

Contributing to Sound and Sustainable Capital Markets

Fundamental Approach

One of the highest-priority issues for Nomura Group is contributing to sound and sustainable capital markets. The Group is listening intently to the opinions of its customers and the market, offering high-value-added solutions to its customers through financial and capital markets, and providing high-quality financial services. Moreover, Nomura is taking active initiatives to contribute to society, principally through providing opportunities for financial and economic education.

Offering High-Quality Financial Services

Nomura Group is working to offer high-quality and appropriate financial services to contribute to economic growth and social development as Asia's global investment bank.

For further details, please refer to the following sections of this report.

- Retail Division: Pages 22 to 25
- Asset Management Division: Pages 26 to 29
- Wholesale Division: Pages 30 to 33
- Compliance: Page 45 to 47

Products and Services Responding to Environmental and Social Issues

Nomura Group, through its products and services based on customer needs, facilitates appropriate flows of funds, and believes its role in society as a financial services company is to contribute to economic growth and sustainable development of society. Through dialogue with its stakeholders, Nomura endeavors to develop and offer financial services that contribute to the solution of social issues around the world. The world today faces many social issues that demand solutions, such as global warming and obtaining sufficient water resources and food. To help provide these solutions, Nomura Group acts as a conduit for financial resources by meeting the funding needs of projects that promote solutions to these issues by acting as a channel for funds from investors who want to contribute to society. From 2010 information on Nomura's record of accomplishments related to social contribution bonds in FY2014/15 may be found on page 33 in the column article "Social Contribution Bonds" in

the Wholesale section and on page 66 of the CSR data section.

Customer Protection and Information Security

In accord with various legal regulations, Nomura Securities has structured arrangements that allow for the separate administration of assets. Accordingly, the assets of customers and those of Nomura Securities itself, including deposits and securities, are properly administered separately.

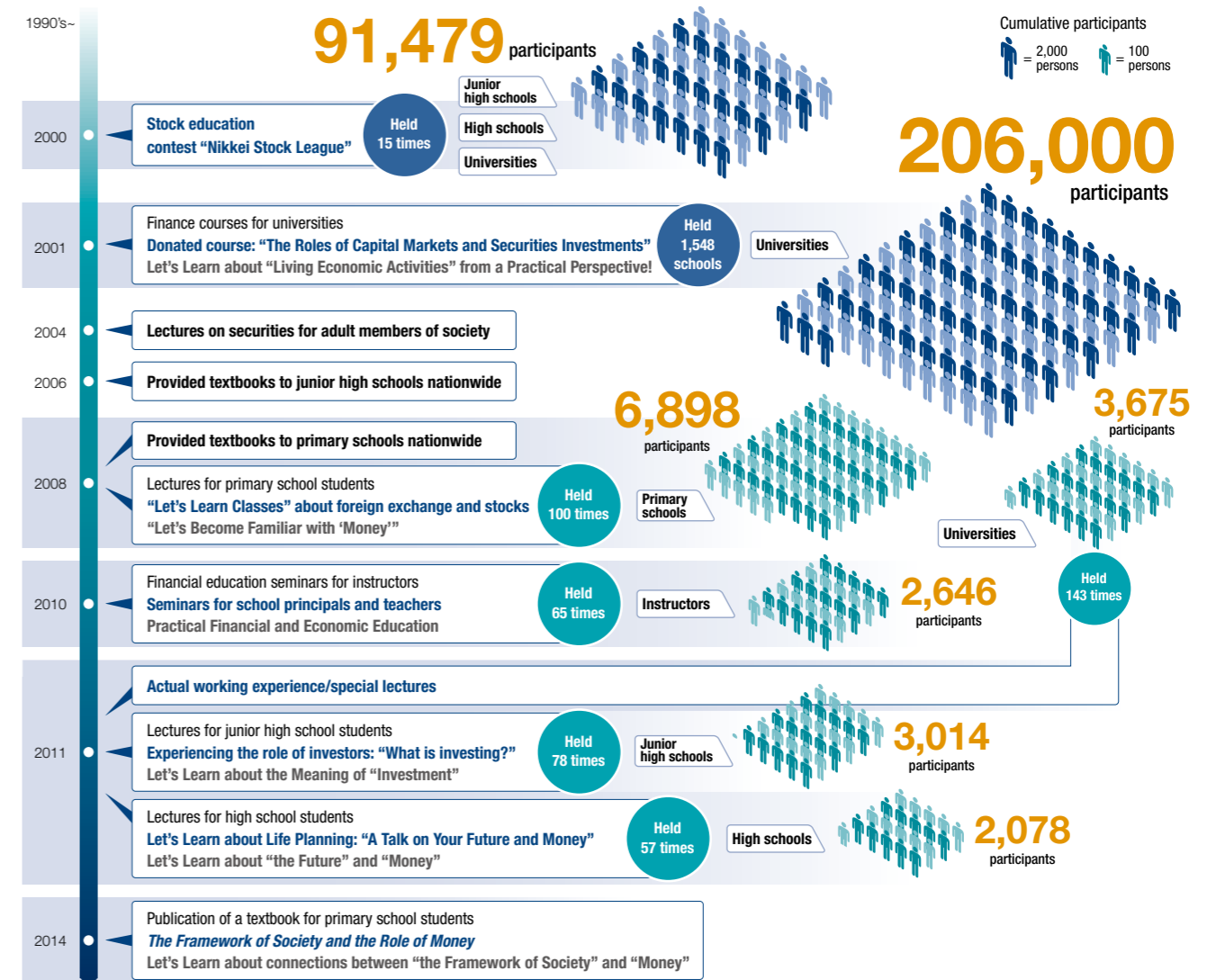
Customer-related personal information is handled under stringent standards set out in Nomura Group Privacy Policy and other information security related rules, and is in full compliance with personal information-related laws and regulations. For further information, please refer to the Compliance section of this report on page 47.

Improving Financial Literacy

Knowledge and understanding of finance and economics are important for leading self-reliant, secured, and prosperous lives. We trust that having each and every citizen improve their financial literacy leads to promoting the development of sound capital markets and appropriate flows of funds.

Our principal activities in this area have included the distribution of textbooks, offering courses for university students in Japan and overseas, off-site lectures by Nomura employees for elementary, junior high school, and high school students, special support for the Nikkei Stock League, which has the participation of students from the junior high to university level, and in the Nikkei Future Investment Program with the participation of adults. All told, more than 680,000 students have taken part in these programs since 2000. Our sponsored financial education lectures at universities, which began in 2001, have been conducted annually, mainly by financial professionals from branches of Nomura Securities. Over this period, about 400 Group employees have participated as lecturers, and during the 14 years of this program, more than 200,000 university students have attended the lectures. During FY2014/15, Nomura prepared a publication entitled *The Framework of Society* in

Milestones in Nomura's Activities



and the Role of Money for use as a textbook of finance and economics for students in the fourth, fifth, and sixth grades. This publication was donated to primary schools nationwide, and, in addition, Nomura edited two publications: *An Illustrated Book on Securities Companies* and *The Great Adventures of Nyanta and Money*. Through these activities, Nomura is working to make it possible for everyone, even people in remote areas and economically disadvantaged persons, to have equal access to opportunities for financial and economic education.

Similarly, for adult members of society, Nomura offers its "Lifelong Learning Venues" program in regional communities and workplaces. The aim of this program is to provide participants with knowledge of finance and securities that will enable them to live affluent "second lives."