

*(English Translation)*

**Note:** *This material is an English translation of a Japanese announcement made on September 21, 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.*

September 21, 2005

To Investors and Customers:

Monex Beans Holdings, Inc.

**Announcement of Account Opening Introduction Service Alliance with Johoku Shinkin Bank**

This announcement is to inform that Monex Beans, Inc.\*1 ("Monex Beans"; Oki Matsumoto, President&CEO) has entered into a formal agreement on securities account introduction business with Johoku Shinkin Bank ("Johoku"; Koji Ohmae, President). With this agreement, securities account introduction services with Johoku will start on Monday, October 3, 2005 at 119 branches(of which 34 are subbranches) of Johoku as described below:

\*1100% subsidiary of Monex Beans Holdings, Inc.

**1. Purpose of Alliance**

The major channel for account opening has been on-line channels at Monex Beans. With this alliance, customers will be able to open Monex Beans account easier and more conveniently with off-line branch distribution channel and sales representatives of Johoku introducing the opening of Monex Beans account.

**2. Contents of Service**

- a. Introduction of Monex Beans through branches and sales representatives of Johoku
- b. Support of securities account opening process through branches and sales representatives of Johoku
- c. A link from Johoku website to Monex Beans website

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