

# Financial Literacy

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. The smooth circulation of money, which is said to be the lifeblood of society, is essential for the achievement of all of the SDGs. Nomura Group continues to provide financial and economics education to help all people lead prosperous and independent lives.



Extensive experience

Since the 1990s, we have been continuously engaged in financial and economics education for a wide range of age groups in Japan, from elementary and junior high school students, to university students and adults, in order to enhance people's knowledge and understanding of personal finance and economics. In 2001, we began offering lectures to university students, and now more than 400 employees from our branches nationwide participate as lecturers. We also provide numerous lectures on life planning, pensions, and other topics directly related to people's lives. In 2006, we began creating original learning materials, offering a total of six types of educational materials free of charge to interested schools across the country.



Unique educational programs

In addition to providing participation-based classes at elementary schools, junior high schools, and high schools throughout Japan, Nomura Group is also a special sponsor of the Nikkei Stock League, a stock learning contest for students hosted by Nikkei Inc., and also develops and provides various programs that leverage the Group's comprehensive strengths and expertise in finance, such as the Nomura Financial Academy, in which financial professionals from inside and outside the Group serve as instructors, and the investment experience game "Tsumitate Go! (Investment Go!)" offered by Nomura Asset Management.



Digital Transformation

In response to COVID-19, we are bolstering our provision of programs that utilize remote environments as a new form of classes. As a result, we now have a foundation for delivering programs to more people, including events in which multiple schools in remote locations participate simultaneously, and classes conducted between the head office and branches. Hearing what other schools are doing and listening to presentations has made the education more effective, and we are taking on the challenge of digital transformation in financial and economics education.

## Outcome

We will provide optimal solutions that utilize the various functions of the Group to meet the challenges faced by diverse stakeholders. We will also contribute to resolving social and environmental issues through continuous cooperation with stakeholders.

Off-site lectures, sponsored lectures, and educational materials provided to

approximately **26,000** schools

Cumulative total from FY2006/07 to FY2020/21

Number of participants receiving financial and economics education:

Over **910,000** people

Cumulative total from FY1989/90 to FY2020/21

More than **1 million** original learning materials

Cumulative total from FY2006/07 to FY2020/21



Explanation of finance and economics based on Nikkei Stock League



Junior high school Social Studies textbook that teaches economics through entrepreneurship

■ **The Nikkei Stock League** is an exciting contest with over 6,000 participants each year (cumulative total of 130,000 participants). In the first half of the contest, students learn the basics of economics and equity investing, and in the second half they spend approximately three months building portfolios based on investment themes determined by each team and reporting on their performance.



Some of the participants commented that it made them interested in the economy and that it was useful for finding a job and for their lives thereafter.

■ **Nomura Financial Academy**: A diverse lineup of financial and economic information that goes beyond asset-building to address the concerns of a wide range of age groups about money. Delivered in full online lecture format.

SDGs for School: Since FY2018/19, we have begun supporting the SDGs for School, a project to promote the SDGs, based on our support for the idea of helping teachers and students who apply education aimed at creating a sustainable society.



■ **Online Courses**: Technology helps to connect multiple schools, as well as to offer classes connecting the head office, branches, and schools. Online courses make it possible to offer content fully leveraging the unique characteristics of each location, such as "Securities Company Work and Satisfaction" from branches and "SDGs Initiatives" from the head office.



Online classes were also conducted in connection with the Singapore Office and other overseas locations.

■ **Economic learning site "man@bow (Let's learn!)"**: Jointly run with Nikkei Inc. to promote knowledge and understanding about economics and finance to a wide range of age groups. More than 600,000 PV per month

