IT Governance

Basic Approach

We are reinforcing our resilience to protect our unchanging value and to respond to new risks associated with the provision of new value. In addition, we are continuously shifting from human-dependent processes to system-based operations while enhancing the project planning and development frameworks that support this shift, and establishing and managing our IT systems architecture. As a financial organization that plays a role in social infrastructure, we will continue to combine stability and flexibility while leveraging digital technology to drive our business.

Initiatives to Strengthen Resilience that Supports Stable IT systems Operation

In line with our progress toward digitalization, we are working to expand both services and functional linkages between internal and external systems to enhance customer convenience. At the same time, we face the growing possibility that system failures will have greater impacts on customers, making stable systems operation increasingly important. We are enacting measures to prevent system failures, such as enhancement of system resources, detection of early signs of system failures, and preventive maintenance, while also working to strengthen resilience in the event of a failure through ongoing improvements to our contingency plans, systematization of non-automated response to failures, and enhancement of training content to minimize the effects of failures.

In addition, the SMBC Group Technology Advisory Committee meets regularly to raise the level of IT-related initiatives.

In FY2024, discussions on the topics of "quantum computers and quantum-resistant cryptography" and "generative AI" addressed the current state of technology and future outlooks based on recent social trends.

See P. 114 for information on SMBC Group Technology Advisors.

SMBC Group Technology Advisory Committee

AI Governance

We are actively working to rapidly enhance our AI governance capabilities to address the increasing risks and social responsibilities associated with the advancement and broader use of AI technologies. In FY2024, we established and published our AI Policy as a common guideline for the entire SMBC Group. It is based on the core principles of "Ethical and Responsible Use of AI," "Provision of Safe and Reliable AI," and "Creation of Social Value through AI." Additionally, to comprehensively manage the diverse risks surrounding AI, we have built and launched a cross-functional review framework involving relevant risk-related departments for AI use cases.

Contribution to Solving Social Issues and Endeavors to Create New Social Value

As part of our environmental initiatives identified as Group materiality, we aim to achieve net zero GHG emissions from our own operations by 2030. SMBC Group's data centers account for about a quarter of our GHG emissions in Japan. We are undertaking measures to save energy at existing centers, including AI-driven air conditioning control optimization and expansion of solar power generation facilities, and will further reduce environmental impacts through energy conservation at planned next-generation data centers. In terms of contribution to "Japan's Regrowth," SMBC Group provides a variety of in-house digital and IT training content which is planned and supervised by Digital University, a digital and IT training organization within SMBC Group, while creating extensive opportunities for digital education. We will also agilely deploy IT resources in initiatives that contribute to the creation of social value and will contribute to solving social issues through the use of IT across SMBC Group.