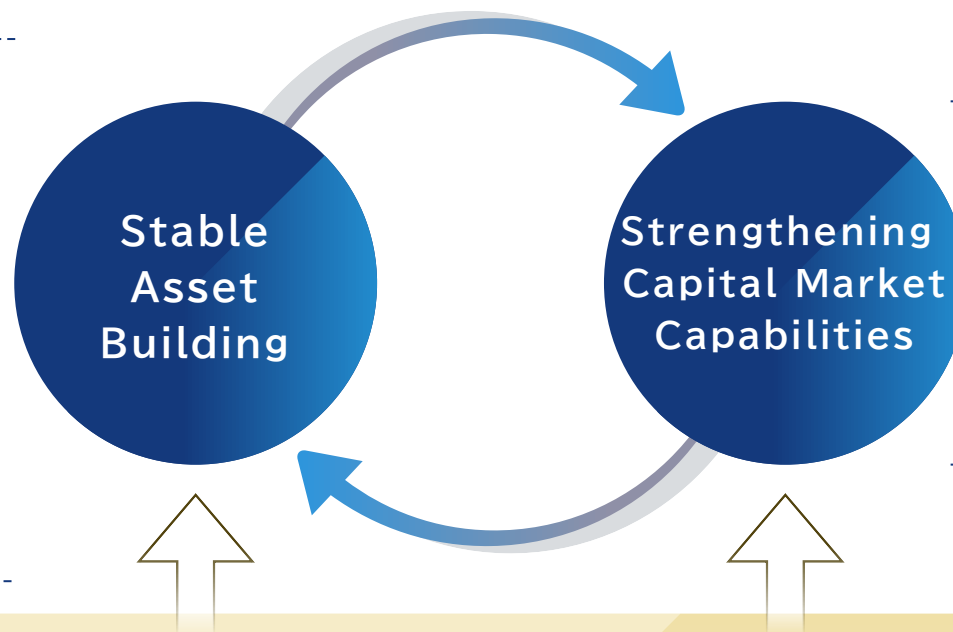


The Shift from Savings to Investment and Beyond

Driving the growth of Japan's economy
by accelerating the shift and supplying risk capital

- Further develop and promote NISA and defined contribution pension system
- Work with J-FLEC to promote financial literacy and change investment behaviors
- Provide secure and reliable securities services (eg, addressing unauthorized access/fraudulent transaction issues, and supporting elderly customers)



- Promote fundraising for startups, (such as J-Ships and other means for investing in unlisted shares)
- Expand the corporate bond market
- Promote sustainable finance

Uplifting the Securities Industry to Support the Capital Flow

Improving professional ethics and expertise

Enhancing cyber security measures

Driving operational efficiency in middle and back-office

Pursue digital transformation and use of AI to improve operational efficiency and customer services