

Special Features:

Promoting financial and economics education in Japan

Supporting the shift in asset-building from savings to investment

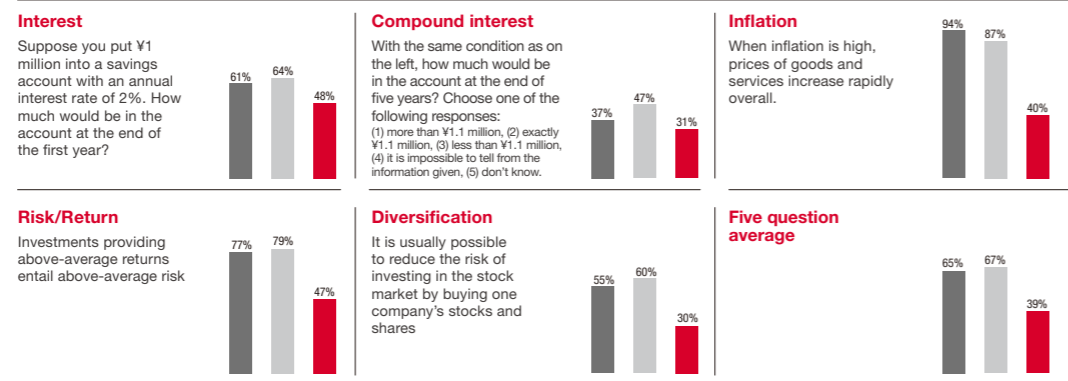
Asset-building taking new shape to meet rapid changes in the structure of society

Japan is at a point where approaches to asset-building are changing dramatically against a backdrop of an aging population, declining birthrate, and people living longer lives. People need to make their own efforts to build assets, and financial and economics education, particularly for young people, has become a vital issue. Financial and economics knowledge is important not only for appropriate asset-building but also for developing sound capital markets from a long-term perspective.

Nomura Group has long been engaged in financial

and economics education initiatives for young people in Japan. We initiated educational and awareness activities for university students in 2001, and today we are focusing on providing educational programs for all generations, ranging from elementary and junior high school students, to university students and adults. We are continuing to contribute to the creation of a truly thriving society by offering a diverse range of economics and securities education opportunities for children, who hold the future in their hands—and for all who wish to gain financial knowledge.

Comprehension of financial terms financial literacy: International comparison



Source: UK and Germany: from OECD International Network on Financial Education pilot study undertaken in 14 countries in 2010-11, Measuring Financial Literacy. (Questionnaire used in face-to-face and telephone interviews)
Japan: Nomura Research Institute (NRI), door-to-door survey of 10,000 consumers "Third Questionnaire Survey of 10,000 Japanese Consumers - Financial Edition" (number of respondents: 10,070) aged 18-79 across Japan in August - September 2016

Providing a wide range of tools for different purposes and audiences

We have been providing financial and economics education across different generations since the 1990s. Our programs and educational materials are designed to meet the needs in all areas set forth in "financial literacy as a life skill" within the broader "Financial Literacy Map" in a report by the Study Group on Financial Education established by the Financial Services Agency in April 2013.

Financial and economics education programs offered by Nomura Group

	Elementary school students	Junior high school students	High school students	University students	Instructors
Aim	Become familiar with "Money"	Let's Learn about the Meaning of Investment	Let's Learn about "The Future" and "Money"	Let's Learn about "Living Economics Activities" from a Practical Perspective!	Practical Financial and Economics Education
Course	Manabu Classroom for elementary schools (for learning about foreign exchange and stocks)	Investor Experience: "What Is Investing?" NOMURA Business Challenge: Teaching junior high and high school students about entrepreneurship	Let's Learn about Life Planning: "A Talk on Your Future and Money"	Sponsored Lecture: "The Role of Capital Markets and Securities Investments"	Seminars for instructors
Learning about stocks through games	Courses for children and parents to learn about investment based on animated cartoons				
Study materials (free distribution)	"The Economics Classroom" "Social System and the Role of Money" textbook	An introduction to the economy: "The T-Shirt Shop"	"STOCK FANTASY"	Sponsored Lecture: (reference library) "Investment Basics" "Japan's Capital Markets"	Textbook: "Social System and the Role of Money" (Instructors Manual)
Publications	"Nyanpa and the Great Adventure of Money"	Team challenge! Learning from Stock Investment: Nikkei Stock League "The Compendium of Securities Companies"			
Co-sponsored programs	The Nikkei Stock League stock education contest Sponsorship of "Nikkei Investing in the Future" contest				
Online	man@bow economics learning website				

Expanding efforts in education to improve financial literacy

Nomura Group's financial and economics education programs have been approved as official programs of the Olympic and Paralympic Games Tokyo 2020 in the field of economics and technology. In FY2016/17, we held financial courses at 104 universities throughout Japan. We also offered programs in which parents and children could participate together, and on the theme of entrepreneurship, which drew high demand from high schools. Tapping the experience of staff in our network of

offices in 47 prefectures nationwide, our branches have been working hand-in-hand with people in local communities to send Nomura Group employees to serve as visiting lecturers to schools throughout Japan. Through contact with employees who are professionals in finance, we hope children will deepen their understanding of finance and the economy. We also hope that they will make use of this knowledge as they build their future careers.

Implementation status of programs (as of March 31, 2017)

	Year first offered	No. of schools/participants, etc.	Total number of participants
Nikkei Stock League	2000	No. of teams: 26,118	103,528
Financial courses for universities	2001	No. of schools: 1,758	228,200
Financial courses for the general public	2003	No. of times: 7,850	391,650
Visiting classes (elementary, junior, senior high schools, universities, teachers)	2008	No. of classes: 1,066	43,787

Total number of participants
761,165

Donations of teaching materials (as of March 31, 2017)

	Year first offered	FY2016/17	Cumulative total
Teaching materials for elementary schools ("The Economics Classroom," "Social System and the Role of Money")	2008	No. of schools: 378	4,048
		No. of copies: 25,503	308,111
Teaching materials for junior high schools ("The T-shirt Shop")	2006	No. of schools: 56	4,778
		No. of copies: 4,664	452,660

Total: 761,000 copies



Courses for children together with their parents
In FY2016/17, we developed a program for parents and children together featuring an animated movie, and held the program at 15 branches.

To ensure the effective implementation of programs, we have been offering visiting classes in cooperation with local education coordinators. We have also been providing support by sending employees as lecturers to study groups organized by student bodies.



Special partnership program

The Nikkei Stock League is a competition-based stock education program for junior high school, high school and university students. Nomura Group has served as a special sponsor since the contest began in 2000. Each year, almost 100 of our employees participate as members of the report review panel.

As part of our post-disaster reconstruction support, we have been sending employees as visiting teachers for middle school students in disaster-affected areas. In Kumamoto Prefecture, employees visiting middle schools had students speak about their future dreams.