

(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.

December 1, 2005

To Investors and Customers:

Monex Beans Holdings, Inc.

Announcement of Attaining Credit Rating

This announcement is to inform that Monex Beans, Inc.* (“Monex Beans”, Oki Matsumoto, President & CEO) has attained credit rating on December 1, 2005 from Japan Credit Rating Agency, Ltd. (<http://www.jcr.co.jp/homepageJ.htm>)

We hope that this will broaden and provide us with more efficient means of financing.

Description of Rating

Issuer	:	Monex Beans Holdings, Inc.	
Long-term debts	:	BBB+/Stable	
Issuer	:	Monex Beans, Inc.*	
Long-term debts	:	BBB+/Stable	
CP Program	:	[Rating]	J-2
		[Maximum Issue Amount]	30 billion yen
		[Backup Line]	0%

*100% subsidiary of Monex Beans Holdings, Inc.
“Monex Beans, Inc.” will change its name to “Monex, Inc.” on December 3, 2005.

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