Investor Day

Future Innovation Company

Hajime Ikeda
Head of Future Innovation Company
Nomura Holdings, Inc.

April 4, 2019
A cross-divisional internal company established on April 1, 2019

VISION
Create ideal services and future with clients

MISSION
Leverage innovation including digital technologies to significantly expand Nomura’s core services to a wide range of clients
Future Innovation Company established to combat low awareness of Nomura’s Online Services

Industry leader in terms of client assets in online accounts

1. As of Dec. 2018; Source: Nomura, based on data from each company’s website.
Future Innovation Company initiatives

1. Leverage and expand client franchise
2. Offer existing services online
3. Digitalization of research data and content
4. Utilize internal and external technologies

Establish group-wide digital/online brand strategy
Leverage and expand client franchise

Target client segments

A Clients managed face-to-face
B Non-face-to-face client base
C New customers
D Co-work with platformers

- Leverage know-how from face-to-face services and information on client needs gathered online to provide the best, most effective services to clients
- Create optimal points of contact with clients through a hybrid of digital and call center services
- Expand range of online products and services
- Utilize insights and expertise acquired in non-face-to-face businesses to attract new clients
- Approach new clients by collaborating with online platforms that provide both financial and non-financial services

Existing clients

5.35 million accounts

UHNWI + corporates
HNWI
Mass affluent
Mass retail

Increase client franchise
Offer existing services online; digitalization of research data and content

1. Offer existing services online
   - Deposits
   - Securities
   - Loans

2. Digitalization of research data and content
   - Insights from Retail, Wholesale and Asset Management businesses
   - Expert information (Research, etc.)

3. New Services
   - Inheritance
   - Insurance
   - Luxury items (Art, etc.)

Nomura Data Bank
- News, market trends
- Financial education
- Tax, inheritance, legal

Provide online services in 1-3 order below:

1. Deposits
2. New Services
3. Digitalization of research data and content
Utilize internal and third-party technologies

<table>
<thead>
<tr>
<th>Internal technologies</th>
<th>Third-party technologies</th>
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<tr>
<td><strong>Asset Management</strong></td>
<td>Accelerator program</td>
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<tr>
<td>- Innovation Lab</td>
<td>- Collaborate with venture companies to develop ideas into businesses</td>
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<tr>
<td>- Apply big data and AI to asset management business</td>
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<tr>
<td><strong>Wholesale</strong></td>
<td>Corporate venture capital</td>
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<tr>
<td>- Financial Engineering &amp; Technology Research Center</td>
<td>- Establish fund to collaborate and gather information on new technologies</td>
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<tr>
<td>- Develop indices using AI and big data</td>
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<td>- Digital Office</td>
<td>- Collaboration with platformers</td>
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<tr>
<td>- Provide institutional investors with cutting-edge services using AI</td>
<td>- Collaborate with platformers with extensive population of users</td>
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<tr>
<td><strong>Strategic subsidiaries (N-Village)</strong></td>
<td>- Expand products and services, collaborate with providers</td>
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<td>- Expand into new business areas beyond financial services</td>
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Trusted partner clients turn to
- Always there 24/7 to answer questions and maximize wealth

Develop digital advisor that leverages latest technologies

Requirements
- Leverage digital
- Be approachable and intelligent

Ultimate client experience
Medium to long term: Digital advisor

Clients

Digital advisor

Smartphones/personality matching

Best matched to each client to easily find out concerns and provide solutions

Provide advice 24/7

Nomura Data Bank

News, market trends
Expert information (Research, etc.)
Financial education
Insights from Retail, Wholesale and Asset Management businesses
Tax, inheritance, legal

Chatbot

Provide information quickly and accurately

Intelligent automation

Operator

AI helps operators provide services to clients

Build detailed Q&A to help develop chatbot and other digital advisor services
Creating the future together

Before

Retail

- Client franchise
- Insights from face-to-face
- Data, content
- Online digital technologies
- Contact centers

Asset Management

New business areas

Wholesale

After

Retail

- Future Innovation Company
- Client franchise
- Insights from face-to-face
- Data, content
- Online digital technologies

Future Innovation Company

Contact centers

Data, content

Online digital technologies

Asset Management

New business areas

Wholesale

- Future Innovation Company to integrate each function and swiftly implement initiatives across Nomura Group

- Provide data and services from each division as required
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