May 20, 2005 will be introduced subsequently.

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