

MONEX GROUP

Announcement of Subsidiary's Release

TOKYO, January 30, 2019 – Monex, Inc., a fully owned subsidiary of Monex Group, Inc., issued the following press release today.

Attachment: Summary of Monex, Inc. press release

Monex Launches Financial Instruments Intermediary Services to Customers of FIDEA Holdings Co., Ltd. (Shonai Bank and Hokuto Bank)

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This material is an English translation of a Japanese announcement made on the date above. Although the Company intended to faithfully translate the Japanese document into English, the accuracy and correctness of this English translation is 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.

Monex Launches Financial Instruments Intermediary Services to Customers of Shonai Bank

TOKYO, January 30, 2019 - Monex, Inc. (Headquarters: Minato-ku, Tokyo, President: Oki Matsumoto, hereinafter "Monex") is pleased to announce that it has concluded a consignment agreement with The Shonai Bank Ltd. (Headquarters in Tsuruoka-shi, Yamagata Prefecture; Masashi Ueno, President & Representative Director; hereinafter "Shonai Bank") in respect of financial instruments intermediary services. Starting February 12, 2019 (tentative), Monex will provide access to financial instruments including domestic stocks and financial services to the customers of Shonai Bank.

In order to respond to a wide range of needs of its customers, Shonai Bank, in cooperation with Hokuto Bank, Ltd, an affiliate bank of FIDEA Holdings Co., Ltd., will launch financial instruments intermediary services that allow its customers to manage their asset management through securities trading.

Using the newly launching financial instruments intermediary services, Shonai Bank will act as an intermediary to open consolidated securities trading accounts with Monex via Shonai Bank's website. This allows the customers of Shonai Bank to buy and sell various types of financial instruments and use financial services provided by Monex.

We expect that the alliance with Shonai Bank will stimulate the participation of more new individual investors than ever before in building and managing assets, leading to further expansion of the customer base of Monex.

■Company Profile of the Shonai Bank, Ltd. (as of September 30, 2018)

Trade Name: The Shonai Bank, Ltd.

Date of Establishment: December 1, 1878 (The 67th National Bank)

Head Office: 9-7, 1-chome, Hon-cho, Tsuruoka-shi, Yamagata Prefecture

Capital: 8.5 billion yen

Deposits: 1.2719 trillion yen

President: Masashi Ueda

Registration Number: Director-General, Tohoku Local Financial Bureau Registration
(Registered Financial Institution) No. 6

Affiliated Associations: Japan Securities Dealers Association, Financial Futures
Association of Japan

Contacts: Maho Tsugawa, Toshiaki Koike
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Monex Launches Financial Instruments Intermediary Services to Customers of Hokuto Bank

TOKYO, January 30, 2019 - Monex, Inc. (Headquarters: Minato-ku, Tokyo, President: Oki Matsumoto, hereinafter "Monex") is pleased to announce that it has concluded a consignment agreement with Hokuto Bank Ltd. (Headquarters in Akita-shi, Akita Prefecture; Eikichi Saito, President & Representative Director; hereinafter "Hokuto Bank") in respect of financial instruments intermediary services. Starting February 12, 2019 (tentative), Monex will provide access to financial instruments including domestic stocks and financial services to the customers of Hokuto Bank.

In order to respond to a wide range of needs of its customers, Hokuto Bank, in cooperation with The Shonai Bank, Ltd, an affiliate bank of FIDEA Holdings Co., Ltd., will launch financial instruments intermediary services that allow its customers to manage their asset management through securities trading.

Using the newly launching financial instruments intermediary services, Hokuto Bank will act as an intermediary to open consolidated securities trading accounts with Monex via Hokuto Bank's website. This allows the customers of Hokuto Bank to buy and sell various types of financial instruments and use financial services provided by Monex.

We expect that the alliance with Hokuto Bank will stimulate the participation of more new individual investors than ever before in building and managing assets, leading to further expansion of the customer base of Monex.

■ Company Profile of Hokuto Bank, Ltd. (as of September 30, 2018)

Trade Name: Hokuto Bank, Ltd.

Date of Establishment: May, 1895. Founded as Masuda Bank, Ltd.

Head Office: 1-41, 3-chome Nakadori, Akita-shi, Akita Prefecture

Capital: 12.5 billion yen

Deposits: 1.2783 trillion yen

President: Eikichi Saito

Registration Number: Director-General, Tohoku Local Financial Bureau Registration (Registered Financial Institution) No. 10

Affiliated Associations: Japan Securities Dealers Association, Financial Futures Association of Japan

Contacts: Maho Tsugawa, Toshiaki Koike
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