

(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 20, 2006

To Investors and Customers:

Monex Beans Holdings, Inc.

Service Enhancement of Securities Intermediary Service with eBank Corporation

This announcement is to inform that Monex, Inc.* (“Monex”, Oki Matsumoto, President&CEO) and eBank Corporation (“eBank”, Taiichi Matsuo, President) will launch the following new services to enhance the online securities intermediary services started in December 2005.

*100% subsidiary of Monex Beans Holdings, Inc.

Contents of Services

1. Start of Easy Securities Account Opening Services

For customers who have an account at eBank, when opening a securities account at Monex through eBanks’ website, customer data such as name and address registered at eBank can be utilized to reduce input items for customers’ convenience.

Also, eBank will introduce its customers to Monex through postal mail, website and email magazines taking this occasion.

2. Start of Immediate Money Transfer from eBank account to Monex account

Since February 10, 2006, customers at eBank are able to transfer money from the eBank account to Monex account immediately and free of charge by simple transactions over the internet. With the start of this real time money transfer service, customers will be able to make faster securities transactions without losing investment opportunities.

-End-

【Contact】
Monex Beans Holdings, Inc.
CEO Office Corporate Communications
Mina Kanai
Tel : 03-6212-3750