

Financial Literacy



Fundamental approach

Increasing financial literacy leads not only to enhanced asset formation and improved living standards, but also contributes to the healthy development of capital markets and the proper circulation of capital. Nomura Group has been providing financial and economics education to different generations of people, so as to raise individuals' knowledge and understanding of finance and economics.

Financial literacy for a wide range of people

Nomura Group was among the first in Japan to provide financial and economics education to young people who will lead the next generation, and has been continually doing so over the years. In 2001, we began offering courses for university students, and today, more than 400 employees from our branches all over Japan give lectures at more than 100 universities. In FY2018/19, in addition to classroom study, we introduced new courses that incorporate elements of active learning through group study and discussion, so that students can learn more actively with interest.

We also hold classes at elementary schools, junior high schools and high schools throughout Japan. As the government's curriculum guideline which will be gradually introduced from FY2019/20 aims to enhance "career education," "entrepreneurship," and "financial education," and to lower the age that people become adults in Japanese society, the number of requests from high schools, particularly for large groups of students, such as entire grades and entire schools, is increasing. In addition to the "Talk about your future and money" for

learning the basics of asset building, we are providing our original entrepreneurship education program "NOMURA Business Challenge." Through communication between Nomura Group employees and students, we not only improve financial literacy but also contribute to career education.

In addition, as an opportunity for adults to learn about finance and the economy, we provide employees of private companies and government employees with opportunities to enhance their financial literacy, including offering life planning seminars and workshops on defined contribution pension plans for individuals. In November 2018, we launched "Nomura Financial Academy," a course that students pay for which allows them to systematically gain practical knowledge in financial matters such as life planning and asset management. This program is not limited to our clients with securities accounts in Nomura Securities, but is available to the general public as well. In addition to a classroom-based program, we also offer a web-based program.

Nomura Group will actively work to improve financial literacy and contribute to the promotion of "From savings to asset formation through investment" in Japan.

Nikkei Stock League

Nomura Holdings, Inc. has supported the stock learning contest "Nikkei Stock League" (hosted by Nihon Keizai Shimbun), which will celebrate its 20th anniversary in FY2019/20, as a special partner since the very first year. More than 7,000 students from junior high schools, high schools, and universities participated in the 19th Nikkei Stock League, creating virtual stock portfolios according to their own investment themes and submitting reports. The report written by a group of five first-year students of Senior High School at Komaba, University of Tsukuba, who won the first prize, was titled "Help with Consumption and Overcome Disasters!" The team carefully selected 20 companies that face long-term challenges, such as regional revitalization and reconstruction assistance, and emphasized that support for the disaster-stricken areas through the "supporting consumption" will lead to the sustainability of Japan, a country which frequently faces disasters. Every year, more than 100 Nomura Group employees volunteer to serve as report examiners, evaluating the originality of investment themes and the understanding of economic and social mechanisms. At the same time, employees look forward to reading reports that evaluate Japanese companies from a fresh perspective based on the sensibilities of young people.

By participating in the Nikkei Stock League, students are made to consider "Their ideal future and society" and learn the meaning of investing in companies that lead to the realization of that ideal future, and realize that they can even solve social problems through investment, form sound capital markets, and support a prosperous society. In the 20th edition, the Nikkei Asia 300 was added to the list of applicable stocks, with the aim of fostering a global perspective. In addition, the Nikkei Stock League has continued to develop, such as linking up with LINE to facilitate the investment learning experience. We will continue to support the Nikkei Stock League, which is creating better ways to learn, making it easier to participate, and continuing to evolve.

SDGs for School

Nomura Group is working to achieve the goals set out in the "Sustainable Development Goals (SDGs)" adopted at the UN Summit in 2015, from the perspective of financial and economics education. The Nikkei Future Investment Program (hosted by Nihon Keizai Shimbun), for which Nomura Group is a special supporter, encourages participants to focus on solving various global issues when deciding which companies to invest in. In addition, in FY2018/19, we began supporting the "SDGs for School" project to promote SDGs, with the goal of supporting teachers and students who practice education with the aim of creating a sustainable society. In FY2018/19, we held a study session for Nomura employees, inviting Mr. Ryobun Santo, a high school teacher working with Think the Earth, the organization that promotes the program, as an instructor. We put together a video overview of his lecture on the significance of SDGs, expectations for companies, and the possibilities for SDGs education, and posted the video on Nomura Holdings' website. SDGs conform to our corporate philosophy of "Helping to enrich society through our expertise in capital markets." Finance and economics play a role in realizing a sustainable society and environment, and have the power to solve the issues highlighted in the SDGs. We will continue to work on financial and economics education to convey this basic philosophy to the next generation.

