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.

To Investors and Customers:

September 1, 2006

Monex Beans Holdings, Inc.

Announcement of Rise in Rates for Stock Lending Service

This announcement is to inform that Monex, Inc.* ("Monex", Oki Matsumoto, President & CEO) has raised rates that customers utilizing our stock lending services can receive from 0.14% p.a. (Average in August) to 0.5% p.a. for the month of September.

*100% subsidiary of Monex Beans Holdings, Inc.

The Stock Lending Service is Monex's original service that is convenient and advantageous in that customers can receive interest rates by lending out their stocks to Monex. By raising the interest rates substantially, we hope that we can provide a more advantageous investment service to individual investors.

This service started in 2003 and it covers almost all listed stocks and customers can sell lent stocks anytime. It has a number of 11,000 accounts and a balance of 63.1 billion yen as of July 2006.

With the computerization of stock certificates starting by June 2009, we hope that this will appeal to customers with stock certificates at hand. We are also in preparation to launch a new service that can automatically return stocks to the customer on the date of right allotment so that customers can receive the shareholder benefits, and then put them back to the stock lending service on the following business day.

At Monex, we hope that we can further enrich products and services to answer to the various needs of customers.

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