I&T Strategy

We will turn information and technology into a competitive advantage to lead the evolution of the trust banking business

Manatomo Yoneyama
President, SuMi TRUST Bank
He also serves as the Head of Information and Technology (I&T sections), which was established by the integration of SuMi TRUST Bank and Sumitomo Mitsui Trust Systems & Services in April 2026. He assumed the current position after serving as General Manager of Corporate Planning Department, Senior Managing Executive Officer, etc.

The head of SuMi TRUST Bank, who also serves as the Head of Information and Technology, talked about a productivity improvement model that is unique to a trust bank.

The world is currently in the midst of structural change comparable to the Industrial Revolution. Advances in technology centered on AI are changing society, client behavior, and the very nature of businesses. AI has evolved beyond a tool for analysis and automation, prompting us to rethink our business operations and value creation. Globally, a shift to technology-centered management is accelerating, and at SuMi TRUST Bank, the proactive challenge in advanced technology is a prerequisite for competitiveness.

Based on such understanding of the business environment, in April 2026, our Group integrated SuMi TRUST Bank and Sumitomo Mitsui Trust Systems & Services, making a new start in the "I&T Sections." This is not just a reorganization, but an expression of our commitment to change by placing "Information," which is an intellectual resource, and "Technology," which is responsible for implementation and operation, at the core of value creation. Under a new structure of approximately 1,350 employees, we will evolve into a "Business Solution Partner" that brings together the development capabilities and co-creates business value. "'I' envisions business opportunities, while 'T' brings them to life." This circulation is the "reliable and secure production system" that will pave the way for the future.

While SuMi TRUST Bank's strength lies in providing diverse, high-quality trust banking services, we have faced issues in terms of productivity and scalability due to increasingly customized processes. As the use of AI is accelerating, we will transform our business processes by leveraging our in-house capabilities on a standardized production platform, rather than relying on individual development by external parties.

SuMi TRUST Bank uses AI to emphasize "Human in the Design," where people design, implement, and take responsibility for the results. By building and deploying the methodologies cultivated in RPA in-house as "BPaaS*," we will strive to achieve productivity improvements in a form that combines repeatability and scalability, even in high-mix, low-volume operations.

The management resources generated through these efforts will be used to create next-generation businesses. In particular, in the blockchain domain, we will work to enhance initiatives of new trust services such as tokenization of real-world assets and digital asset custody.

As President, I will personally oversee the I&T Sections, lead them from the forefront and contribute to sustainable growth and enhanced competitiveness.

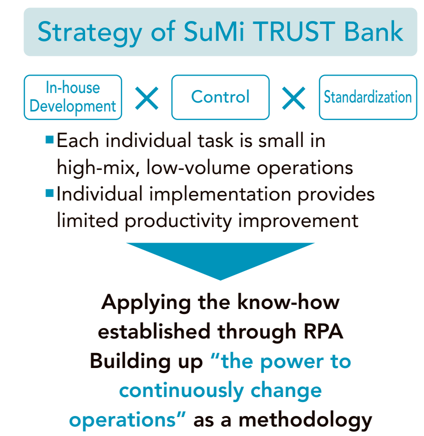
* Business Process as a Service: A model for building and deploying business processes on a platform

Future Initiatives to Implement the I&T Strategy

1 Engine of value creation

SuMi TRUST Bank is changing its traditional operations that rely on manpower and one-off processes to provide diverse and high-quality services tailored to each client, which is our strength. We have standardized the knowledge and expertise cultivated in the field into reusable frameworks that can be applied even to high-mix, low-volume operations, placing BPaaS at the core of our efforts to build and deploy solutions across the organization on a standardized, well-governed production platform. We will use AI to redesign end-to-end business processes to dramatically increase productivity while maintaining high quality. In addition, we will position blockchain as a key technology area, and in FY2026, we will turn proof-of-concept initiatives into businesses in conjunction with the asset management business. For the RWA* tokenization, we will gradually expand target assets, starting with funds such as MMFs, and roll out the functions unique to trust banks, including issuance and custody, to the digital domain. By FY2028, we aim to establish a platform-type business that supports advanced asset formation and distribution, including token management and custody. *RWA…Real-World Assets

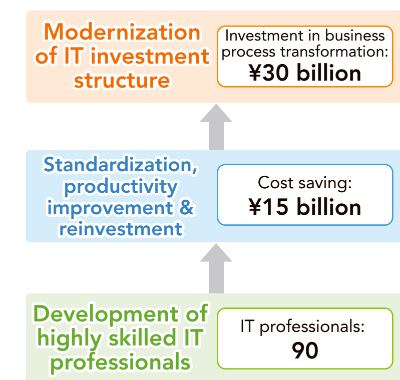
● Methodology for using AI



2 Modernization of I&T infrastructure and productivity improvement

Starting with the expansion of highly skilled IT talent, SuMi TRUST Bank will promote bringing project management for key projects in-house, expansion of the use of standard and new technologies, and reduction of maintenance man-hours. As a result, we expect total cost savings of ¥15 billion over three years. We will increase the allocation of the investment capacity created by these cost savings to 70% for development aimed at creating added value. In particular, we will allocate ¥30 billion to investments that contribute to business process transformation, thereby promoting a qualitative transformation of our IT investments. At the same time, we will advance the sophistication of the overall architecture by standardizing the development infrastructure and technologies and reconstructing robust and efficient development business processes. By concentrating resources on upstream processes and streamlining midstream and downstream processes, we will improve the diversity, speed, and quality of development. Through a standardized development platform, we will refine it as a source of competitive advantage with productivity, agility, and resilience, which supports the creation of value unique to SuMi TRUST Bank.

● Interrelationships and numerical targets of each initiative



3 Evolution of human resources and organizations in I&T Sections that support co-creation

In April 2026, SuMi TRUST Bank integrated its operations with those of Sumitomo Mitsui Trust Systems & Services and created the "I&T Sections" with about 1,350 employees. In addition to personnel within the Group, external professionals such as Ms. Natsumi Kurashima, who served as an IBM Fellow, were appointed to lead the management team. By incorporating diverse knowledge into the management team, we are building an organization that goes beyond conventional approaches.

In the I&T Sections, under the themes of "in-house development" and "modernization," we will establish an integrated framework that supports business value creation across the entire process, from strategy and architecture planning through design, implementation, and operations. We will continue to foster human resources with expertise in advanced technology and implementation capabilities through in-house development, and embed knowledge within the organization through the movement of talent within and outside the organization. By establishing a system that enables these capabilities to be applied consistently and repeatedly, we will improve our capability to address changes in a sustained manner.

● Future vision for the I&T Sections