

SMFG and its Group companies strive to create the kind of work environment in which every employee feels proud and is able to develop his or her full potential and capabilities. In the following pages, we describe some of the activities initiated by SMBC and other Group companies, including Sumitomo Mitsui Finance and Leasing (“SMFL”), SMBC Nikko Securities, SMBC Friend Securities, Sumitomo Mitsui Card, Cedyne, SMBC Consumer Finance, the Japan Research Institute (“JRI”), The Minato Bank, and Kansai Urban Banking Corporation.

Five Goals of SMBC’s Human Resources Development

1. To develop professional and specialized employees who can provide our clients with highly valued products and services.
2. To maintain and strengthen our sound business management enabling SMBC to globally compete in the market.
3. To cultivate the kind of corporate culture which encourages values of forward-looking, creative attitudes and mutual cooperation.
4. To be conscious of the social responsibilities of the Group, and cultivate the kind of corporate culture which contributes to the sound development of society.
5. To encourage employees to respect their individuality based on an understanding of diversity, and personal fulfillment.

Training Employees with Specialized Professional Skills

● Education and Training System

SMBC considers a month-long training seminar for newly-hired employees and any other human resources development as essential. The education programs for younger staff proceed to improve the educational system to be more practical by putting emphasis on the integration of OJT and group training seminars, educating basics of deposit and exchange operations on the job, and developing the system to support such training seminars and the instructor system.

SMFL strives to develop professional human resources which can provide sophisticated services. In addition to its training programs for younger employees, SMFL improves its training programs according to the level of positions ranging from general manager to upcoming leader of next generations; and it supports the career advancement of women by conducting training seminars for the development of women leaders so as to proactively promote women. SMBC Nikko Securities, as a comprehensive securities and investment banking firm, is further strengthening its educational programs to develop employees with expert knowledge and to improve their professional skills by providing its newly-hired employees with OJT personally assisted by instructors, follow-up seminars and other programs such as the “new employee instructor program.” SMBC Friend Securities is proactively working on the development of highly-specialized younger employees through internally certified corporate skill courses, training seminars and OJT at work as

well as improving coaching and human resources development capabilities and management capabilities of managers and supervisors in order to become the kind of securities firm which would be most appreciated by clients. For development of human resources with integrity, sophisticated knowledge and expertise, Sumitomo Mitsui Card proactively supports training seminars according to the level of positions, career development training seminars and for becoming licensed Chiefs of Money Lending Operations. It is also enhancing its development of professional human resources for credit card business by conducting workshops for improving card business and products knowledge. Cedyne strives to “take the initiative to develop the highly motivated professional human resources who produce results accordingly”; to strengthen business execution capabilities and provide the type of education by level, department and subject for increasing earnings; and to work on the organizational human resources development (development of OJD system). SMBC Consumer Finance is implementing the competency-development training programs based on its personnel system for training human resources to have high market values and responsibilities. Furthermore, we assist employees in growing and advancing by promoting education which teaches those subject matters required to be in full compliance with the Money Lending Business Act and other legislation. SMBC Consumer Finance has been supporting the development of employees. JRI recognizes that the source for the added values of its solutions and proposals is human resources; therefore, it works on the well-planned development of human resources by establishing the Human Resources Development Department and Human Resources Planning Department under the Systems Development Unit and Research and Consulting Unit, respectively. The Minato Bank develops the kind of training system which can increase the value of every employee of all levels ranging from the first year of employment to the management level. It improves the training seminars especially designed for development of younger employees, and it also conducts training seminars and seminars for promoting active participation by women. Further, it internally recruits candidates for the purpose of providing opportunities for highly-motivated and willing employees to apply for the position they desire. Kansai Urban Banking works on well-planned human resources development by establishing “Kansai Urban Business School” to teach basic education and enhance personal development especially designed for staff in their first six years of employment with the bank in order to pursue



Training Seminar at Kansai Urban Banking

Employees’ Training Seminar at SMBC Nikko Securities

its management policy of “development of energetic group of employees.” As part of initiatives for striving to become the “bank which places importance on, co-exists and co-prospers with local areas,” it promotes certification tests on information related to respective local areas. We are further improving the training system in the respective Group companies.

● SMFG Joint Training Program

As Team SMFG, eight major group companies (SMBC, SMFL, SMBC Nikko Securities, SMBC Friend Securities, Sumitomo Mitsui Card, Cedyne, SMBC Consumer Finance, and JRI) jointly conducted training seminars and sports events for newly-hired employees of those group companies to enable them to understand the SMFG’s vision and management policy and to increase the sense of identity as “Team SMFG.”

Creating a Corporate Culture which Derives Strength from Diversity

● Diversity of Human Resources

The Group is committed to providing a workplace with diversity in gender, nationality, and other areas. SMBC in April 2008, SMBC Nikko Securities in July 2013, and The Minato Bank in October 2013, respectively established the “Diversity and Inclusion Department” within the Human Resources Department in order to develop corporate culture having strength in diversity including the promotion of manifold roles and responsibilities for women.

SMBC has established the “Diversity and Inclusion Committee” headed by the bank President in order to enhance initiatives for the entire bank. It is currently reviewing the initiatives enabling women to actively participate in the workplace and their work-style by inviting outside expert professionals to participate in the committee. SMBC hopes 20% of its managerial positions to be held by women by the end of fiscal 2020.

● Personnel System

In order to motivate employees to take more challenges in performing difficult tasks for promotion, SMBC has introduced a new workplace hierarchy system in which job rankings are more finely subdivided. This system will enable talented individuals to be quickly promoted to mid-management levels. In order to enhance a sense of unity as “Team SMBC” and to achieve a proactive and energetic bank, our employees’ performances are evaluated not simply in terms of one fiscal year’s achievements but also on their overall contributions to the company.

● Developing Employees for Global Operations

SMBC has newly established the “Global Human Resources Department” in the Human Resources Department and “Global Diversity Training Group” at the Training Institute,



“SMBC’s Global Bankers Program”

respectively, for improving the human resources management framework from the bank’s overall perspective and for securing and developing excellent human resources in Japan and overseas. In order to enhance development of global human resources, SMFL and SMBC Nikko Securities improved the overseas trainee system mainly for younger employees, in addition to sending employees to attend language schools.

● Employing Persons with Disabilities

SMBC has established a special company called SMBC Green Service Co., Ltd. which provides employment opportunities for the physically-challenged. In December 2008, the company began the operations of its Kobe Branch, followed by its Unagidani Office in Osaka, February 2009, and Chiba Office, March 2013. They created jobs not only for the physically challenged but also for the mentally challenged. As of March 2015, physically- and mentally-challenged employees accounted for 2.07% of our total number of employees, above the legally mandated level of 2.0%.

● Providing Support for a Good Work-Life Balance

The Group is improving its “Employees Support Program” to support balancing of both work and childcare. We are preparing a guidebook which describes the system enabling employees to take advantage of the system according to their life stage.

- Preparation of “Work-Life Balance Guidebook”
SMBC, SMFL, SMBC Friend Securities, Sumitomo Mitsui Card, JRI
- Preparation of the “Guide to the Support System for Balancing Both Work and Childcare”
The Minato Bank and Kansai Urban Banking Corporation

Group companies have already implemented programs for parental leave, nursing care leave, shorter working hours and other programs providing better benefits than those mandated by law. Further, these programs improve the support system for balancing both work and childcare by implementing the childcare allowance system and rehiring former employees system. Additionally, these companies organize the “Visit the Workplace Day” event for their children to visit the workplace of parents for children to gain an understanding of the workplace. They also encourage their employees to take summer vacation and reduce their working hours.

- Organization of the “Visit the Workplace Day” event for children to visit their parents’ workplace
SMBC, Sumitomo Mitsui Finance and Leasing, SMBC Friend Securities, Sumitomo Mitsui Card, SMBC Consumer Finance, JRI, Kansai Urban Banking
- Encouraging employees to take summer vacation and reduce working hours
Sumitomo Mitsui Finance and Leasing, Cedyne, and JRI
- “Go Home Early with Family Day” event
SMBC, SMBC Nikko Securities, and Sumitomo Mitsui Card

- Implementation of the week designated for employees to leave the office on time (during summer and winter seasons)
SMBC, SMBC Nikko Securities, and Sumitomo Mitsui Card
- Implementation of Summer Time Program
The Minato Bank

We also provide venues for working mothers and fathers to be able to exchange and share information on childcare.

- “Working Dads’ and Moms’ Meeting”
SMBC
- “Mom & Dad Luncheon”
JRI

We also support facilitating the smooth return to work for those who have taken time off from work for childcare.

- Implementation of online support programs for employees who have taken time off for childcare
SMBC Nikko Securities
- Providing the online access to information shared among employees who have taken time off from work for childcare, who have returned to work and the Human Resources Department
Sumitomo Mitsui Card
- Regular training seminars conducted for employees on leave for childcare
SMBC, Sumitomo Mitsui Card, SMBC Consumer Finance, Minato Bank, Kansai Urban Banking
- Seminars for those planning to take maternity leave
SMBC, SMBC Nikko Securities, SMBC Consumer Finance, Kansai Urban Banking
- Establishment of an office for supporting childcare leave
Sumitomo Mitsui Finance and Leasing

Group companies have been certified with “*Kurumin*” which is given to those companies which support their employees’ ability to manage both work and childcare, pursuant to the Act for Measures to Support the Development of the Next Generation, as a result of these initiatives being implemented.

- “*Kurumin* certification” pursuant to the Act for Measures to Support the Development of the Next Generation
SMBC, SMBC Nikko Securities, Sumitomo Mitsui Card, Cedyne, SMBC Consumer Finance, JRI, The Minato Bank, Kansai Urban Banking



SMBC Consumer Finance supports seminars for return to work



Children’s Visitation Day

Enhancing Awareness for Human Rights

SMBC has implemented in its corporate principles of action the statements that “we will respect the individual human dignity of our clients and employees” and “we will not allow any discrimination.” The Human Rights Committee is principally in charge of implementing initiatives to raise awareness for human rights for all employees. Specifically, we are holding training seminars for persons in charge of human rights promotion of respective departments by inviting outside professional experts as instructors and also holding group training seminars for general managers, employees of newly appointed to management positions and newly-hired employees.

Further, each department of SMBC conducts human rights awareness seminars and gives employees a test on human rights awareness, and during the human rights promotion week, we invite employees to come up with human rights promotion statement. Kansai Urban Banking implements initiatives to raise awareness for human rights by conducting human rights awareness seminars and inviting employees to come up with human rights promotion statement on regional group basis. Our Group participates in the “United Nations Global Compact” to indicate its endorsement for 10 principles with respect to human rights, labor, environment and anti-corruption.

◆ SMBC, awarded with the “Selected 100 Diversity Management Corporations”; SMFG, selected for “Nadeshiko Brands for fiscal 2014”

In March 2015, SMBC was awarded with the “Selected 100 Diversity Management Corporations” by the Ministry of Economy, Trade and Industry. The “Selected 100 Diversity Management Corporations” award is given to approximately 100 companies which successfully increased their corporate value with diversity management consecutively for three years since fiscal 2012. SMBC was evaluated for promoting diversity as an important “management infrastructure” and establishing the “Diversity and Inclusion Committee” headed by the President.

Further, SMFG was selected jointly by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange as the “Nadeshiko Brands for fiscal 2014.” Those companies, which proactively utilize women, including the improvement of work environment enabling women to continue to work, are selected for each industry, out of companies listed in the first section of the Tokyo Stock Exchange. Our Group has been selected for the second time following the fiscal year 2012.



Employees

◆ SMBC

March 31	2013	2014	2015
Number of employees*	24,212	23,926	25,963
Male	13,014	12,493	13,087
Percentage of total	53.75%	52.22%	50.41%
Female	11,198	11,433	12,876
Percentage of total	46.25%	47.78%	49.59%
Average age	37 yrs 0 mos.	37 yrs 1 mos.	37 yrs 6 mos.
Male	40 yrs 3 mos.	40 yrs 3 mos.	41 yrs 1 mos.
Female	33 yrs 3 mos.	33 yrs 8 mos.	33 yrs 11 mos.
Average years of service	14 yrs 0 mos.	14 yrs 0 mos.	13 yrs 3 mos.
Male	16 yrs 8 mos.	16 yrs 7 mos.	16 yrs 0 mos.
Female	10 yrs 11 mos.	11 yrs 2 mos.	10 yrs 7 mos.
Number of women in managerial positions	447	480	567
Ratio of employees with disabilities (% of total)**	2.03%	2.10%	2.07%

* The number of full-time employees, including employees seconded to other companies and organizations. The following list of employees is deducted from the total number of employees: executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

** As of March 1 of respective years

April 1	2013	2014	2015
Number of new hires	661	652	787
Number of newly employed female graduates***	245	231	256
Ratio of newly employed females to total new employees	37.1%	35.4%	32.5%

*** Including *Sogoshoku* staff and *Sogoshoku* (retail course) employees. Excluding Business Career employees.

Fiscal	2012	2013	2014
Number of employees taking parental leave	920	1,127	1,513
<Men taking such leave>	<55>	<30>	<85>
Number of career hires	17	26	88

◆ Sumitomo Mitsui Finance and Leasing

March 31	2013	2014	2015
Number of employees*	1,620	1,606	1,618
Male	1,017	1,019	1,034
Percentage of total	62.78%	63.45%	63.91%
Female	603	587	584
Percentage of total	37.22%	36.55%	36.09%
Average age	38 yrs 11 mos.	39 yrs 8 mos.	40 yrs 5 mos.
Male	41 yrs 5 mos.	41 yrs 11 mos.	42 yrs 5 mos.
Female	34 yrs 9 mos.	35 yrs 10 mos.	36 yrs 10 mos.
Average years of service	14 yrs 0 mos.	14 yrs 9 mos.	15 yrs 2 mos.
Male	16 yrs 3 mos.	16 yrs 9 mos.	17 yrs 0 mos.
Female	10 yrs 2 mos.	11 yrs 2 mos.	11 yrs 11 mos.
Ratio of employees with disabilities (% of total)**	2.05%	2.14%	2.22%

* The number of full-time employees, including employees seconded to other companies and organizations. The following list of employees is deducted from the total number of employees: employees seconded from other companies and organizations, executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies, and full-time employees of affiliates (including overseas subsidiaries).

** As of March 1 of respective years

April 1	2013	2014	2015
Number of new hires	20	24	41
Number of newly employed female graduates	4	6	11
Ratio of newly employed females to total new employees	20.0%	25.0%	26.8%

Fiscal	2012	2013	2014
Number of employees taking parental leave	40	51	58
<Men taking such leave>	<0>	<0>	<0>

◆ SMBC Nikko Securities

March 31	2013	2014	2015
Number of employees*	7,619	7,764	8,188
Male	4,839	4,939	5,166
Percentage of total	63.51%	63.61%	63.09%
Female	2,780	2,825	3,022
Percentage of total	36.49%	36.39%	36.91%
Average age	39 yrs 4 mos.	39 yrs 9 mos.	39 yrs 7 mos.
Male	40 yrs 5 mos.	40 yrs 9 mos.	40 yrs 8 mos.
Female	37 yrs 4 mos.	37 yrs 11 mos.	37 yrs 10 mos.
Average years of service	12 yrs 4 mos.	12 yrs 9 mos.	12 yrs 9 mos.
Male	12 yrs 7 mos.	12 yrs 11 mos.	13 yrs 0 mos.
Female	11 yrs 11 mos.	12 yrs 6 mos.	12 yrs 5 mos.
Number of women in managerial positions	65	75	114
Ratio of employees with disabilities (% of total)**	1.98%	2.00%	1.94%

* The number of full-time employees. The following list of employees is deducted from the total number of employees: executive officers, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

** As of March 1 of respective years

April 1	2013	2014	2015
Number of new hires***	293	516	617
Number of newly employed female graduates	111	224	285
Ratio of newly employed females to total new employees	37.9%	43.4%	46.2%

*** Professional employees (Classes I-II), FA, and specialists

Fiscal	2012	2013	2014
Number of employees taking parental leave	262	287	289
<Men taking such leave>	<0>	<3>	<0>

◆ SMBC Friend Securities

March 31	2013	2014	2015
Number of employees*	1,814	1,855	1,862
Male	1,309	1,316	1,321
Percentage of total	72.16%	70.94%	70.95%
Female	505	539	541
Percentage of total	27.84%	29.06%	29.05%
Average age	38 yrs 11 mos.	38 yrs 11 mos.	37 yrs 10 mos.
Male	40 yrs 11 mos.	41 yrs 1 mos.	39 yrs 10 mos.
Female	33 yrs 9 mos.	33 yrs 8 mos.	32 yrs 11 mos.
Average years of service	15 yrs 3 mos.	15 yrs 3 mos.	14 yrs 11 mos.
Male	17 yrs 1 mos.	17 yrs 1 mos.	15 yrs 11 mos.
Female	10 yrs 8 mos.	10 yrs 6 mos.	9 yrs 8 mos.

* The number of full-time employees, including employees seconded to other companies and organizations. The following list of employees is deducted from the total number of employees: executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

April 1	2013	2014	2015
Number of new hires	159	245	180
Number of newly employed female graduates**	74	95	71
Ratio of newly employed females to total new employees	46.5%	38.8%	39.4%

** Both non-area specified and area specified staff

Fiscal	2012	2013	2014
Number of employees taking parental leave	25	21	28
<Men taking such leave>	<0>	<0>	<0>

◆ Sumitomo Mitsui Card

March 31	2013	2014	2015
Number of employees*	2,353	2,367	2,402
Male	1,157	1,176	1,190
Percentage of total	49.17%	49.68%	49.54%
Female	1,196	1,191	1,212
Percentage of total	50.83%	50.32%	50.46%
Average age	37 yrs 7 mos.	38 yrs 1 mos.	39 yrs 1 mos.
Male	40 yrs 6 mos.	40 yrs 11 mos.	41 yrs 9 mos.
Female	34 yrs 8 mos.	35 yrs 4 mos.	36 yrs 5 mos.
Average years of service	12 yrs 2 mos.	12 yrs 8 mos.	13 yrs 4 mos.
Male	13 yrs 1 mos.	13 yrs 7 mos.	14 yrs 0 mos.
Female	11 yrs 4 mos.	11 yrs 10 mos.	12 yrs 7 mos.
Number of women in managerial positions**	24	26	26
Ratio of employees with disabilities (% of total)***	2.24%	2.30%	2.24%

* The number of full-time employees, including employees seconded to other companies and organizations. The following list of employees is deducted from the total number of employees: executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

** Total of senior staff and group managers (including credit officers)

*** Computed based on single month of March

April 1	2013	2014	2015
Number of new hires	55	59	72
Number of newly employed female graduates	29	32	39
Ratio of newly employed females to total new employees	52.7%	54.2%	54.2%

Fiscal	2012	2013	2014
Number of employees taking parental leave	63	65	71
<Men taking such leave>	<5>	<9>	<13>
Number of career hires	18	16	24

◆ Cedyne

March 31	2013	2014	2015
Number of employees*	3,095	3,192	3,213
Male	1,948	1,967	1,962
Percentage of total	62.94%	61.62%	61.06%
Female	1,147	1,225	1,251
Percentage of total	37.06%	38.38%	38.94%
Average age	40 yrs 5 mos.	41 yrs 2 mos.	41 yrs 7 mos.
Male	42 yrs 8 mos.	43 yrs 4 mos.	43 yrs 9 mos.
Female	36 yrs 6 mos.	37 yrs 6 mos.	38 yrs 0 mos.
Average years of service	16 yrs 4 mos.	17 yrs 4 mos.	17 yrs 8 mos.
Male	18 yrs 1 mos.	19 yrs 4 mos.	19 yrs 9 mos.
Female	13 yrs 4 mos.	14 yrs 1 mos.	14 yrs 4 mos.
Number of women in managerial positions	22	29	38
Ratio of employees with disabilities (% of total)**	1.81%	1.81%	2.06%

* Excluding employees seconded from other companies, employees on short-term contracts and part-time employees.

** As of March 1 of respective years

April 1	2013	2014	2015
Number of new hires	20	69	87
Number of newly employed female graduates	3	45	54
Ratio of newly employed females to total new employees	15.0%	65.2%	62.1%

Fiscal	2012	2013	2014
Number of employees taking parental leave***	71	100	94
<Men taking such leave>	<0>	<4>	<1>
Number of career hires	—	27	24

*** Including employees on short-term childcare leave

◆ SMBC Consumer Finance

March 31	2013	2014	2015
Number of employees*	2,121	2,531	2,582
Male	1,299	1,426	1,445
Percentage of total	61.24%	56.34%	55.96%
Female	822	1,105	1,137
Percentage of total	38.76%	43.66%	44.04%
Average age	37 yrs 9 mos.	38 yrs 2 mos.	38 yrs 5 mos.
Male	39 yrs 5 mos.	39 yrs 11 mos.	40 yrs 3 mos.
Female	35 yrs 1 mos.	36 yrs 2 mos.	36 yrs 5 mos.
Average years of service	12 yrs 11 mos.	11 yrs 4 mos.	11 yrs 7 mos.
Male	15 yrs 2 mos.	14 yrs 1 mos.	14 yrs 6 mos.
Female	9 yrs 5 mos.	7 yrs 8 mos.	7 yrs 11 mos.
Number of women in managerial positions	—	39	49
Ratio of employees with disabilities (% of total)**	2.12%	1.86%	2.09%

* The number of full-time employees on a non-consolidated basis, including employees seconded to other companies and organizations. The following list of employees is deducted from the total number of employees: employees seconded from other companies, national staff at overseas branches, executive officers, part-time employees, and employees of temporary employment agencies.

** As of March 1 of respective years

April 1	2013	2014	2015
Number of new hires	28	40	49
Number of newly employed female graduates	14	26	30
Ratio of newly employed females to total new employees	50.0%	65.0%	61.2%

Fiscal	2012	2013	2014
Number of employees taking parental leave***	88	68	66
<Men taking such leave>	<1>	<1>	<1>
Number of career hires	14	5	3

*** Including employees who retired during the fiscal year

◆ Japan Research Institute

March 31	2013	2014	2015
Number of employees*	2,265	2,247	2,288
Male	1,705	1,705	1,722
Percentage of total	75.28%	75.88%	75.26%
Female	560	542	566
Percentage of total	24.72%	24.12%	24.74%
Average age	39 yrs 9 mos.	40 yrs 3 mos.	40 yrs 6 mos.
Male	40 yrs 6 mos.	41 yrs 0 mos.	41 yrs 2 mos.
Female	37 yrs 3 mos.	38 yrs 1 mos.	38 yrs 7 mos.
Average years of service	10 yrs 8 mos.	11 yrs 3 mos.	11 yrs 5 mos.
Male	11 yrs 1 mos.	11 yrs 7 mos.	11 yrs 10 mos.
Female	9 yrs 6 mos.	10 yrs 0 mos.	10 yrs 4 mos.

* The number of full-time employees, including employees seconded to other companies and organizations. The following list of employees is deducted from the total number of employees: executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

April 1	2013	2014	2015
Number of new hires	48	68	86
Number of newly employed female graduates**	15	17	23
Ratio of newly employed females to total new employees	31.3%	25.0%	26.7%

** Including only *Sogoshoku* employees. *Ippanshoku* employees are excluded.

Fiscal	2012	2013	2014
Number of employees taking parental leave	50	35	49
<Men taking such leave>	<4>	<7>	<12>

◆ THE MINATO BANK

March 31	2013	2014	2015
Number of employees*	1,921	1,928	1,949
Male	1,220	1,215	1,211
Percentage of total	63.51%	63.02%	62.13%
Female	701	713	738
Percentage of total	36.49%	36.98%	37.87%
Average age	41 yrs 3 mos.	40 yrs 11 mos.	40 yrs 11 mos.
Male	44 yrs 8 mos.	44 yrs 1 mos.	43 yrs 11 mos.
Female	35 yrs 5 mos.	35 yrs 7 mos.	36 yrs 0 mos.
Average years of service	17 yrs 4 mos.	16 yrs 7 mos.	16 yrs 7 mos.
Male	20 yrs 7 mos.	19 yrs 8 mos.	19 yrs 8 mos.
Female	11 yrs 8 mos.	11 yrs 3 mos.	11 yrs 5 mos.

* The number of full-time employees including employees seconded to other companies or organizations. The following list of employee is deducted from the total number of employees: executive officers, employees on short-term contracts, and part-time employees.

April 1	2013	2014	2015
Number of new hires	82	88	111
Number of newly employed female graduates	37	41	64
Ratio of newly employed females to total new employees	45.1%	46.6%	57.7%

Fiscal	2012	2013	2014
Number of employees taking parental leave**	21	31	38
<Men taking such leave>	<1>	<0>	<0>

** The number of those employees whose leave began during the fiscal year

◆ Kansai Urban Banking

March 31	2013	2014	2015
Number of employees*	2,661	2,567	2,513
Male	1,788	1,701	1,628
Percentage of total	67.19%	66.26%	64.78%
Female	873	866	885
Percentage of total	32.81%	33.74%	35.22%
Average age	40 yrs 3 mos.	40 yrs 2 mos.	40 yrs 0 mos.
Male	43 yrs 5 mos.	43 yrs 3 mos.	42 yrs 11 mos.
Female	33 yrs 6 mos.	34 yrs 3 mos.	34 yrs 8 mos.
Average years of service	17 yrs 0 mos.	16 yrs 11 mos.	16 yrs 8 mos.
Male	19 yrs 8 mos.	19 yrs 5 mos.	19 yrs 2 mos.
Female	11 yrs 3 mos.	11 yrs 9 mos.	12 yrs 2 mos.
Number of women in managerial positions**	124	138	150
Ratio of employees with disabilities (% of total)***	1.78%	1.68%	1.85%

* The number of full-time employees, including employees seconded to other companies and organizations. The following list of employee is deducted from the total number of employees: executive officers, employees on short-term contracts, part-time employees, and employees of temporary employment agencies.

** As of March 31; however, it is applicable only to those employees with deputy positions or any other positions higher than deputy position

*** As of March 1 of respective years

April 1	2013	2014	2015
Number of new hires	96	118	169
Number of newly employed female graduates	55	70	105
Ratio of newly employed females to total new employees	57.3%	59.3%	62.1%

Fiscal	2012	2013	2014
Number of employees taking parental leave	54	91	99
<Men taking such leave>	<1>	<0>	<1>

• The combined employment ratio for persons with disabilities for the above 10 companies was 2.05% as of March 2015.

Main Work-Life Balance Support System (Employee Support Program)

	Parental leave	Leave for taking care of sick children	Shorter working hours	Restrictions on overtime	Exemption from late-night work	Other principal systems
SMBC	18 months or maximum of 2 years in case of inability to place in daycare center	Until March 31 in the 6th grade (10 days per annum per child; 20 days for two or more children)	Employees can choose shorter working hours for each day or fewer days worked per week, both applicable until March 31 in the 6th grade	Until March 31 in the 6th grade	Until March 31 in the 6th grade	<ul style="list-style-type: none"> • Short-term childcare leave • Work relocations • Childcare subsidies • Leave for nursing care • Shorter working hours allowed for nursing care • System for rehiring former employees
Sumitomo Mitsui Finance and Leasing	1 year or maximum of 18 months in case of inability to place in daycare center	Until the entry into elementary school (5 days per annum per child; 10 days for two or more children) *May be extended as needed	Employees can reduce daily working hours to a minimum of 5 hours 30 minutes until March 31 in the 6th grade	Until the entry into elementary school	Until the entry into elementary school	<ul style="list-style-type: none"> • Work relocations • System for rehiring former employees
SMBC Nikko Securities	Until 3 years of age	Until the entry into elementary school (5 days per annum per child; 10 days for two or more children)	Employees may reduce daily working hours in increments of 30 minutes up to 2.5 hours until March 31 in the 6th grade	Until March 31 in the 6th grade	Until March 31 in the 6th grade	<ul style="list-style-type: none"> • Short-term childcare leave • Discounted rates for contracted daycare service • Nursing care leave • Special days off for nursing care • Shorter working hours for nursing care • Short-term leave for nursing care • Staggered working hours (working in shifts) • Rehiring former employees
SMBC Friend Securities	18 months or maximum of 2 years in case of inability to place in daycare center	Until March 31 in the 3rd grade (5 days per annum per child; 10 days for two or more children)	Until March 31 in the 3rd grade Employees can reduce daily working hours to between 6 hours and 6 hours 50 minutes until March 31 of the 3rd grade	Until March 31 in the 3rd grade	Until March 31 in the 3rd grade	<ul style="list-style-type: none"> • Leave for nursing care • Shorter working hours allowed for nursing care • System for rehiring former employees
Sumitomo Mitsui Card	18 months or maximum of 2 years in case of inability to place in daycare center	Until March 31 in the 6th grade (5 days per annum per child; 10 days for two or more children)	Employees can choose shorter working hours for each day or fewer days worked per week, both applicable until March 31 in the 3rd grade	Until March 31 in the 3rd grade	Until March 31 in the 3rd grade	<ul style="list-style-type: none"> • Work relocations • Childcare subsidies • Nursing care leave, days off for nursing care • Shorter working hours for nursing care • Rehiring former employees • Special leave (for spouse's childbirth)
Cedyna	Until 3 years of age	Until March 31 in the 3rd grade (5 days per annum per child; no upper limit)	Until March 31 in the 3rd grade (Employees can choose to work 5, 6, or 7 hours a day).	Until the entry into elementary school	Until the entry into elementary school	<ul style="list-style-type: none"> • Maternity leave and work • Short-term childcare leave • Leave for nursing care • Shorter working hours allowed for nursing care • System for rehiring former employees • Maternity leave (for men)
SMBC Consumer Finance	1 year or maximum of 18 months in case of inability to place in daycare center	Until the entry into elementary school (5 days per annum per child; 10 days for two or more children)	Until March 31 in the 3rd grade Employees can reduce daily working hours to a minimum of 6 hours (and a maximum of 8 hours), by taking off 30-minute blocks	Until the entry into elementary school	Until the entry into elementary school	<ul style="list-style-type: none"> • A grace period for job rotation • Leave for nursing care • Shorter working hours allowed for nursing care • Paid leave by the hour • Half-day paid leave • Leave before and after maternity • Childcare leave (2 days) • Company-visiting day (2 days a year) • Rehiring of former employees who quit for childcare or care-giving reasons • Husband's maternity leave (3 days)
Japan Research Institute	18 months or maximum of 2 years in case of inability to place in daycare center	Until March 31 in the 6th grade (5 days per annum per child; no upper limit)	Employees can choose to work 4, 5, 6 or 7 hours per day until March 31 in the 3rd grade (this system can be combined with flextime).	Until the entry into elementary school	For employees who are pregnant or have given birth within previous 12 months	<ul style="list-style-type: none"> • Childcare subsidies • Nursing care leave • Shorter working hours (for nursing care, etc.) • Time off and shorter working hours • Days off for nursing care • Special leave (for spouse's childbirth) • Paid leave for initial 15 days of childcare
THE MINATO BANK	Until 3 years of age	Until March 31 in the 6th grade (5 days per annum per child; 10 days for two or more children)	Employees may select either of shorter working hours for each day of the week (employees may select to work for either 6, 6.5 or 7 hours per day), or working 4 days per week; both cases are applicable until March 31 in the 6th grade	Until March 31 in the 6th grade	Until March 31 in the 6th grade	<ul style="list-style-type: none"> • Maternity leave (for assisting spouse) • Nursing care leave • Shorter working hours for nursing care • Childcare allowance • Rehiring former employees • Support for early return to work after childcare leave
Kansai Urban Banking	18 months or maximum of 2 years in case of inability to place in daycare center	Until the entry into elementary school (5 days per annum per child; 10 days for two or more children)	Employees may select either of shorter working hours for each day of the week (employees may select to work for 6 or 7 hours per day), or fewer working days per week; both cases are applicable until the entry into elementary school	Until the entry into elementary school	Until the entry into elementary school	<ul style="list-style-type: none"> • Paid leave for initial 5 days of childcare • Rehiring former employees • Nursing care leave • Shorter working hours for nursing care • Provision of home helpers • Counseling service on childcare