

MONEX GROUP

Announcement of Group Company's Release

TOKYO, October 22 , 2025 – Monex, Inc., a group company of Monex Group, Inc., issued the following press release.

Attachment: Monex, Inc. press release

Announcement of Internal Data Disclosure Two Years After Announcing Capital and Business Alliance Agreement with NTT DOCOMO

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Announcement of Internal Data Disclosure Two Years After Announcing Capital and Business Alliance Agreement with NTT DOCOMO

Monex, Inc. (Headquarters: Minato-ku, Tokyo; President and CEO: Yuko Seimei; hereinafter “Monex Securities”) announces the current status and progress of business synergies resulting from functional collaboration with NTT DOCOMO, INC. (Headquarters: Chiyoda-ku, Tokyo; President and CEO: Yoshiaki Maeda; hereinafter “DOCOMO”), based on Monex Securities' internal data.

■ Background

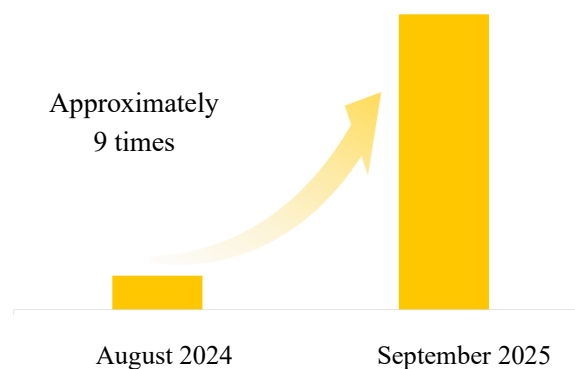
It has been exactly two years since the announcement of the capital and business alliance between DOCOMO and Monex, Inc. on October 4, 2023. The alliance commenced in January 2024, with the launch of “d Card® Savings” in July of the same year, followed by the integration of Monex Securities' general securities trading accounts with DOCOMO's d Account® and the launch of “Customers will be able to earn and use d POINTs at Monex!”(d Point investment) in September of the same year. This July 2025, we also launched the “Easy Asset Management” service, an asset-building service that allows easy opening of Monex Securities' general securities trading accounts and subscription applications for investment trusts directly from the “d Barai®” app.

We are now announcing our initiatives and results regarding functional integration with DOCOMO, based on internal data.

■ Usage Status of Each Service

1-1. “d Card Savings” Users

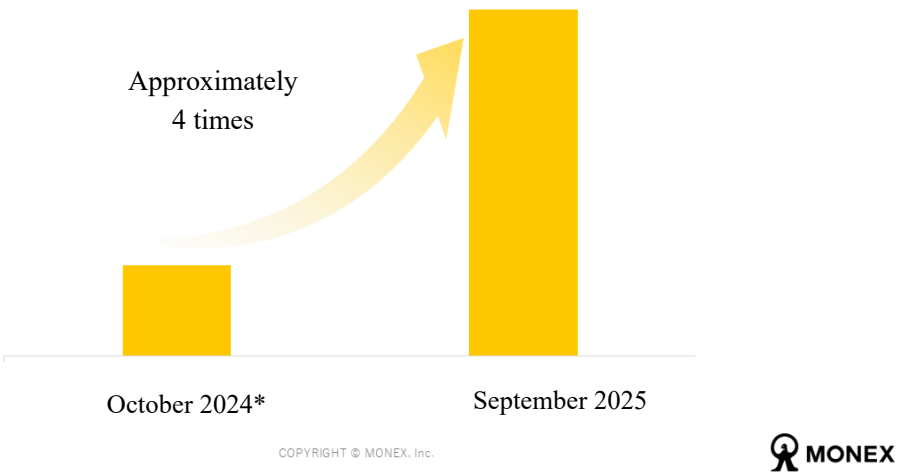
The number of uses for service using
d CARDARD



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1-2. Accounts Linked to d Account

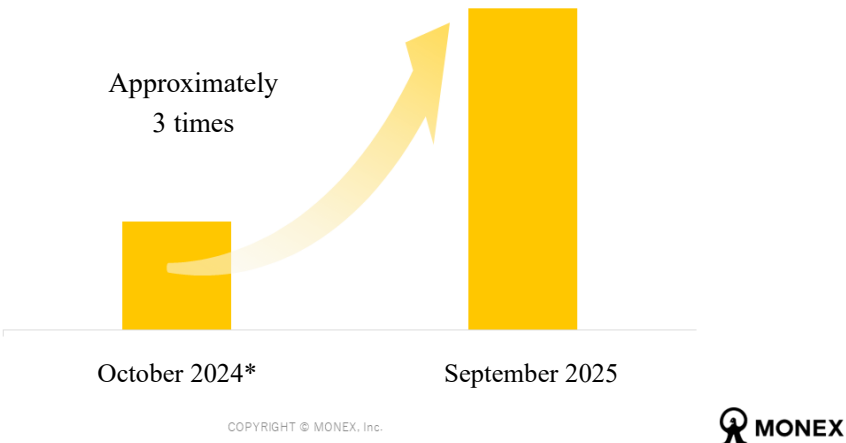
The number of accounts Linked to d account



* Combined figures for September and October due to service launch on Friday, September 27, 2024

**1-3. Monthly d Point Usage Amount
(Amount of Investment Trust Purchases Made with Points)**

Monthly d Point Usage Amount (Point Investment Amount)



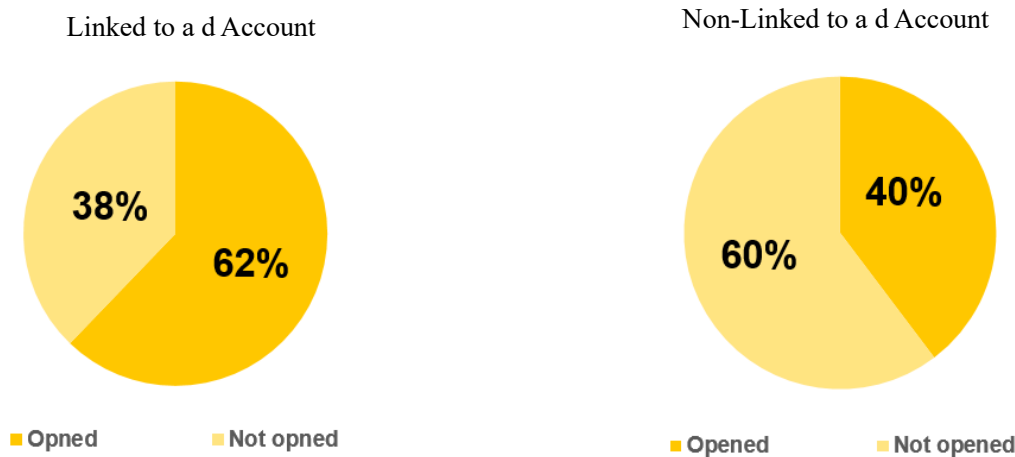
* Since the service launch date is Friday, September 27, 2024, the figures combine September and October. Comparing the launch period with September 2025 for services integrated with DOCOMO, d Card Savings users increased approximately 9-fold, while linked to d Account accounts increased approximately 4-fold. d Points used at Monex Securities (specifically for purchasing investment trusts) also steadily increased, with approximately 3 times the amount of d Points used for point investment each month compared to the service launch period.

■ **Comparison of DOCOMO Economic Circle Customers and Other Customers**

We defined customers who have a Monex Securities general securities trading account linked to a d Account as being customers within the DOCOMO ecosystem. The following characteristics emerged when comparing them to other customers holding accounts with Monex Securities.

2-1. NISA Account Opening Rate

NISA Account Opening Rate at Monex Securities as of the end of September 2025

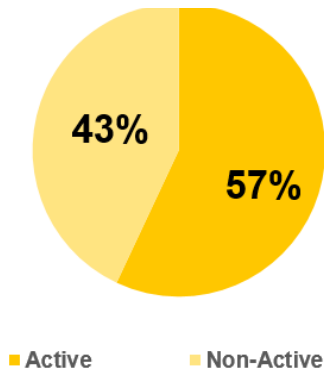


Comparing NISA account opening rates among new account holders since January 2024 between d Account linked and unlinked individuals, the NISA account opening rate for individual investors with a linked d Account was 62%, while it remained at 40% for unlinked individual investors. Since NISA accounts tend to be opened at the primary securities company or the first securities company where an account is opened, it is reasonable to conclude that the capital and business alliance prompted inexperienced investors within the DOCOMO ecosystem (those without securities accounts) to open accounts with Monex Securities. This suggests the alliance has contributed not only to acquiring new Monex accounts but also to creating new individual investors.

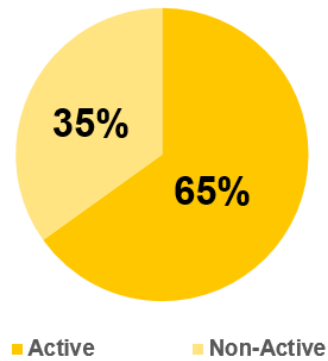
2-2. Account Activation Rate

Comparison of Account Activity Rates for accounts opened since January 2024

Total number of account holders



Non-Linked to a d Account

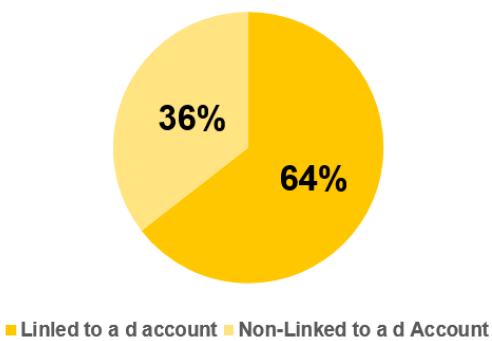


An examination of the activation rate among account holders since the capital and business alliance began in January 2024 revealed that while the overall activation rate for all account holders was 57%, the activation rate for those linking their d accounts was 65%, 8 percentage points higher than the overall rate. This indicates that individual investors linking their d accounts tend to open accounts with the intention of using Monex Securities as their primary brokerage or to steadily begin asset management, rather than merely opening an account “just to see what happens.”

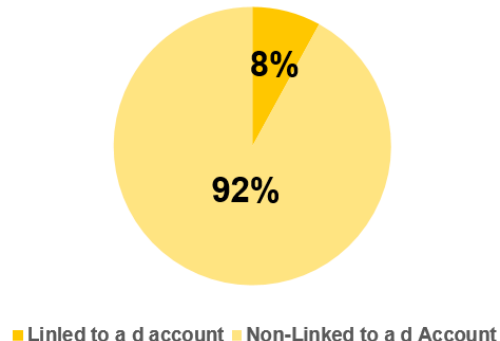
2-3. NISA Account Transfer Trends

NISA Account Transfers
during the period from October 2024 to September 2025

Transfer from Other Companies to
Monex Securities



Transfer from Monex Securities to
Other Companies

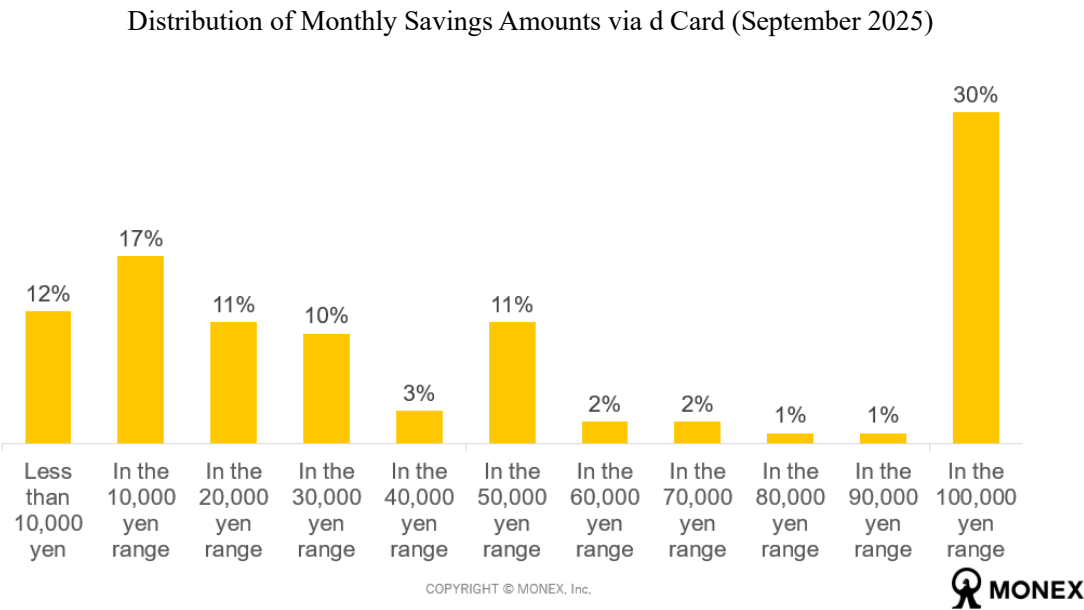


An investigation into NISA account changes of financial institution from October 2024 to September 2025 revealed that 64% of accounts transferred from other companies had d Accounts linked. In contrast, only 8% of accounts transferred from Monex Securities had d Account linkage. The partnership between DOCOMO and Monex Securities appears to be not only attracting new investor segments but also proving appealing to individual investors within the DOCOMO ecosystem, contributing to both account acquisition and retention.

■ Usage Trends for Each Service

Usage trends for each service are as follows.

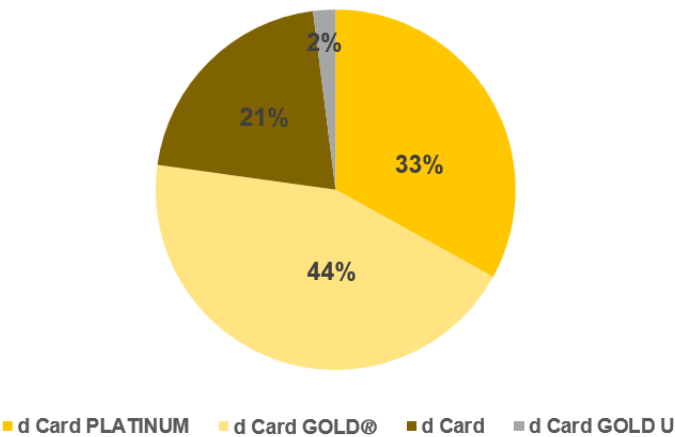
3-1. Distribution of Monthly Savings Amounts via d Card (September 2025)



When examining the monthly savings amounts using “d Card Savings,” individual investors saving the maximum card limit of ¥100,000 accounted for the largest share at 30%. While many individual investors are maximizing the card's point rewards, 29% save less than ¥20,000. This indicates a significant group adhering to the principle of saving steadily in small amounts within their means.

3-2. Card Types Used for "Card Savings"

Card Types Used for "Card Savings" (September 2025)



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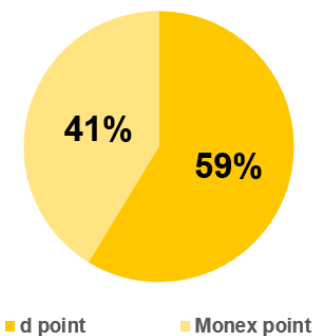


The card types used for "d Card Savings" were d Card PLATINUM at 33% and d Card GOLD at 44%. Higher-tier cards are predominantly used, and savings amounts tend to be higher with higher-tier card types. This indicates that both NTT DOCOMO and Monex Securities are expanding their base of high-value customers. For individual investors using card savings, the benefits of high reward rates are clearly communicated and being effectively enjoyed.

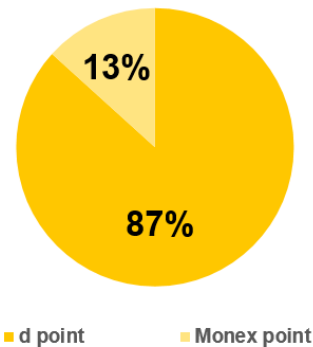
3-3. Point Investment Usage Trends

Point Investment Usage Trends (September 2025)

Point Investment Users



Amount Invested Using Point



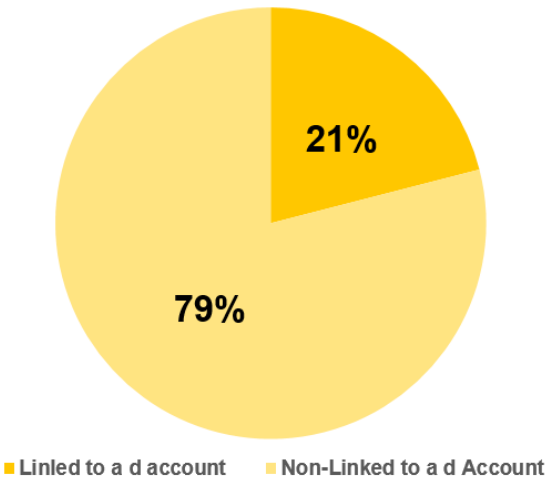
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Examining point investment usage trends for d Points and Monex Points in September 2025 revealed that while 59% of users employed d Points and 41% used Monex Points, d Points accounted for 87% of the total amount invested. Linking a d Account allows users to utilize d Points—including time-limited and purpose-specific points they already hold—for purchasing investment trusts. This reveals a clear trend of redirecting d Points accumulated through daily shopping toward Investment Trust Purchases ("Invest with d Point").

3-4. d Account Linkage Rate for Accounts Using Monex Card for Credit Card Savings

d Account Linkage Rate for Accounts Using Monex Card for Credi Card Savings

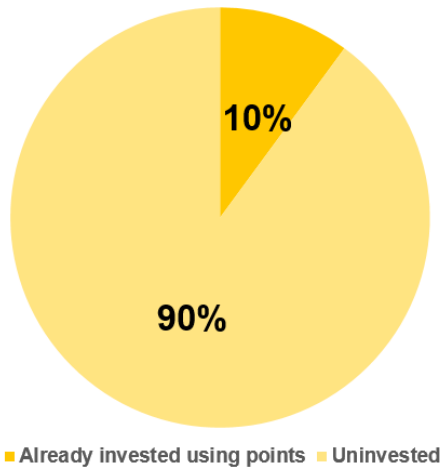


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We found that 21% of individual investors using the Monex Card for credit card savings also have their accounts linked to a d Account. This suggests that even among Monex Card users, one in five sees the accumulation of d Points as a benefit and links their d Account accordingly.

3-5. Percentage of New Account Holders Engaged in Point Investment Since the Start of the "Invest with d Point" Service (September 27, 2024)



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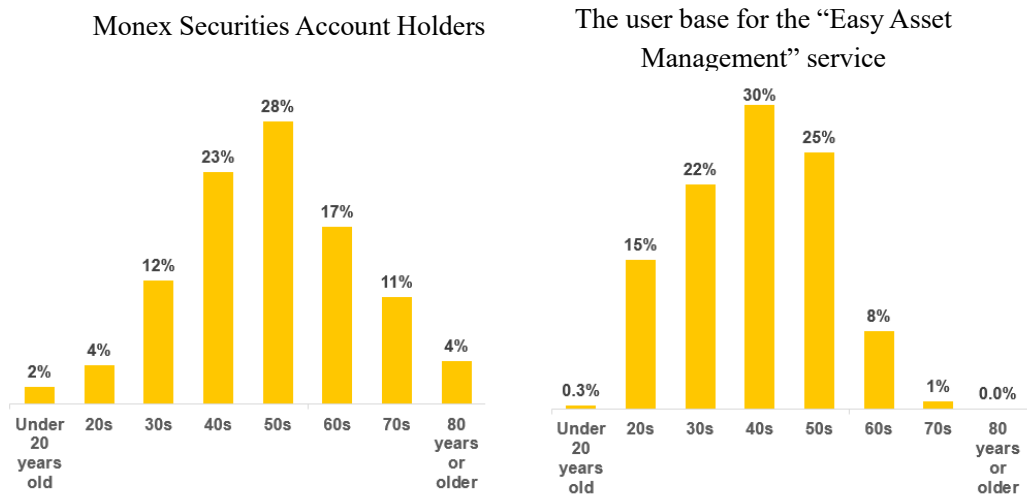
Among account holders who opened accounts after the launch of the “Invest with d Points” service (September 27, 2024), 10% of individual investors have already made point investments. Furthermore, 30% of these 10% of individual investors are investing solely with points, without investing any cash. This result suggests that d Points are contributing to attracting investors to take their first step into investing by highlighting the appeal of point investing with d Points.

■ **“Easy Asset Management” Interim Report**

We announce preliminary data for the “Easy Asset Management” service launched on Wednesday, July 30, 2025.

4-1. Customer Attributes

Customer Attribute Comparison by Age



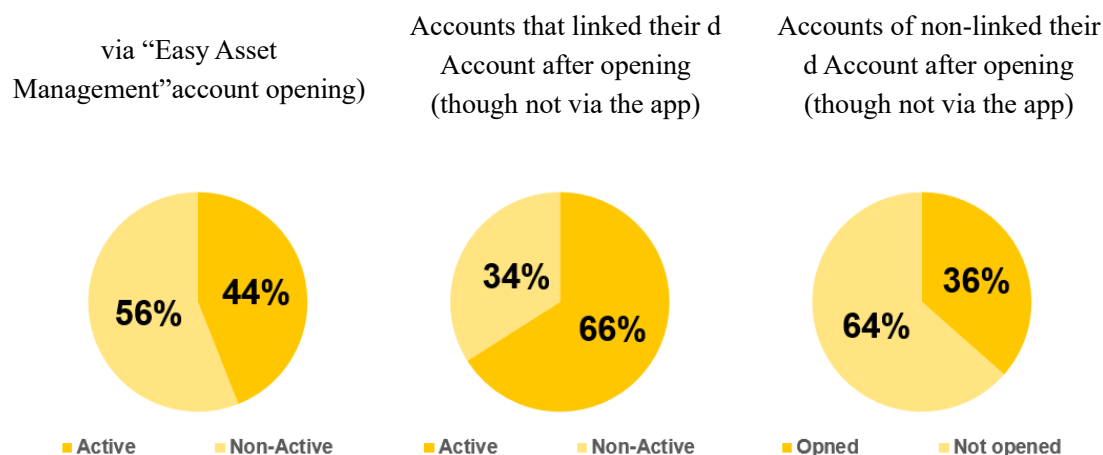
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We compared the attributes of users of the “Easy Asset Management” service during its first two months after launch with those of all Monex Securities users. The user base for the “Easy Asset Management” service shows a 10% higher proportion of users in their 20s and 30s compared to all Monex Securities account holders. This suggests the service is contributing to the acquisition of younger individual investors.

4-2. Account Usage Trends

Account Activity Rate (approximately one month after account opening)



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We examined accounts opened in August 2025 that had transactions, including regular savings subscriptions, by the end of September. The activation rate for accounts opened via “Easy Asset Management” from the “d Barai” app reached 44%. Accounts that linked their d Account after opening (though not via the app) had an activation rate of 66%. This indicates that the activation rate for accounts within the Docomo economic sphere is significantly higher compared to accounts without d Account linkage. It can be said that the “Simple Asset Management” service plays a solid role in expanding the investor base by enabling even beginners to “take that first step.”

Moving forward, NTT DOCOMO and Monex Securities will continue to consistently support our customers' asset building by proposing financial services tailored to each individual's life stage.

*“d Payment,” “d Account,” “d Card,” and “d Card Gold” are registered trademarks of NTT DOCOMO, INC.

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