(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.

February 13, 2006

To Investors and Customers:

Monex Beans Holdings, Inc.

Service Enhancement of Securities Intermediary Service with Mizuho Bank

This announcement is to inform that Monex, Inc.\* ("Monex", Oki Matsumoto, President&CEO) and Mizuho Bank, Ltd. ("Mizuho Bank" Seiji Sugiyama, President & CEO) will launch new services to enhance the online securities intermediary services started in July 2005.

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

Contents of Services

1. Speedier Account Opening processes through Mizuho Direct

Account Opening Process will complete on the same day of application at fastest if applied through Mizuho Direct instead of postal mail.

Also, by applying for instant deposit services simultaneously, customers will be able to transfer money from their bank account to securities account and transactions can be made on the same day of account opening. (Service starts: February 13, 2006)

Service Point Exchange Programs with Mizuho Mileage Club

For customers who have opened an account through the Mizuho Bank securities intermediary service, points accumulated according to stock brokerage commissions will be accumulated as Mizuho Mileage Club points.

These Mizuho Mileage Club points can also be used for brokerage commissions and investment information service fees at Monex. (Service started: February 10, 2006)

-End-

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