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 accuracy 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 to solicit an offer to buy securities in the U.S.

To Investors and Customers:

August 1, 2006

Monex Beans Holdings, Inc. Matsushita Electric Works Information Systems Co., Ltd.

Monex Inc. Introduces a Thin Client System at its Call Center

Monex Beans Holdings, Inc. announces that its subsidiary, Monex, Inc. ("Monex") has introduced a thin client system made by Matsushita Electric Works Information System to all the terminals at its call center in order to enhance information security.

The thin client system newly introduced:

- 1. stores and centrally controls data at the central sever without storing data on the operator terminals
- $2.\,\,$ can handle audio data which conventional thin client terminals cannot fully handle as with ordinary PCs $\,$
- 3. facilitates accurate and speedy data processing through the use of multi-screen terminals which allows the operator to work on two separate screens simultaneously
- 4. reduces IT administration cost by adapting net boot system where the operating system are loaded from the server
- 5. can switch to another server and secure continued thin client terminal operations in the event of server's failure

Monex already has in place internal rules on information security and an inhouse educational program on information security which has been and will continue to be carried out rigorously to ensure thorough understanding among its staff. The introduction of the thin client system represents an additional information security enhancement measure for Monex, which will not only provide additional sense of security to its clients, but will also improve operability of the call center terminals and their maintenance.

Note: A thin client system refers to a client/server architecture where little or no software is installed on the client terminal. The processing and storage of data occurs on the server and the terminal has no data storage capability.

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