

(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 2, 2005

To Investors and Customers:

Monex Beans Holdings, Inc.

Start of Securities Intermediary Alliance with Sony 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 Sony Bank, Ltd. (“Sony Bank”, Shigeru Ishii, President). With this agreement, online securities intermediary service with Sony Bank, will start December 5, 2005 as described below:

Purpose of Alliance

With this alliance, customers at Sony Bank will be able to receive various investment related information through the Sony Bank service website (<http://moneykit.net/>) such as Introduction of Monex Beans’ Securities Account Opening and various investment products. We hope that this service will allow easier access to securities investment for customers at Sony Bank.

Contents of Services through Sony Bank’s Service Website

1. Application of Monex Beans’ Securities Account Opening
2. Introduction of newly issued Foreign Bonds and Initial Public Offerings & Public Offerings**
3. Automated Login available to Monex Beans Member’s website***

*100% subsidiary of Monex Beans Holdings, Inc.

“Monex Beans, Inc.” will change its name to “Monex, Inc.” on December 3, 2005.

**At Monex Beans, we also provide products and services other than those mentioned above to customers. For further details, please check our website.

*** This service will be limited to those who opened an account at Monex Beans through Sony Bank Securities Intermediary Service.

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