

(English Translation)

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November 9, 2006

To Investors and Customers:

Monex Beans Holdings, Inc.

Monex, Inc. to Start Offering Structured Bonds

Monex Beans Holdings, Inc. announces that its subsidiary Monex, Inc. ("Monex"; President & CEO: Oki Matsumoto) will start offering structured bonds from November 10, 2006.

Monex has been offering various financial products including stocks, mutual funds and bonds to help its clients diversify their investments. This new offering of structured bonds represents an addition to its current line-up of bond product offerings including JGBs for individual investors and foreign currency-denominated bonds (World Bank Notes).

Structured bonds use financial derivative techniques involving foreign exchange, interest rates and other underlying assets in order to accommodate the needs of investors with various degrees of risk tolerance. Going forward, Monex will further broaden the portfolio of its structured bonds offerings to its clients.

The details of the structured bond to be initially offered are as follows:

Name of bond:	Deutsche Bank AG London Yen bond due November 18, 2007 with a coupon of 3.3% with an option to redeem in Australian dollars
Issuer:	Deutsche Bank AG London (S&P: AA- / Moody's: Aa3)
Coupon rate:	3.3% per annum (yen denominated, pre-tax)
Maturity:	One year
Price:	100% of the face value
Minimum unit of sale:	¥100,000.
Subscription period:	November 10, 2006 to November 27, 2006
Redemption:	Bullet. Redemption payment will be made in yen or Australian dollars depending on the levels of the AU\$\$/yen exchange rate during a designated period to be determined in advance.

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