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Digital Transformation

Our strategy is to provide Nomura's services both online and offline, seamlessly with digital technology. We aim to create additional value that goes beyond the traditional financial framework while providing clients with more satisfying experiences.

Digital Transformation in Action

Environment for Digital transformation

Streamline and enhance internal operations

Focusing on high value-added analysis and advisory services by promoting the automation and efficiency of internal operations.

Improving existing client UI/UX

Providing Nomura services through highly satisfactory communication methods:

- Consulting through Contact Centers → P36
- Nomura Navigation → P35

Attracting a new client base

New approach in catering to a younger demographic/ attracting a younger client base.

Delivering new value propositions

We aim to provide new value that goes above the existing financial framework by utilizing advanced technology and Nomura's network.

Organization and Talent

Strengthening the structure for promoting digital strategies by increasing the skillset of officers and employees by recruiting people externally → P74

Data Strategy

Promoting data analysis that leads to business decision making and an improved client service experience. Other enhancements include the automation and efficiency of operation processes in corporate and trade booking and reporting processes.

Cloud Strategy

Creating a flexible client service system by utilizing cloud services

Smartphone Investment Service

LINE 証券



Together with the LINE group, we are working to promote securities investment among young people and the working generations, who we have not been provided with as many products and services. In 2019, we began providing stocks and ETFs and have steadily expanded our lineup to investment trusts, FX, and accumulated investment services. In 2021, we launched LINE's iDeCo (Individual-type Defined Contribution pension fund), which allows users to join the iDeCo platform operated by Nomura Securities. As of the end of March 2021, we had 600,000 accounts, and will continue to contribute to the growth of the securities market by expanding services that are user friendly.

Providing Nomura's Content through Smartphone Applications

OneStock



OneStock is an asset management smartphone application created with Money Forward in June 2020. By providing details, users can learn their "asset life span" that is estimated with Nomura's expert insight. By automatically linking the account data of multiple financial institutions and by having the AI assess the value of real estate, users can manage all of their assets in one place. Furthermore, it is equipped with a monthly and annual report function that enables the overall trend of assets, the performance of individual stocks to be checked, and a diagnostic function that enables appropriate asset allocation to be listed based on asset status.

FINTOS!



FINTOS! is an investment information application based on the concept of "a hint for investment." We provide investment information services that can be accessed via smartphones focused on research and analysis through our global research network. In addition to FINTOS! original articles, users can access a wide range of news articles, watchlists, financial results schedules, and can subscribe to Nomura's research reports which are accessible whether or not the person has an account with Nomura.

Value Chain using Blockchain Technology

Origination & Advisory

BOOSTRY

To achieve our mission of "Connect challengers and supporters by making it available to transfer all rights", we have developed and launched a platform for issuing and trading digital securities that are tokenized based on blockchain technology, and provide issuing services. In addition to conventional fundraising such as corporate bonds, new possibilities are created for various rights holding and transferring mechanisms by using digital securities. For example, by tokenizing commercial property rent paid by tenants to land owners and investors could be distributed in the form of discount coupons that can be used towards purchases from tenants. We also support IT services for financial institutions and companies who use this platform, aiming to build infrastructure for the new form of transactions.

Market Infrastructure

KOMAINU

As one of the first custodian for digital asset investors, Komainu provides secure and efficient custodial services for investment in digital assets. Today, we have more than \$4 billion in custody from asset management companies, financial institutions, and government agencies, providing application-based custodial services that meet the highest security standards. In April 2021, we obtained third-party certification that meets the highest industry standards to provide safe custodial services for investors. We continue to build the future of digital assets by providing secure storage services and by playing a central role in institutional investors' investment strategies.

Supporting Client Innovation



Nomura SRI Innovation Center is the first members-only innovation center for Japanese companies providing a coworking space on the SRI International (SRI) campus in the heart of Silicon Valley. In addition to providing workshops and guest lectures carefully

selected by SRI, programs tailored to the needs and challenges of members are also offered. This project will connect Japanese companies with SRI's laboratories, SRI Ventures, university research institutes, technological R&D labs, startup companies, etc. We will drive innovation for our clients in areas such as the transfer of advanced technologies to markets, evolving business models and innovative best practices.