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Senior Managing Executive Officer
Group CRO

See page 74 for more information on our risk management initiatives.

Message From

Chief Risk Officer

SMBC Group is advancing initiatives to further accelerate growth under its new vision established in FY2026. Meanwhile, the risks surrounding the Group are becoming increasingly diverse and complex, including escalating global geopolitical tensions, environmental changes accompanying the normalization of domestic monetary policy, inflation concerns and financial instability in various countries, and the threat of cyberattacks.

Based on this risk awareness, the risk management division is working on four priorities to firmly support SMBC Group's challenges.

First is the realization of risk-sensitive and highly resilient operations. In an environment of high uncertainty, having a framework capable of responding flexibly and appropriately to various risks is crucial. Through enhancing stress testing and early-warning monitoring, we will capture risk changes in a timely manner, leading to rapid impact analysis and agile review of business operations. We will also work on improving the effectiveness of our crisis response framework.

Second is the development of a risk management platform that supports business portfolio transformation. In line with our business strategies, such as expanding business in Asia and capital markets and strengthening asset-light businesses, we will enhance risk management and promote sound risk-taking through risk visualization and appropriate control.

Third is the thorough implementation of disciplined, integrity-based risk-taking. By embedding the "Behavioral Guideline on Compliance and Risk" into daily operations and enhancing individual risk ownership, we will cultivate a risk culture that leads to sound judgment and actions, even amid environmental changes and business expansion.

Fourth is the digitalization of risk management operations through the use of AI. The required scope and expertise for risk management are broadening further with business expansion. Through proactive AI utilization and system development, we will improve quality and speed, advancing the construction of a more sophisticated and efficient risk management framework. Furthermore, to promote the use of AI within SMBC Group, we will also work on ensuring appropriate governance.

Going forward, as Group CRO, I will continue to work on building a robust and forward-looking risk management framework, enhance risk ownership among officers and employees, and support the sustainable growth of SMBC Group.