Cybersecurity

Basic Approach

Amid accelerating digitalization and a changing environment for financial services, the posed by cyber threats is growing increasingly serious.
To provide safer, more secure services to customers and achieve a society that is resistant to cyber threats, SMBC Group will further strengthen its cybersecurity.

Cybersecurity Management System

Viewing cybersecurity risks as one of the top risks faced by our management, we continuously engage in cybersecurity initiatives led by management under our "Declaration of Cybersecurity Management." We manage cybersecurity risks within the framework of company-wide risk management. The Cybersecurity Management leads the formulation of related basic policies based on the external environment, business strategy, and other factors.

These matters are regularly discussed by the Management Committee, and oversight is exercised through discussions by internal committees such as the Board of Directors, Risk Committee, and Audit Committee.

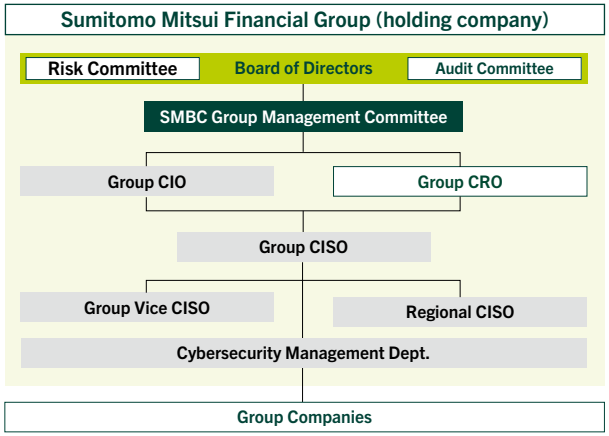
To clarify the role of promoting effective cybersecurity measures, we have established the position of Group CISO under the Group CIO and CRO. As the party responsible for general oversight of cybersecurity, the Group CISO engages in supervision and guidance for the development of Group and global system and the promotion of measures at sites from a professional perspective. Additionally, under the leadership of the Group CISO, we have appointed Group Vice CISOs and Regional CISOs, and have established a cybersecurity management structure encompassing over 850*1 professional staff on a Group and global basis.

*1 As of March 31, 2026

System for Responding to Cyber Incidents

We have established a CSIRT*2 in preparation for cyber incidents. The CSIRT actively collects information on attack vectors and on vulnerabilities within and outside the Group, and coordinates with national authorities and bodies such as U.S.-based FS-ISAC*3 and Financials ISAC Japan. We have also established a SOC*4, a dedicated organization for network monitoring and analysis, under a 24-hour, 365-day full-time monitoring system. Additionally, through close collaboration with SOCs established in Europe, the U.S., and Asia, we will further strengthen security surveillance on a Group and global basis.

SMBC Group's Cybersecurity Management System



*2 Computer Security Incident Response Team
*3 Financial Services - Information Sharing and Analysis Center
*4 Security Operation Center

See our website for more information on cybersecurity.
https://www.smfg.co.jp/english/company/organization/cybersecurity.html

Preparing for New Threats

Recognizing advanced AI as a threat, we launched a specialized team to respond swiftly to rapid situational changes. By conducting thorough information gathering and fact-finding, we will identify challenges and implement necessary countermeasures promptly.

FY2025 Initiatives

We developed group-wide, common management standards and promoted the strengthening of company-wide governance. In response to threat trends, in addition to defending against external attacks, we also strengthened defenses operating under the assumption of internal threats. We worked to balance the utilization of new technologies with security.