

*(English Translation)*

*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.*

November 9, 2006

To Investors and Customers:

Monex Beans Holdings, Inc.

Monex, Inc. to Offer an Option to Automatically Reinvest Redemption and Coupon Income on Foreign Currency-Denominated Bonds in Foreign Currency-Denominated MMFs

Monex Beans Holdings, Inc. announces that its subsidiary Monex, Inc. (“Monex”; President & CEO: Oki Matsumoto) will start offering a new service whereby coupon income and redemption proceeds of customer’s foreign currency-denominated bond holdings will be automatically reinvested in foreign currency-denominated MMFs\* (US dollars, Euros and Australian dollars) on or after December 18, 2006.

Formerly, customers holding foreign currency denominated bonds had to change their redemption proceeds and coupon income into yen at the maturity of the bond. Under this new service, Monex customers can choose to automatically purchase an MMF denominated in the same currency by selecting an option to receive coupon and redemption proceeds in the currency in which the relevant bond was denominated.\*\* This new service has enabled the efficiency of customer’s asset management by providing them with an option to keep coupon and principal payments received on their foreign currency bond holdings in the same currency or converting them into yen at their preference.

Additionally, from mid-January 2007, Monex will start offering a new service enabling customers to use their funds invested in foreign currency-denominated MMFs to purchase bonds denominated in the same currency.

\* Nikko Money Market Fund

\*\* From November 16, 2006, a selection of preferred currency for the receipt of coupon and principal payments can be made online in the account balance inquiry page of Monex’s website.

-End-

**【Contact】**  
Monex Beans Holdings, Inc.  
Corporate Communications Office  
Michiyo Kubota, Mina Kanai  
Tel : +81-3-6212-3750