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# Financial Well-being

By helping people learn about finance, we aim to create a world where everyone has the freedom to choose how they live

The need for financial education is growing against the backdrop of the lowering of the official age of adulthood in Japan as well as the arrival of the era in which more people live to the age of 100. We believe that more widespread financial education will lead not only to enhanced asset formation and improved living standards, but will also contribute to the healthy development of capital markets and the proper circulation of capital.

Nomura has been providing financial education programs for people of all ages, ranging from

children to adults for more than 20 years, dating back to the 1990s.

In April 2022, Nomura Securities established the Financial Well-being Dept. in order to strengthen our financial education capabilities. All Nomura Securities branches have established a Financial Well-being Promotion Team, headed by the head of each branch, to provide financial education to a diverse range of students in accordance with the distinct profiles of each community and region.

### The Nikkei Stock League

#### Develop ability to judge

A financial and economic contest for students from junior high schools, high schools and universities. Students form teams of 3-5 people and establish a theme based on what they are interested in and what they view as issues. They select stocks according to their theme and compete with

other teams for content by preparing and submitting a report on their process. This year marks the 23rd time the contest has been held, and we have been a special sponsor since the first contest. A total of 138,000 students have participated in the contest thus far.



Training/seminars for companies

#### **Examples of** awards

Nomura Holdings, Inc. Nomura Report 2022

Our financial education learning materials received awards from a number of organizations.

The Town T-shirt Shop and Financial Literacy to Brighten Your Life received the Excellence Award at the Consumer Education Materials Awards 2022 sponsored by the Consumer Education Support Center.



Nomura's "Man@bow (Let's Learn) Class" provided at off-site won the 3rd Japan Childcare Support Grand Prize. (Sponsored by the Japan Child Care Support Association)



School education and off-site classes

High school students

Sponsored classes for university students University students

Young adults

Individual retirement consultations

Elderly people















Financial education initiatives offered since the 1990s

## Introduction of initiatives thus far

90's -

2000

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Sponsored lectures for university

students

2004 2001

> Securities Began providing classes for adults

2006

Began providing educational materials and off-site classes for elementary schools

2008

2011

Began providing experience programs and off-site classes for junior and senior high school students

2014

Development of new educational materials and participation in Saturday classes by the Ministry of Education, Culture, Sports, Science and Technology

Began providing parent-child seminar program

2017

Certification for Tokyo 2020 official program 2018

Began offering Nomura Financial Academy classes 2020

Began providing online courses and started Nomura Financial Academy on-demand

Launched new educational materials in line with new high school curriculum

2021



Nikkei Stock League participants

138,000



educational

materials for

junior high

schools

Sponsored classes and off-site classes



Number of participants having received financial education

948,000



Original teaching materials