



Monex to Offer Structured Monex Notes for Individual Investors

TOKYO, September 12, 2007 -- Monex Beans Holdings, Inc. ("MBH"), announces that its subsidiary, Monex, Inc. ("Monex"), will launch a structured offering of the "Monex Notes for Individual Investors (US-Dollar Redemption Upon High Yen)" issued under the Euro Medium Term Note Program launched by MBH on June 12, 2007.

These one-month structured notes provide customers with principal repayments denominated in either yen or US dollars depending on exchange rate fluctuations. The characteristics of the notes are as follows:

Name of Note: Monex Beans Holdings, Inc.
Yen-denominated notes due October 29, 2007, with conditional US-dollar redemption
(Monex notes for Individual Investors (US-Dollar Redemption Upon High Yen))

Issuer: Monex Beans Holdings, Inc.

Rating: BBB+ (Japan Credit Rating Agency, Ltd.)

Coupon Rate: 8.10% per annum (pre-tax)

Maturity: One month

Price: 100% of face value (100 yen)

Minimum Unit: 100,000 yen

Issue Date: Thursday, September 27, 2007

Maturity Date: Monday, October 29, 2007

Subscription Period: Wednesday, September 12 – Thursday, September 27, 2007

Redemption Features: Bullet repayment upon maturity to be denominated in either Japanese yen or US dollars conditional on the occurrence of the USD/JPY exchange rate levels during the period.

*For further information, please visit <http://www.monex.co.jp/>.

Monex will continue to develop fixed-income products, including notes that utilize the Euro Medium Term Note Program, to meet the wide-ranging needs of individual investors.

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Contact: Corporate Communications Office
Michiyo Kubota, Mina Kanai
+81-3-6212-3750

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