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Sumitomo Mitsui Financial Group, Inc.  
Fujitsu Limited  
SoftBank Corp.

## SMBC Group, Fujitsu and SoftBank Corp. agree on alliance to build Japan-made platform for sustainable healthcare

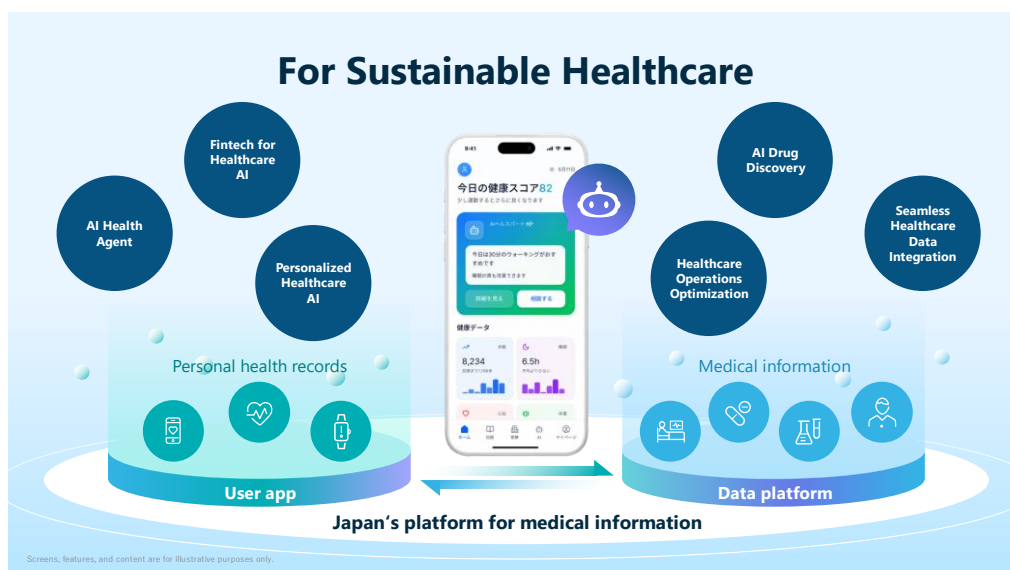
*Companies aim to extend healthy life expectancy, optimize management of healthcare institutions, and curb national healthcare costs*

**Tokyo and Kawasaki, Japan, May 19, 2026** - Sumitomo Mitsui Financial Group, Inc. (SMBC Group), Fujitsu Limited (Fujitsu), and SoftBank Corp. (SoftBank) today announced they entered into a basic agreement regarding a business alliance (the Alliance) in the health and medical fields with the objective of ensuring the continued sustainability of Japan's healthcare system, which is based on universal health insurance. The agreement, concluded on May 18, will see the three companies build a Japan-developed healthcare platform aimed at achieving sustainable healthcare, contributing to the extension of healthy life expectancy of citizens, optimizing the management of healthcare institutions, and curbing national healthcare costs.

Under the Alliance, the companies will establish a data platform that enables the secure and appropriate management and utilization of medical data held within healthcare information systems, based on individual consent. In addition, by combining this medical data with personal health data that is controlled by individuals themselves—also linked and managed based on individual consent—they will develop app-based AI agents that act as personalized health partners tailored to each individual.

The data platform and related apps will be built within Japan-based data centers as Japan-developed healthcare infrastructure. Through this initiative, the companies aim to realize a secure and integrated framework that supports the entire patient journey—from daily health management to medical consultations, ongoing treatment, and post-treatment follow-up. Ultimately, this will enhance support for improving individual health outcomes, promoting behavioral change, and enabling more advanced assessments of disease risks.

Furthermore, through this Alliance, the companies will create new businesses that contribute to streamlining costs caused by duplicate testing and prescriptions, disease aggravation due to interrupted treatment, and the progression of preventable illnesses and frailty. By promoting the optimization of healthcare delivery, they aim to help curb future healthcare cost increases on the scale of approximately 5 trillion yen, thereby contributing to the achievement of sustainable healthcare.



## Background

In Japan, the population aged 65 and older has already reached approximately 30% of the total population, and medical and long-term care needs are expected to continue rising as the population ages further. As a result, the roles required of healthcare providers are becoming increasingly advanced and complex, including emergency care, home-based care, and the ongoing management of chronic conditions. To ensure that all can continue to access appropriate medical care when needed, both now and in the future, it is essential to extend healthy life expectancy through health promotion and preventive measures, while also establishing systems that enable the more effective use of limited healthcare resources. To realize such a framework, it is effective to continuously capture health information, including data from daily life, and leverage it to help prevent the progression of diseases and other conditions. This requires the effective integration of medical data, personal health data, and AI.

However, at present, medical data standardization remains a work in progress, and personal health data is fragmented across different services, limiting the ability to effectively link medical and health data. Additionally, as the use of AI infrastructure located outside Japan expands, concerns have been raised regarding the handling of highly sensitive health and medical data. These issues are important from the perspectives of Japan's data sovereignty and economic security.

To address these challenges, it is essential to promote the standardization and interoperability of medical data at scale while establishing an environment in which various services handling personal health data can interconnect. Such an environment must enable the secure and appropriate utilization of data, with data sovereignty duly ensured.

## Initiatives Under the Alliance

The three companies will develop a data platform for the safe and appropriate management and utilization of medical data, along with a user app for individuals to effectively manage and utilize their health data, thereby building a domestically developed healthcare foundation.

Within the data platform, data will be linked and referenced as necessary based on individual consent and in compliance with relevant laws and guidelines. Standardization and structuring of data will be promoted to enable interoperability with healthcare providers and private sector entities. This will support advanced data utilization for advanced clinical practice, innovative research and development, and operational improvements in healthcare institutions, as well as the delivery of healthcare services leveraging AI and data. Furthermore, with an eye towards future integration with public infrastructure such as the Nationwide Healthcare Information Platform and My Number Portal, the companies aim to establish an expandable framework aligned with the government's healthcare digital transformation (DX) policies.

In addition, by providing user app-based AI agents that support everything from daily health management to medical consultations and ongoing care, the companies will offer comprehensive support for individual health. The medical and health data required for this support will be obtained with individual consent within the user app and utilized within the scope of that consent. Furthermore, through collaboration with healthcare providers and local governments, they aim to create an environment where diverse services can be accessed through a single application.

Through these initiatives, the companies will promote the development of a secure environment in which data can be used with confidence, while striving to balance improved healthcare quality and access with the streamlining of healthcare costs. They will also explore the creation of new healthcare services integrated with areas such as general life, public services, and payments, and support employee well-being through proactive corporate health management initiatives.

## Roles of Each Company

**SMBC Group** will be responsible for promoting widespread adoption of services based on this Alliance and enhancing value through the integration of healthcare and financial services. For the former, it will leverage digital touchpoints such as "Olive." The Group has already begun offering "Olive Healthcare" based on its partnership with SoftBank in March 2026 and will further expand and develop this service. For the latter, in addition to promoting post-payment services at medical institutions, it aims to create services that provide both financial and health-related security and peace of mind.

**Fujitsu** will lead the development and management of the data platform, the creation of AI for healthcare institutions, and the development of next-generation computing resources and platforms necessary for innovative drug discovery and development activities using medical data. Fujitsu will leverage its top market share in medical data in Japan, as well as its healthcare-focused large language models from the "Takane" LLM lineup, its "Healthy Living Platform" for healthcare data utilization under the "Uvance" business model to solve societal issues, and its expertise in data governance, security, and sovereign cloud technologies that ensure data sovereignty.

**SoftBank** will lead the development and provision of domestically operated user apps leveraging sovereign cloud infrastructure and homegrown LLMs. It will utilize its extensive user base, including the "PayPay" ecosystem, "LINE," and "Yahoo! JAPAN," as well as its expertise in supporting health promotion for individuals, businesses, and municipalities in the healthcare sector. Through collaboration with healthcare providers and local governments, it aims to build highly convenient apps that enable users to access a wide range of services in one place.

SMBC Group, Fujitsu, and SoftBank will leverage their respective customer touchpoints to expand the use of the Japan-developed healthcare infrastructure to a scale of 60 million users, while aiming for adoption by 4,000 medical institutions. Through these efforts, the three companies will support the health of the population, assist the management of healthcare institutions, and contribute to the appropriate curbing of Japan's healthcare costs. In doing so, they aim to further enhance the sustainability of Japan's high-quality and widely accessible healthcare system.



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#### Notes

[1] Takane: A large language model co-developed by Fujitsu and Cohere Inc.

#### About SMBC Group

SMBC Group is a top-tier global financial group. Headquartered in Tokyo and with a 400-year history, SMBC Group offers a diverse range of financial services, including banking, leasing, securities, credit cards, and consumer finance. The Group has more than 150 offices and 120,000 employees worldwide in nearly 40 countries. Sumitomo Mitsui Financial Group, Inc. (SMFG) is the holding company of SMBC Group, which is one of the three largest banking groups in Japan. SMFG's shares trade on the Tokyo, Nagoya, and ADRs on the New York (NYSE: SMFG) stock exchanges.

#### About Fujitsu

Fujitsu's purpose is to make the world more sustainable by building trust in society through innovation. As the digital transformation partner of choice for customers around the globe, our 100,000 employees work to resolve some of the greatest challenges facing humanity. Our range of services and solutions draw on five key technologies: AI, Computing, Networks, Data & Security, and Converging Technologies, which we bring together to deliver sustainability transformation. Fujitsu Limited (TSE:6702) reported consolidated revenues of 3.5 trillion yen (US\$23 billion) for the fiscal year ended March 31, 2026 and remains the top digital services company in Japan by market share. Find out more: [www.fujitsu.com](http://www.fujitsu.com).

#### About SoftBank Corp.

Guided by the SoftBank Group's corporate philosophy, "Information Revolution – Happiness for everyone," SoftBank Corp. (TOKYO: 9434) operates telecommunications and IT businesses in Japan and globally. Building on its strong business foundation, SoftBank Corp. is aiming to activate the potential of AI across its businesses and drive implementation in line with its "Activate AI for Society" growth strategy. While further growing its telecom business, SoftBank is expanding its AI computing infrastructure and AI and Cloud service businesses with the aim of becoming a provider of Next-generation Social Infrastructure. To learn more, please visit <https://www.softbank.jp/en/corp/>