

Nomura's social mission is to contribute to economic growth and social development through the securities business by promoting the appropriate flow of funds in the 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

- Working to offer high-quality and appropriate financial services to contribute to economic growth and social development

For further details, please refer to the following sections of this report.
 Retail Division: Pages 20-21 / Asset Management Division: Pages 22-24 / Wholesale Division: Pages 25-27 / Compliance: Pages 46-47.

Customer Protection and Information Security

- Appropriate segregation of customer assets
- Effective protection of clients' personal information and other information assets of the Group

For further details, please refer to page 47.

Products and Services Responding to Environmental and Social Issues

- Underwriting and sale of social contribution-type bonds
- Promoting ESG investment within the Group

For further details, please refer to the following sections of this report.
 Asset Management Division: Page 23 / Wholesale Division: Page 27 / CSR Key Facts: Page 74.

Improving Financial Literacy

- Providing more than 100 financial education lectures to universities annually
- Conducting off-site lectures by Nomura employees at elementary, junior high, and senior high schools nationwide
- Developing educational programs according to contemporary needs

Knowledge and understanding of finance and economics are important for leading self-reliant, secure, 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. Since the 1990s, Nomura Group has been providing financial and economic education targeting a wide range of age groups, from Japanese elementary and junior high school students to adults.

TOPICS

Perspectives on Broadening Access to Financial and Economic Education

Contributing to Social Development since Our Foundation

Our Founder's Principles contain the phrase "Nomura's mission is to enrich the nation through the securities business." In essence, this means that Nomura will help to create a fulfilling society through its business activities. This spirit has been carefully handed down to the present day.

Under our Fundamental Management Policy, we have set out to engage in educational activities regarding economics and investments. Every year, we send around 400 Nomura Group employees to universities to serve as lecturers, along with conducting off-site lectures at elementary, junior high and senior high schools across Japan.

Initiatives and Accomplishments in Review

The number of participants in all programs provided by Nomura Group since 2000 has reached a cumulative total of around 720,000. Our financial education courses for university students are attended by more than 10,000 students annually. Off-site lectures for elementary, junior high and senior high school students are carried out more than 150 times a year, and more than 4,700 students have participated. In other activities, the Group provides a wide range of educational content through initiatives including lectures for adult members of society, distribution of textbooks, the Nikkei Stock League stock education contest and special support for the Nikkei Future Investment Program.

2000	Nikkei Stock League stock education contest
2001	Financial education courses for universities
2004	Lectures on securities for adult members of society
2006	Provided textbooks to junior high schools nationwide
2008	Provided textbooks to elementary schools nationwide "Let's Learn Classes" off-site lectures for elementary school students
2010	Financial education seminars for instructors
2011	Actual working experience and off-site lectures for junior and senior high school students "What is Investing?" "A Talk on Your Future and Money"
2014	Nikkei Future Investment Program Development of new textbooks with instructors Participation in Saturday school initiatives with Japan's Ministry of Education, Culture, Sports, Science and Technology
2015	Renewal of a program for junior high school students Provided "Dreams, Support, Company," a finance and economic education TV program for parents and their children

Actions Ahead

In step with changes in Japan's economy and society including the creation of a Junior NISA program which is a tax-free, small-sum investment system for minors and a lowering of the voting age to 18, there has been growing interest in finance and economic education. In response, Nomura Group provides programs according to society's needs, through actions including teaming up with schools to develop textbooks focused on the theme of fostering life skills. In addition, the Group will also work to nurture personnel who will become the next generation of leaders in the capital markets, and foster entrepreneurs who support new businesses. Nomura is working to make it possible for everyone, including people in remote areas and economically disadvantaged children, to have equal access to opportunities for financial and economic education. Similarly, for adult members of society, the Group 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 investments that will enable them to live affluent "second lives."

Growing Demand for Financial Knowledge

I believe that allowing students to come into contact with professionals in their respective fields is the key to nurturing students who think and act independently. Talks given by businesspeople active on the front lines have inspired many students to give serious thought to their future educational and career planning. Financial knowledge is crucial to surviving in our increasingly complex and specialized society. Therefore, I believe that demand and expectations for Nomura's program, which was developed based on extensive specialized knowledge and experience, will only continue to grow in the years ahead.

Isao Hirano

Principal,
 Komaba Toho Junior and Senior High School

