

Digital Strategy

Message from the CIO



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We are now in the second year of our Medium-Term Management Plan. In our previous plan, we built the foundation (our environment, human resources, and culture) to pursue digital innovation. The current plan marks a new phase: fully leveraging the latest technologies to transform our business model and take the Group to the next level.

Digital technology is evolving fast. New advances like AI and blockchain are emerging one after another. Our Group formulated the AI Governance Mission Statement, the first of its kind in the securities industry. By swiftly putting advanced technologies to work, we are deepening our business and driving digital innovation. To guard against cyberattacks and unauthorized access, we are adopting the latest technologies and strengthening our operational systems. We are committed to offering services our customers can trust and use with peace of mind.

To add to this momentum, we have set two KPIs: the number of value created digital projects, which are projects aimed at using digital technology to drive business transformation, and the number of digital project trials, which help build a culture that embraces experimentation and learning from failure. These KPIs reflect our push for digital innovation throughout the Group. We will continue to offer products and services tailored to each customer's portfolio and life plan. By making our services even easier to use, we aim to **maximize customer asset value**.

▶ P85 Daiwa Securities Group AI Governance Mission Statement

Strategy and direction

The current Medium-Term Management Plan positions pursuing digital innovation as a core group strategy—our Digital Strategy. To **maximize customer asset value**, we are pursuing two tracks: deepening our business and driving digital innovation. These efforts rest on three main elements.

The first is transforming the business model for the wealthy. We are developing services that give us a detailed understanding of each high-net-worth customer's total assets and profile, so that we can offer products and services that better meet their varied needs. We are also improving our proposal and analysis tools to deliver sharper portfolio analysis based on a deeper understanding of each customer. In parallel, we are developing high-quality products, including digital assets.

The second is transforming the business model for asset-builders. For customers who are just starting to build assets, we are building a platform to expand our online product and service offerings. We are enhancing our digital approach by introducing and expanding AI operator services. By using AI to respond to customer inquiries and reduce wait times, we aim to improve the quality and speed of our customer service.

The third is digital innovation. We are stepping up our data utilization, rolling out AI across our operations, and creating new businesses in the Web 3.0 space. Generative AI has rapidly advanced in recent years. AI agents, which can carry out tasks once handled by people, hold real promise for deep business reform. We have formed a strategic partnership with Microsoft and are working to embed this collaboration throughout the Group. In Web 3.0, we are building a system that draws on each Group company's strengths, tackling a range of projects through agile coordination. We will keep taking on new challenges, pushing business transformation, creating new ventures, and deepening ties with top-tier tech firms that have advanced capabilities.

People are the driving force behind these efforts. We believe that blending business ideas with cutting-edge digital technology will lead to lasting results. To raise digital literacy among all our employees, we run two key programs. The Digital IT Master certification system develops leaders in business transformation using advanced digital technology. Daiwa Digital College helps employees build both basic and role-specific skills in digital and data use.

Digital Strategy

Key initiatives

In April 2025, our Group was selected as a Noteworthy DX Company 2025 in the DX Stocks program, jointly run by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange. We were recognized for our advanced use of digital technologies such as AI, the expansion of our security token business, the creation of social value through new models for asset management and fundraising, the development of skilled digital talent, and our active pursuit of new projects through partnerships both inside and outside the Group. We will continue working to offer products and services that help **maximize customer asset value** and corporate value.

▶ AI operator service

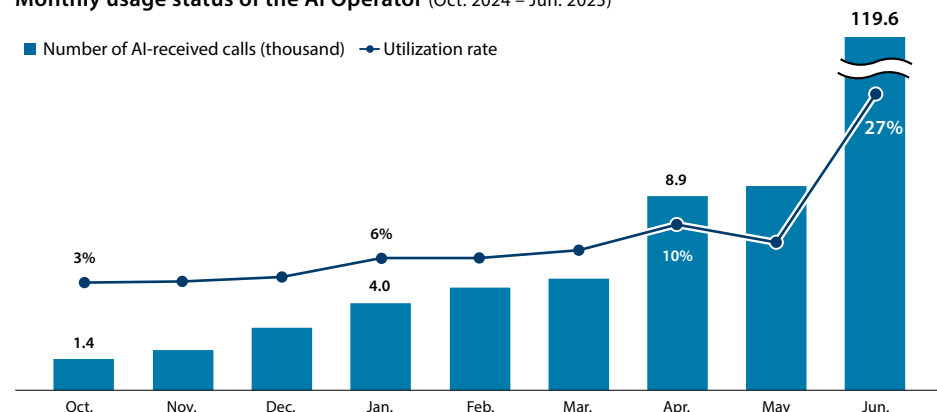
With the launch of the new NISA system in 2024, the shift from savings to asset formation has picked up speed. As more customers take an interest in building assets, inquiries have been rising. In response, we introduced an AI operator service.

Since its launch, the service has seen strong uptake and a high rate of repeat use. The AI handles questions on market trends and account procedures, playing an important role among all the inquiries at our contact centers. By automating routine questions and procedures, we have freed up human operators to focus on more complex consultations and higher-value support.

Until now, our use of AI has mainly aimed at streamlining internal operations. From here on, we will actively develop products and services that deliver direct value to customers.



Monthly usage status of the AI Operator (Oct. 2024 – Jun. 2025)



▶ Daiwa Securities generative AI chat

We have launched the Daiwa Securities generative AI chat, a new service that answers customer questions based on the FAQs on the Daiwa Securities website. This AI chat tool flexibly handles a wide range of customer questions, using charts and links to relevant manuals to give clearer, more detailed answers backed by more data than before. Alongside our AI operator phone service, it helps us further improve the quality of customer support.

▶ Smartphone app: D-Port

To meet the diverse asset-building needs of our customers, we launched D-Port in April 2025. This app supports asset management and investment, offering a seamless platform for accessing services from across our Group companies and partners—regardless of whether the user holds a Daiwa Securities account. D-Port tailors services to each person's profile and life stage, providing a smooth, personalized experience with a biometric login and AI-driven recommendations. We will continue strengthening our partnerships and enhancing asset management features. Through regular updates based on customer feedback, we aim to offer more personal, practical tools—such as expansion of linked asset options and household budgeting features.



▶ Smartphone app: Daiwa Lens

In April 2025, we launched Daiwa Lens as part of our financial and economic education efforts. The app uses generative AI to analyze photos taken by users and displays investment-related information, such as the stock prices of companies linked to the photographed objects. By simply snapping pictures of everyday items, users can easily explore investment opportunities. This feature makes finance and economics more accessible for those unfamiliar with the field.

This app emerged from an idea that won our 2023 internal business idea contest. Bringing it to life has helped foster a culture of innovation within the Group. We will continue to draw on business ideas of our employees and develop new, forward-thinking services that raise long-term corporate value and contribute to society.



Google Play
(Android)



App Store
(iOS)



▶ Agreement with Microsoft Japan on strategic framework

In June 2025, we signed a multi-year strategic agreement with Microsoft Japan to boost employee productivity and greatly enhance the value we offer customers through AI agents. We aim to lead the use of AI in Japan's financial sector and deliver higher-value services.