

Special Features:

Leveraging new technologies

Enhanced services through online services and contact centers in Japan

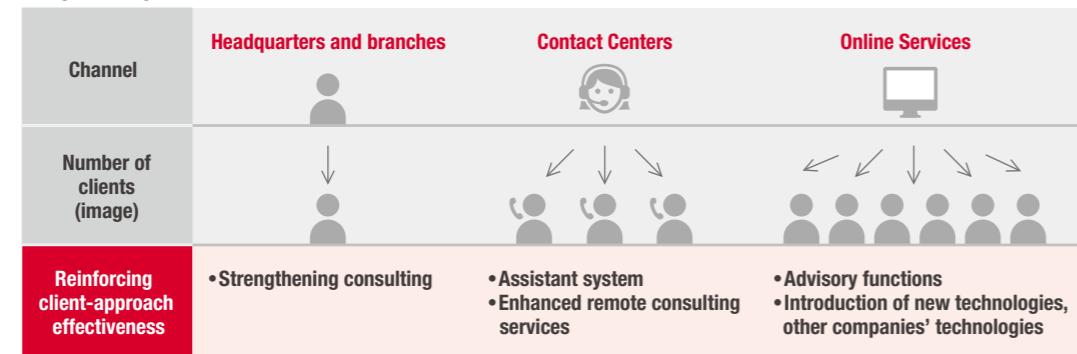
Appealing to a broad client base

The Retail Division offers products and services tailored to client needs, either by working together at Nomura branches or through our online services and contact centers. As Japan's conventional social security system has been reaching its limits in tandem with its aging population and declining birthrate, the need to prepare for old age has been growing. Nomura has been supporting the shift from savings to asset formation through interactive seminars and virtual communications.

We would also reinforce our business purpose other than face-to-face services. Our contact centers currently focus mainly on recurring

transactions like order entry, deposits and withdrawals, and also provide direction for new clients. Looking ahead, we are keen on adding advisory functions and improving client access, eliminating the need to visit a branch office. Our online services currently include Nomura Home Trade, which is available to clients who have an account at our headquarters or one of our branches, and Nomura Net & Call, which specializes in online-based and telephone-based services. Beginning in January 2018, we plan to combine those two services to optimize their complementary strengths, and ultimately enhance to the status of "digital advisers."

Image through to 2020



Strengthening services

Nomura Securities

In November 2016, we launched our first robo-advisor, "Nomura Goal-Based," to provide clients with online financial advice. In addition to proposing optimal investment solutions, it offers "Investor Style Diagnostics" and "Investment Goal Setting," which allow clients to set investment goals while considering their risk tolerance and overall financial objectives.



"Nomura Goal-Based"

Nomura Asset Management

In April 2016, we launched our asset management robo advisor "Funds Robo," and in March 2017 we released our "moneby" smartphone app. This "moneby" is equipped with a game function that predicts the movement of the Nikkei Average and Dow Jones, and a function called "school" which helps people learn about investing.



"Funds Robo"



Smartphone application "moneby"

Promote FinTech initiatives by collaborating globally, and utilizing third-party expertise and technology

Promotion of accelerator programs and new business development in Japan and India

Nomura Accelerator Program

VOYAGER



Together with Nomura Research Institute and Nomura Real Estate Holdings, we identified five themes that address important social issues. We then invited and selected qualified start-ups to work together with us to commercialize various new businesses initiatives.

Five recruitment themes

- Creating services to enrich the lives of seniors
- Improving the reliability of financial information using technology
- Proposing new approaches to owning, giving, and bestowing assets in step with changing lifestyles
- Creating strong ties with consumer companies
- Creating living environments that meet diversified lifestyles

New business development**Establishment of N-Village, a subsidiary**

In April 2017, we established N-Village as a subsidiary focused on new business development and open innovation. N-Village aims to transform the way Nomura works with its clients by creating new services and promoting existing businesses. In addition, N-Village will engage and partner with start-ups to support their business expansion.

Expand accelerator program to India

We started a similar accelerator program in India in order to expand into Asia.

Establishment of Nomura Innovation Center in India

We established the Nomura Innovation Center (NICe) in India as an "innovation laboratory" that evaluates and applies new ideas and technologies to Nomura's core businesses. NICe is a component of our effort to promote innovation globally.

Example of use of artificial intelligence in public-private partnerships

In 2015, Nomura Securities created the Nomura AI Business Confidence Index, which was developed through the AI-based analysis of economic and financial data provided by the government and Bank of Japan. We are now working to reproduce the Ministry

of Economy, Trade and Industry's Industrial Production Index in order to promptly disclose its results. Through direct collaboration with Ministry of Economy, Trade and Industry, this initiative has enhanced the efficiency and accuracy of such indices.

Other initiatives**Blockchains**

We are participating in the R3 consortium, a research and development initiative for blockchain and decentralized account technologies that support financial institutions. In addition, we are also participating in the Japan Exchange Group's blockchain verification project to support the practical use of blockchains across the financial services industry.

RPA

Robotic Process Automation (RPA) is used to automate work processes that until now have been handled only by humans. Nomura is currently using RPA to improve overall work efficiency and productivity, a project we expect will reduce costs and improve processes across our businesses.