

(English Translation)

Note: This material is an English translation 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 2, 2005

To Investors and Customers:

Monex Beans Holdings, Inc.

Announcement of Distribution of World's First 100 Currency Unit World Bank Notes

This announcement is to inform that Monex Beans, Inc.* ("Monex Beans"; Oki Matsumoto, President&CEO) will start the distribution of 100 Currency Unit World Bank Notes issued by International Bank for Reconstruction and Development ("World Bank"), which will be the smallest minimum denomination for World Bank Notes world wide.

With the low interest rate policy prolonging in Japan, foreign currency denominated notes with higher interest rates are becoming a popular investment among individual investors.

Monex Beans has lowered the minimum purchase amount of World Bank Notes from 1000 currency unit to 100 currency unit to enable more customers to invest in these notes. The reduction of this minimum purchase amount will be the first attempt for both the World Bank and Monex Beans, and through this we hope to expand the investment opportunities for the younger generation. At the same time, we hope that this will deepen the understanding of policies and activities the World Bank is conducting to reduce poverty throughout the world.

The details of the first distribution of "100 Currency Unit World Bank Notes" are as follows:**

Subscription Period	:	From December 10, 2005
Term	:	3 years
Estimated Coupon Range	:	5.9% to 6.9% (Tax included)
Currency	:	New Zealand Dollars

At Monex Beans, we hope to continue to distribute similar types of small unit products.

*100% subsidiary of Monex Beans Holdings, Inc.

(Monex Beans will change its corporate name to "Monex" on December 3, 2005)

**For further details, please check Monex Website <http://www.monex.co.jp/>

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