

Shaping the Future of Financial Services - Our Strategic Vision -

June 3, 2025

Fujitsu Limited

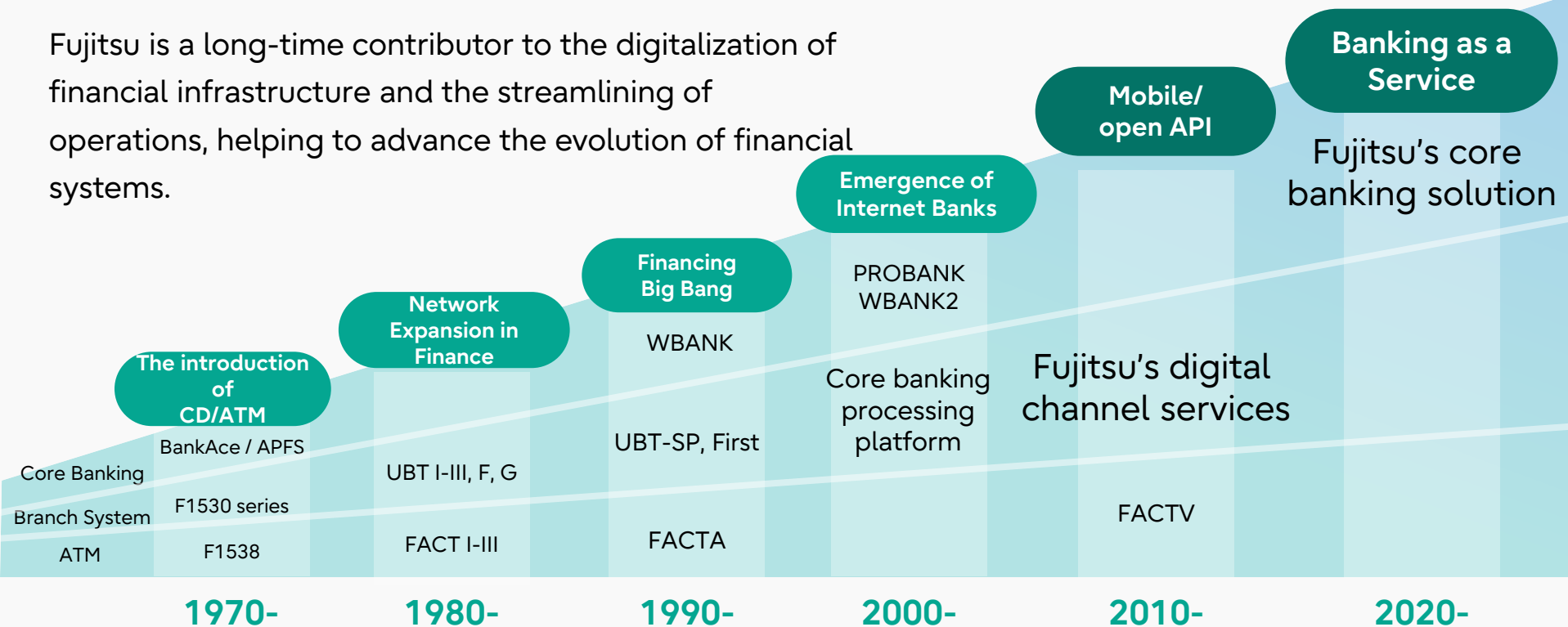
Corporate Executive Officer, EVP

Masaru, Yagi



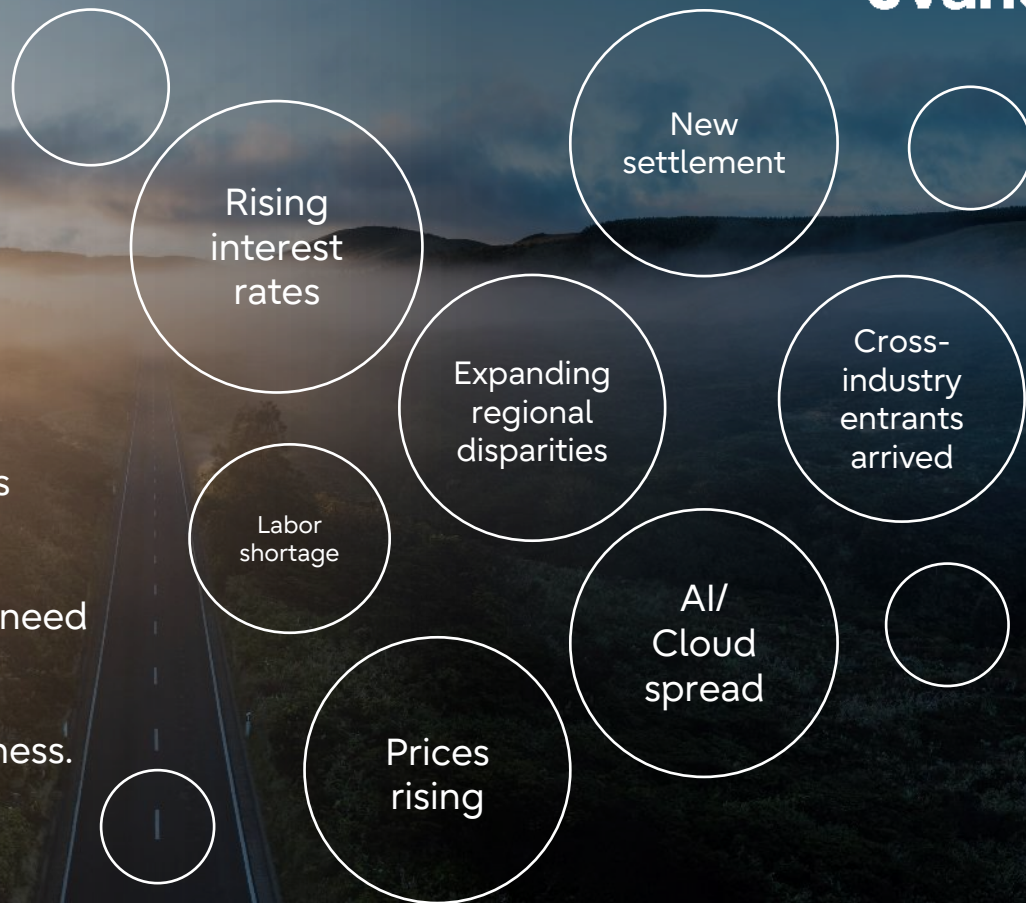
History of Fujitsu's financial system

Fujitsu is a long-time contributor to the digitalization of financial infrastructure and the streamlining of operations, helping to advance the evolution of financial systems.



Changes in the Social Environment Surrounding Finance

Sustained corporate growth still involves uncertainty. Financial institutions play a central role and face an ever increasing need to drive digital transformation (DX) to maintain and sharpen their competitiveness.



Fujitsu's Challenge: Shaping the Future of Finance Through Innovation

Fujitsu
uVance



The Future of Finance

Towards a society where invisible social structures support everyone

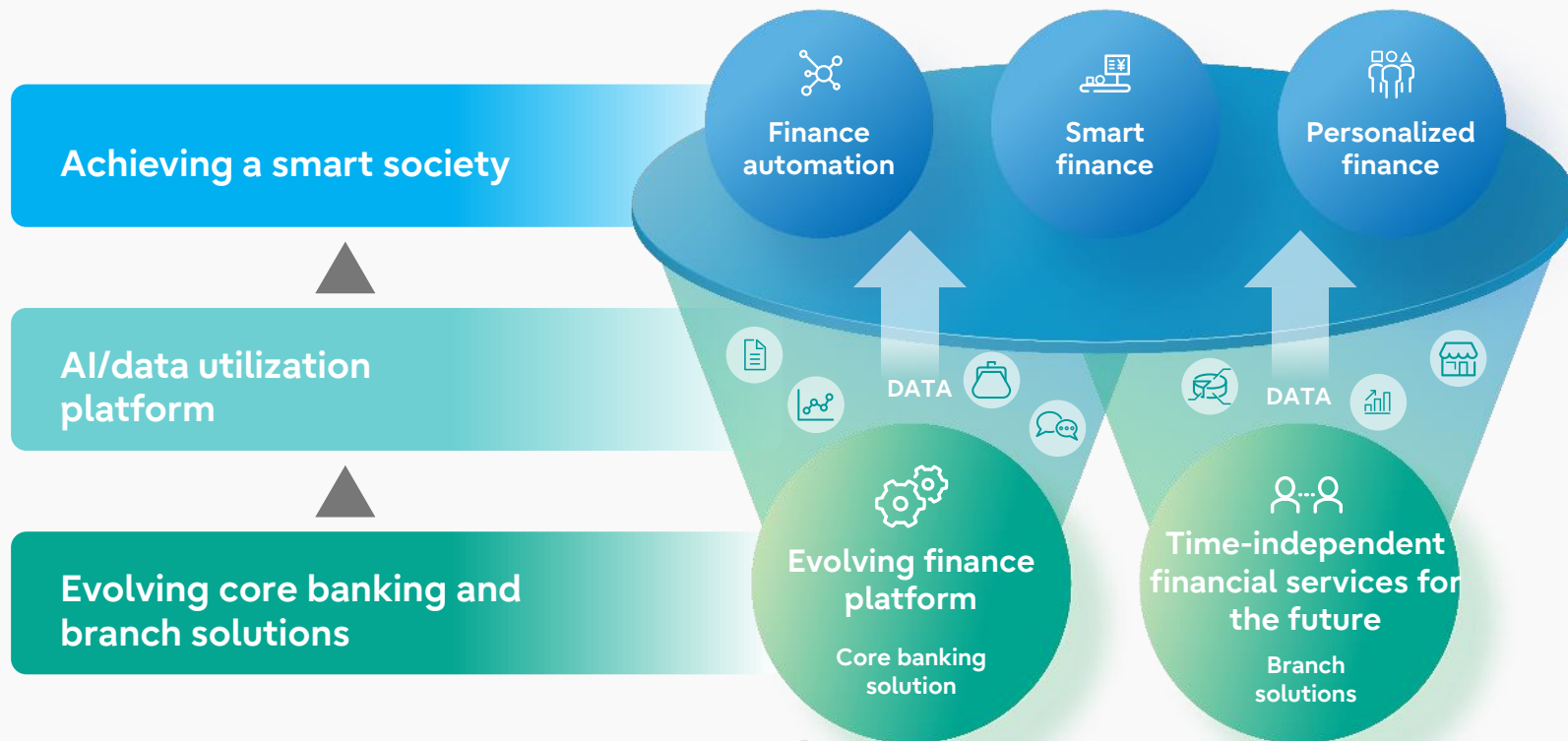


Fujitsu's Challenge

Achieving digital-led innovation

Fujitsu's vision for the future of financial services

We aim to realize a smart society that enriches people's lives by continuously evolving highly reliable core banking and branch solutions and leveraging the data obtained from them.



Core Banking Solution : Overview of Fujitsu's core banking solution

2025年5月7日
富士通株式会社

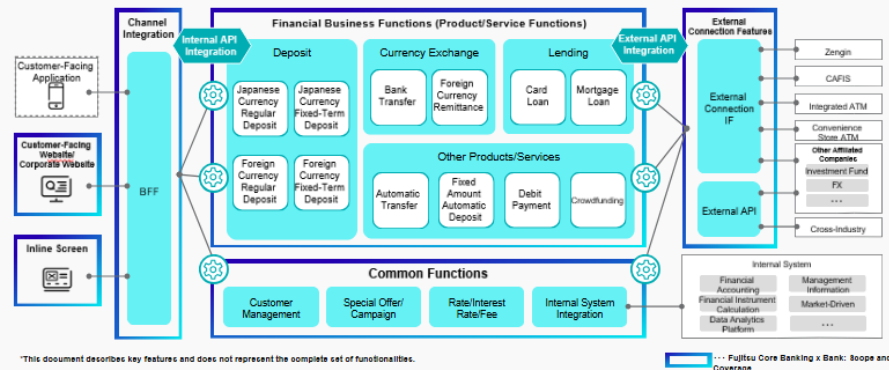
富士通のソリューションを採用したソニー銀行様の新 勘定系システムが稼働開始

クラウドネイティブな次世代デジタルバンキングシステムによりビ ジネスアジリティを最大化

当社の勘定系ソリューション「Fujitsu Core Banking xBank（クロスバンク）」^(注1)（以下、本ソリューション）を採用した、ソニー銀行株式会社^(注2)（以下、ソニー銀行）様の新勘定系システム（以下、次世代デジタルバンキングシステム）が、2025年5月6日から稼働を開始しました。次世代デジタルバンキングシステムは、ソニー銀行様のさまざまな商品・サービス、取引機能をマイクロサービス化して実装しており、新商品・サービスの迅速な提供や、既存機能の柔軟な改良など、ビジネスアジリティの強化を実現しています。

近年、金融業界ではデジタル化の加速による顧客ニーズの多様化と競争激化が顕著となっています。特にデジタル型の金融サービスでは利便性やスピード感が顧客満足度を大きく左右し、競争優位性を確保するためには経営戦略とIT戦略を一体で考えることがますます重要になっています。そのなかで、銀行システムの中核を担う勘定系システムは、経営戦略やビジネス要件の多様な変化に柔軟かつ俊敏に対応可能なシステムアーキテクチャであることが肝要です。

ソニー銀行様は、ビジネスアジリティの最大化を目指し、開発生産性の向上や業務効率化の推進、データ基盤の整備を実現するために、勘定系システムを従来のシステムから完全に刷新しました。これによりアライアンス推進を柔軟にし、顧客利便性の向上および、より安価かつタイムリーな商品・サービスの提供が可能となります。なお、今回の移行により先行してクラウド化を進めてきた周辺システムとあわせて、勘定系を含めたほぼすべてのシステムのクラウド化が実現しました。



Sony Bank's new core banking system,
powered by **Fujitsu's core banking solution**,
launched on May 6, 2025.

Core Banking Solution : Fujitsu's core banking solution

The next-generation core banking solution from Fujitsu that will shape the future of finance.

The philosophy behind Fujitsu's core banking solution

We aim to create an easily integrable solution to support the future expansion of financial services.



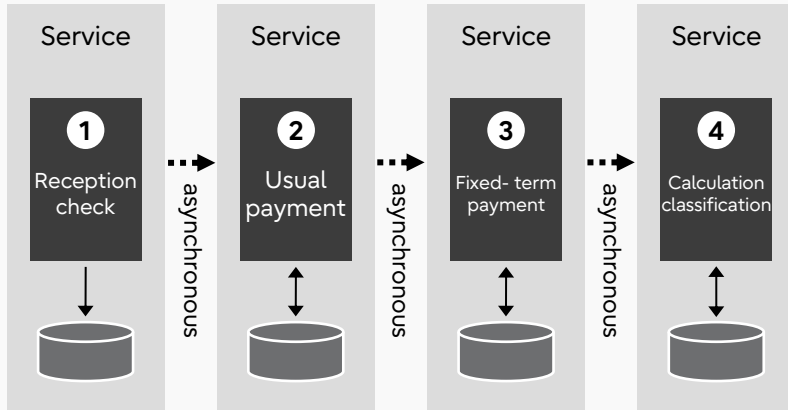
Core Banking Solution: Feature 1 - Lightweight Core Banking Application

Fujitsu's core banking solution uses microservices architecture to enhance IT resilience. Compared to conventional bank core banking systems, we have reduced the asset scale by approximately 60% and achieved a lighter weight.

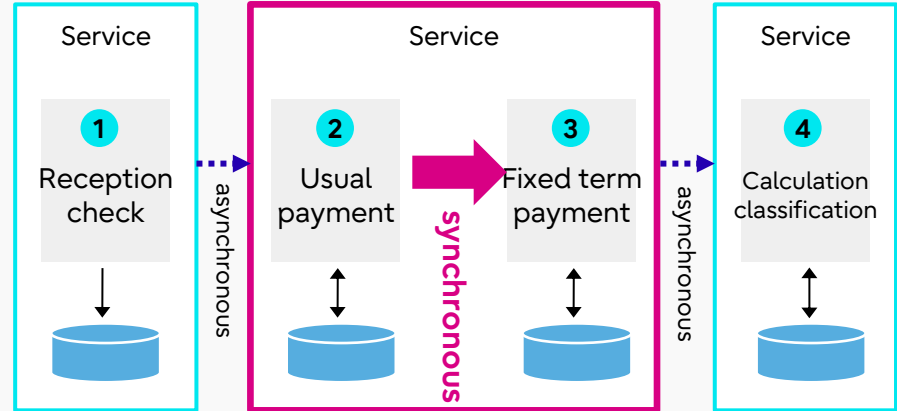
Based on the concept of
a typical microservices architecture

Achieving data consistency and transaction guarantees
while capitalizing on the advantages of a microservices
architecture

Example of purchasing a time deposit ...



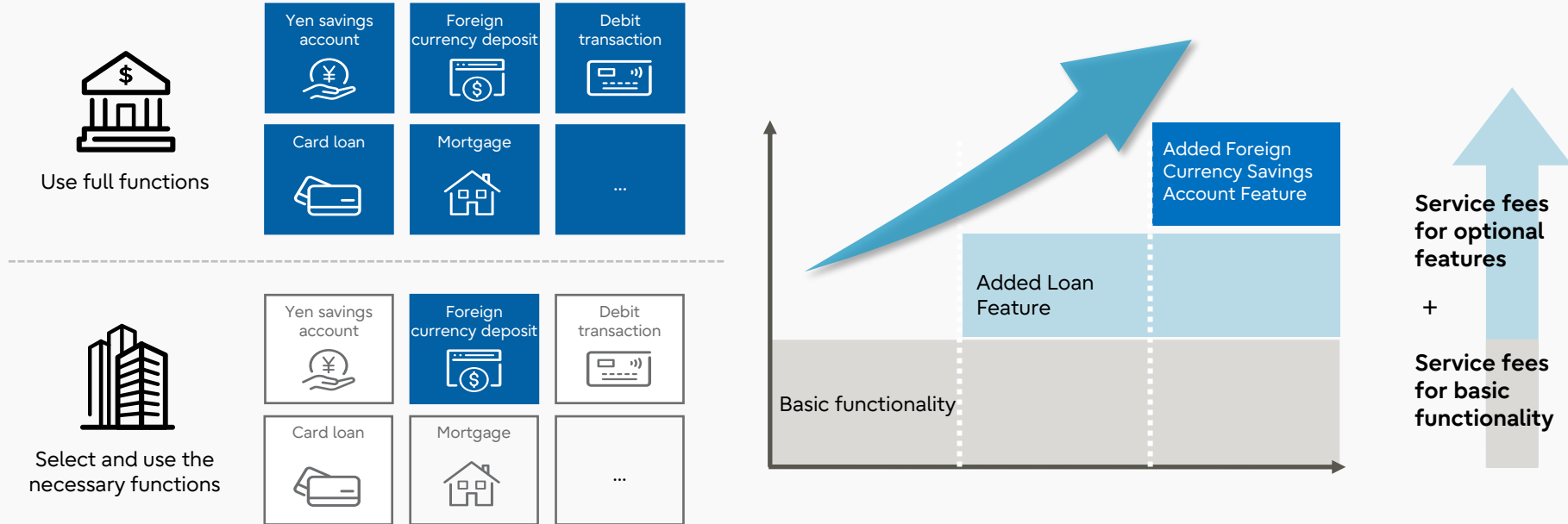
Realize a mechanism to make APIs in units of "banking business transactions"



*Some of the technologies described in this document are "patent pending".

Core Banking Solution: Feature 2 : Quick adaptation to business strategies

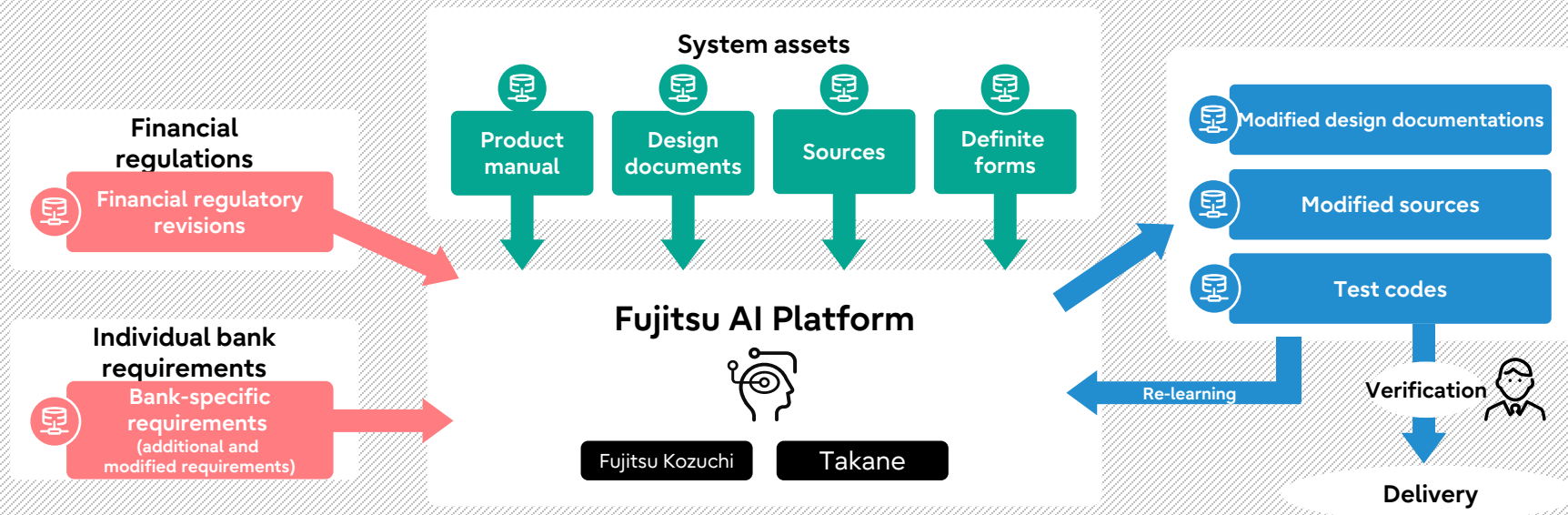
Fujitsu's core banking solution features a service-oriented architecture, with each business function offered as an independent service. This allows for granular selection and combination of functionalities. The system also provides flexible support for service expansion to accommodate business growth, facilitating a rapid response to strategic shifts.



Core Banking Solution - Pursuing further evolution

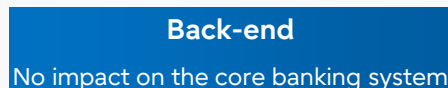
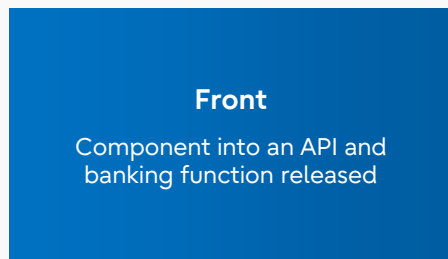
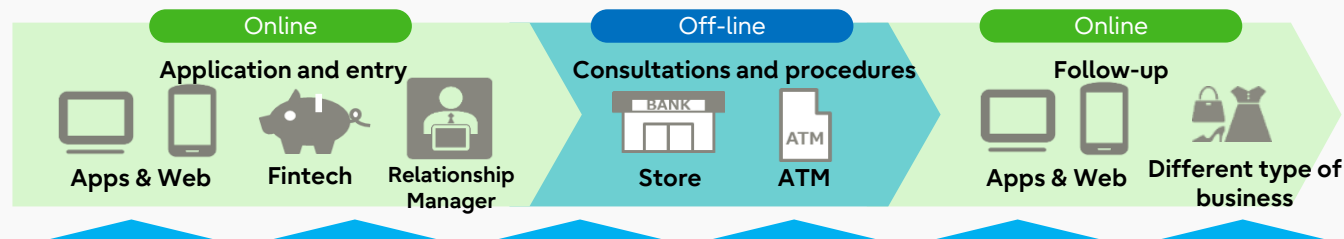
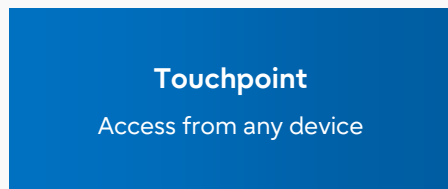
Challenges of AI-driven development and maintenance

Fujitsu's AI learns from Fujitsu's core banking solution system assets to optimize application maintenance efficiency and quality for financial regulatory revisions and bank-specific requirements.



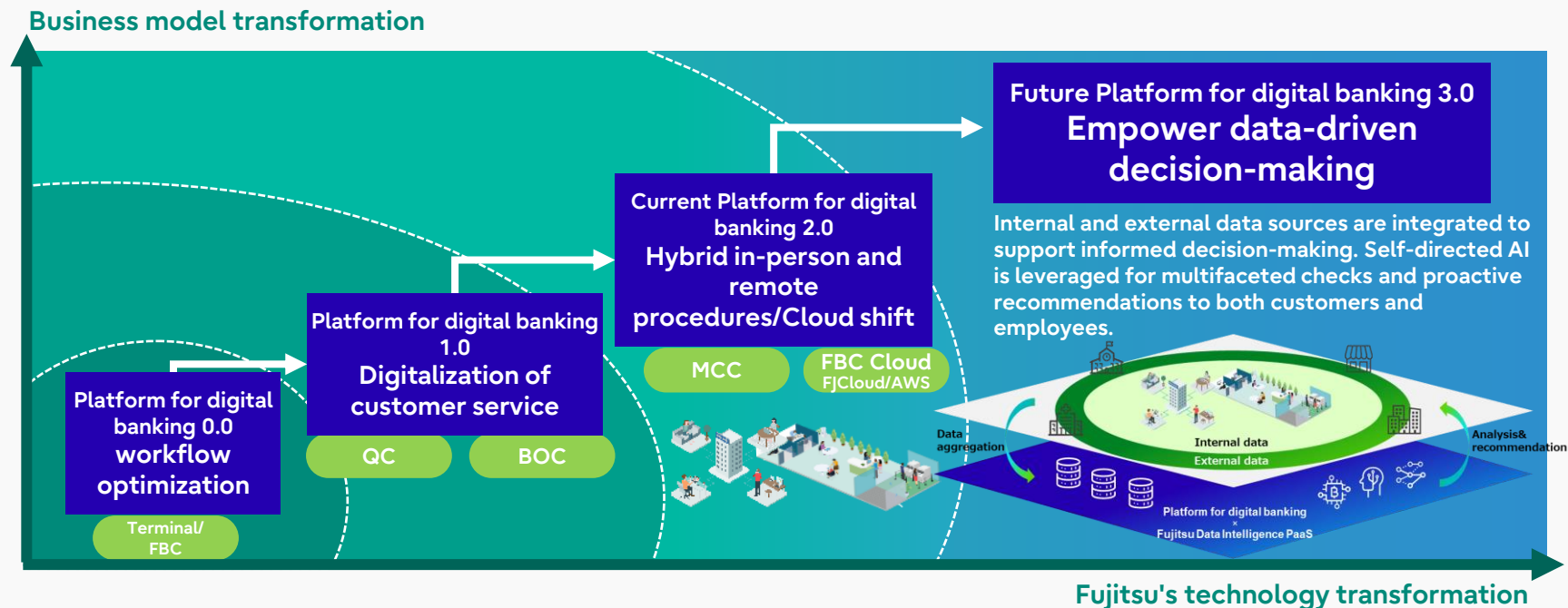
Branch Solutions : Platform for digital banking

Platform for digital banking transforms the financial front-end by digitalizing operations, providing customers with an optimal interface and a seamless experience. It promotes operational efficiency and work-style innovation for bank employees, evolving branch locations into agile decision-making hubs.



Branch Solutions - Evolution toward DX

We are committed to helping our clients realize transformative business models. By disaggregating banking operations into data and workflows and establishing a centralized data integration platform for unified data management, we enable seamless processing across both remote and in-person channels, driving significant operational efficiencies. Fujitsu is extending this data integration capability across diverse industries, leveraging core technologies centered on AI, and harnessing the agility and scalability of a cloud-native architecture.



Branch Solutions - Case Study

FBC Total Solution

Since its launch at Hiroshima Bank in March 2023, adoption of our cloud-based service model has been growing.

Track record

Currently running at 33 financial institutions

(as of March 2025)

Cloud Adoption Row

In production



In development



Fujitsu's digital channel services Case Study: Hiroshima Bank

PRESS RELEASE

2023年9月26日
富士通株式会社

広島銀行様に、営業店業務の平準化を図る仕組み「僚店サポート」を導入

金融機関様向けデジタルソリューション「Digital Branch」の活用により銀行全体で事務効率化を実現

当社は、株式会社広島銀行（注）（以下、広島銀行）様の営業店業務をペーパーレスにて人の移動なく、事務集中部門や他店舗を含めた銀行全体で支援し、業務の平準化を図る仕組みである「僚店サポート」を導入し、広島銀行様にて、2023年9月より運用が開始されました。

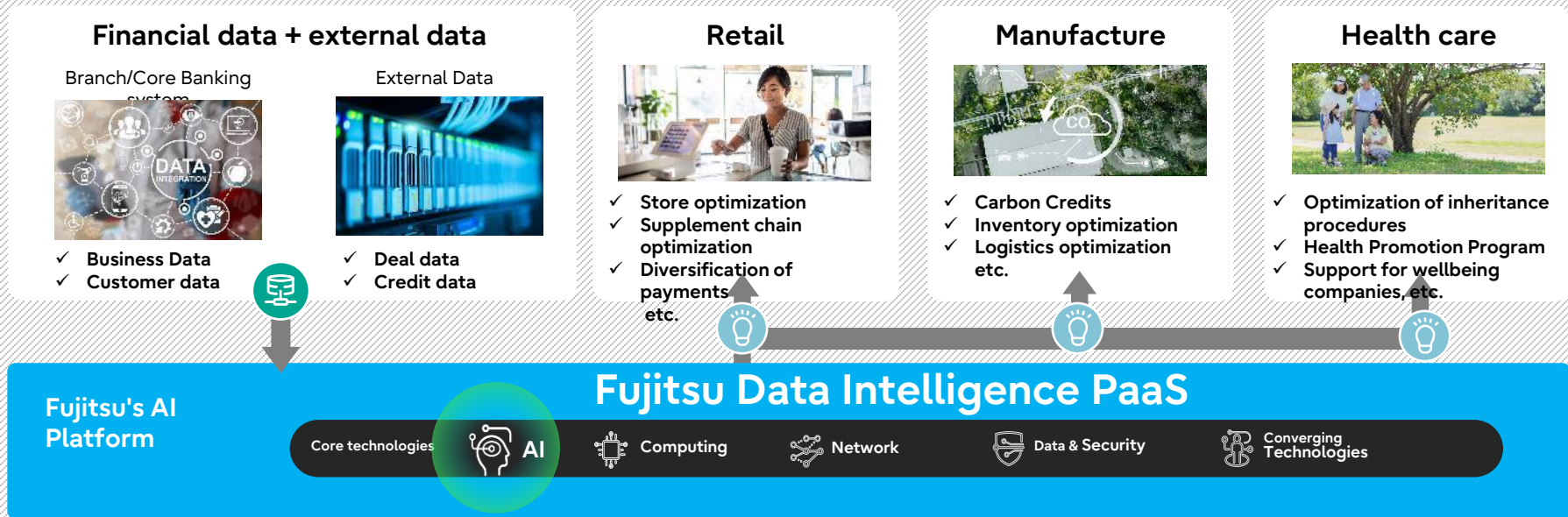
本仕組みは、当社の金融機関様向けデジタルチャネルソリューション「Digital Branch」の後方事務集中化ソリューション「BackOffice Connector」を用いて実現し、各営業店・本部で受け付けた帳票を事務集中部門や他店舗へイメージデータで作業依頼するものです。

広島銀行様では、営業店業務のデジタル化を推進しており、2023年3月には従来オンプレミス型で提供していた営業店システムの基盤を、当社のクラウド型営業店システム「FBC Cloud Service」により、クラウドシステムへ移行しました。クラウド化により、システム運用コストを削減するとともに拡張性と柔軟性を確保し、他サービスとの連携やお客様の利便性向上につなげています。

Platform Supporting Smart Societies

- Creating the Future of Financial Services

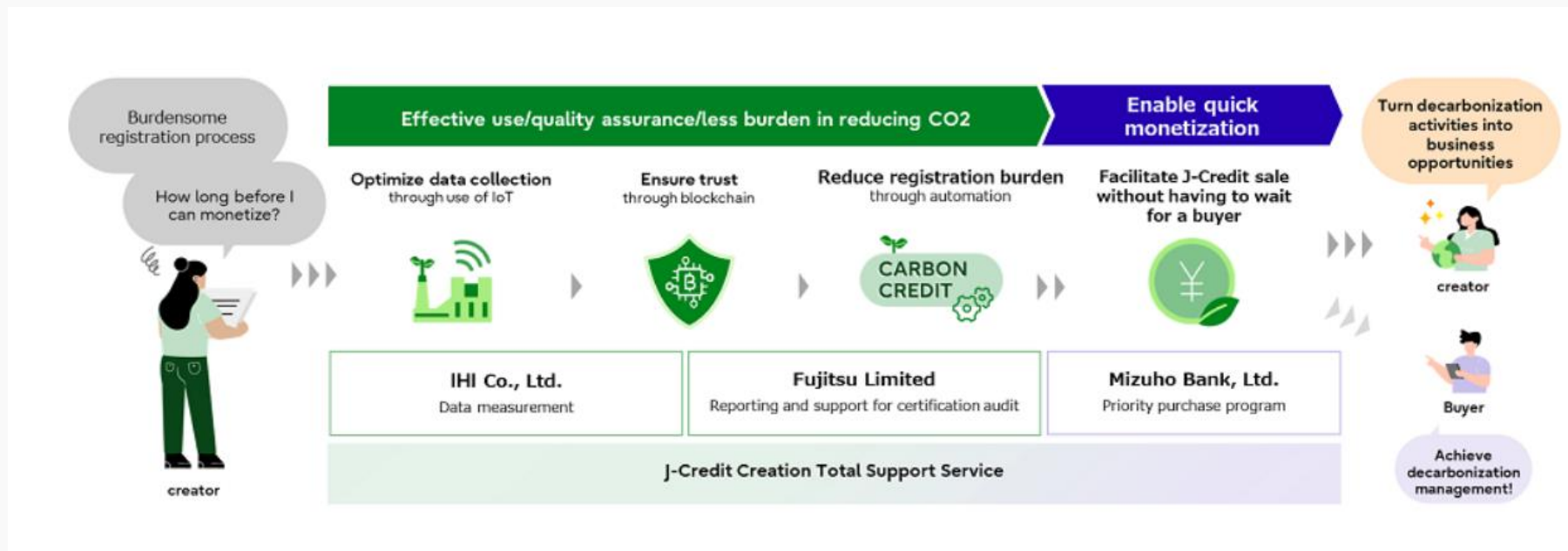
Advanced AI technology enables data analysis and prediction of data, creating customer-centric financial services. This facilitates accurate responses to market changes and the development of stable, risk-aware growth strategies.



Case Study: Total Support Service for J-Credit Creation

-Digital MRV Plus for J-Credit Service

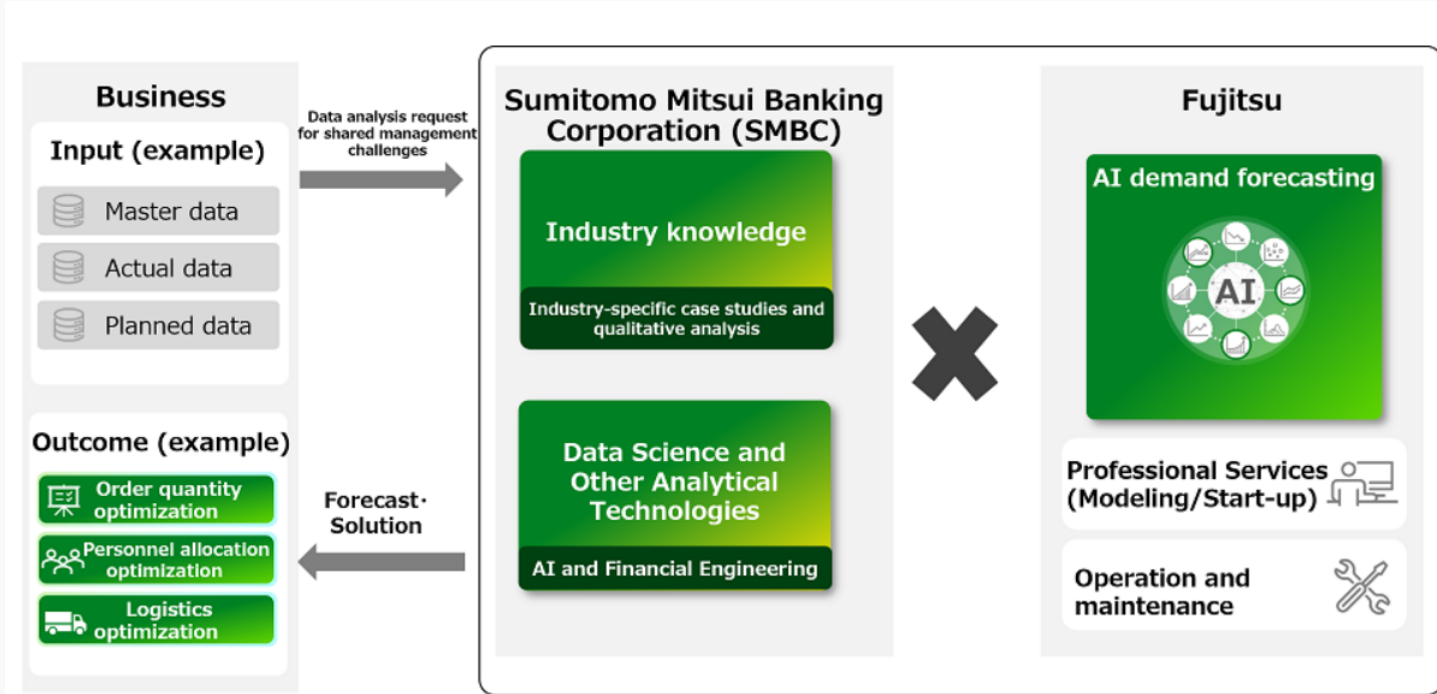
We support J-Credit creation to help achieve a decarbonized society. IHI, Fujitsu, and Mizuho Bank offer an end-to-end solution, from self-sourcing and creation of J-Credits to their monetization.



Source: <https://pr.fujitsu.com/jp/news/2024/09/18.html>

Case Study: Basic Agreement on Co-Creation of AI and Data Business with Sumitomo Mitsui Banking Corporation

The service will combine SMBC's industry knowledge, data science and other analytical know-how with Fujitsu's AI demand forecasting.



Providing digital services that contribute to the growth of customers through cross-industry, starting with societal issues

Vertical Areas

4 cross-industry fields to solve societal issues



Sustainable
Manufacturing



Consumer
Experience



Healthy
Living



Trusted
Society

Horizontal Areas

3 technology foundation to support cross-industry



Digital Shifts



Business
Applications



Hybrid IT

Key Technologies



Computing



Network



AI



Data &
Security



Converging
Technologies

Financial industry-focused initiatives with Uvance

We offer financial industry-focused initiatives with Uvance to create a better financial future, leveraging our expertise, Uvance's offerings, and advanced technologies like AI.

Realize Next-Level Finance, Advance Societal Well-being

Advancing financial operations for a more prosperous society



Financial industry-focused initiatives with Uvance

Embedded financial solutions



AWS

Data Intelligence PaaS



Core business solution for the insurance industry

Cloud for Insurance



SAP

Core banking solution for digital banks

Fujitsu's core banking solution



Credit scoring and data analytics solution

FICO



Team building solutions



Inheritance support solution



Next-generation branch solution

Fujitsu's digital channel services



Azure

CHORDSHIP



Remote customer service



Lending solutions



Sales force

Servic eNow

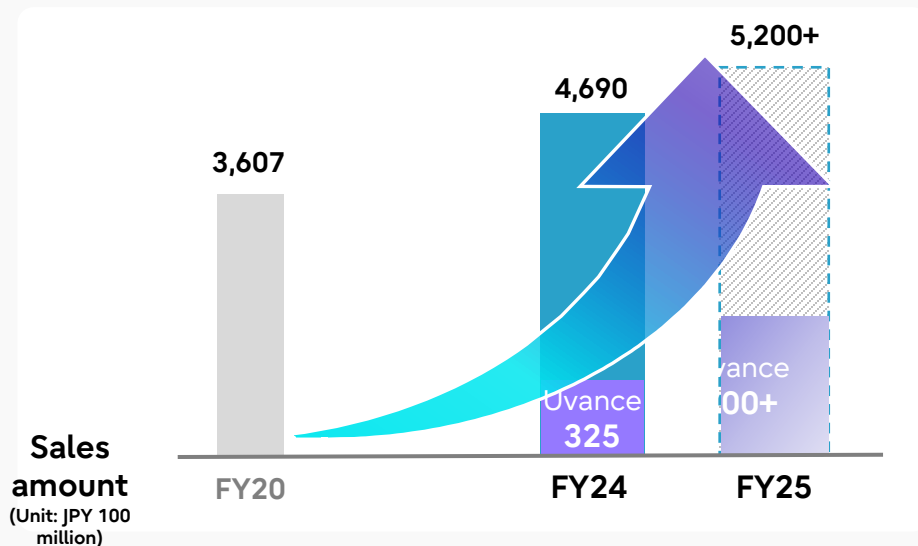
Fujitsu Kozuchi / Takane



Towards expanding market share for financial business:

Solutions are provided for all types of banks, from traditional branch-based institutions to digital leaders. This supports market share growth, deepens industry expertise, and expands business opportunities with both megabanks and regional banks.

Service solution business (Finance) revenue

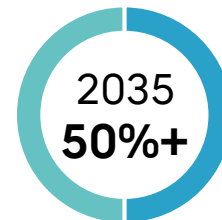


Market Share Targets for 2035 - Evolving for the next 10 years



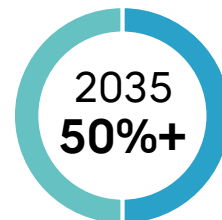
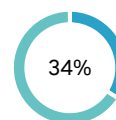
Net core
banking
share

2025



Branch system
share

2025



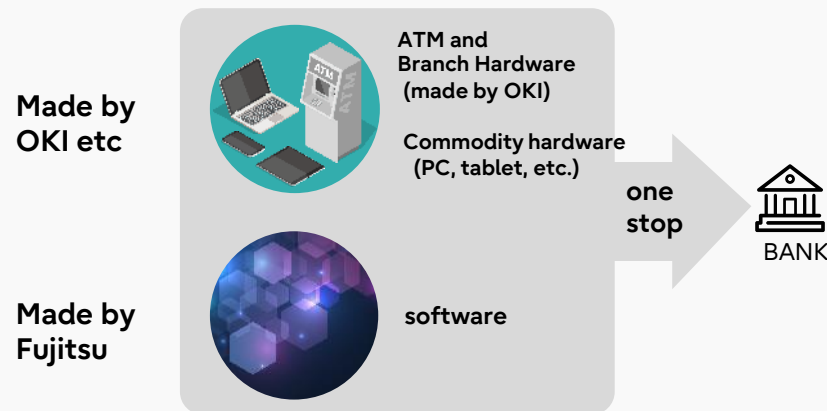
The future of ATM and branch hardware support

- ✓ The provision of ATMs and dedicated branch hardware manufactured by our company will end on March 31, 2028*
- ✓ A basic agreement has been concluded with Oki Electric Industry Co., Ltd. concerning the procurement of ATMs and dedicated branch hardware.

Past



Future



This is an example of Fujitsu selling directly

*Although maintenance support will be phased out with the expiration of each contract, The final maintenance support expires at the end of March 2036.

