



Main Work-Life Balance Support System

	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 of the 6th grade (10 days per annum per child; 20 days for two or more children) Applicable for caring for sick children as well as for school events and other reasons	Employees can choose shorter working hours for each day or fewer days worked per week, both applicable until March 31 of the 6th grade	Until March 31 of the 6th grade	Until March 31 of the 6th grade	<ul style="list-style-type: none"> • Short-term childcare leave • Work relocations • Primary Work Location Registration system • Work Location of Choice system • Childcare subsidies • Leave for nursing care • Shorter working hours allowed for nursing care • Nursing care leave system • Career design leave system 	<ul style="list-style-type: none"> • System for rehiring former employees • Special leave for childbirth • Carryover leave (infertility treatment) • Half day leave • Flexibility in the work place • Telework • Staggered working hours • Dual-Career Support system for side work
SMBC Trust Bank	1 year or maximum of 18 months in case of inability to place in daycare center Up to 26 months if other conditions are met	Until March 31 of the 6th grade (10 days per annum per child; 20 days for two or more children)	Employees can work shortened hours equivalent to working a minimum of 6 hours per day until March 31 of the 6th grade	Until March 31 of the 6th grade	Until March 31 of the 6th grade	<ul style="list-style-type: none"> • Flextime system • Flexibility in the work place • Paternity leave (3 days) • Leave for nursing care 	<ul style="list-style-type: none"> • Shorter working hours allowed for nursing care • Family care time off • Family support leave • Short-term childcare leave • Annual leave in hour increments
Sumitomo Mitsui Finance and Leasing	1 year 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 can reduce daily working hours to a minimum of 5 hours 30 minutes until March 31 of 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 • Short-term childcare leave • Leave for nursing care • Shorter working hours allowed for nursing care • Half day leave 	<ul style="list-style-type: none"> • Staggered working hours • Nursing care leave system • Flextime system • Flexibility in the work place • Life support leave system
SMBC Nikko Securities	Until 3 years of age	Until the entry into junior high 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 of the 6th grade	Until March 31 of the 6th grade	Until March 31 of the 6th grade	<ul style="list-style-type: none"> • Short-term childcare leave • Discounted rates for daycare center • Nursing care leave • Special days off for nursing care • Shorter working hours allowed for nursing care • Short-term leave for nursing care • Staggered working hours (working in shifts) • Rehiring former employees 	<ul style="list-style-type: none"> • Childcare subsidies • Work-from-Home Policy • Half-day paid leave • Hourly paid leave • Amortized Holiday Reserving Policy • Side business • Long-Term Self Development Leave Policy a.k.a. "Challenge Leave" • Three-day and four-day workweeks
Sumitomo Mitsui Card	18 months or maximum of 2 years in case of inability to place in daycare center	Until March 31 of the 6th grade (5 days per annum per child; 10 days for two or more children)	Employees can choose to reduce daily working hours by 30, 60, or 90 minutes or reduce the number of days worked a week until March 31 of child's 3rd-grade year	Until March 31 of the 3rd grade	Until March 31 of the 3rd grade	<ul style="list-style-type: none"> • Work relocations • Staggered working hours • Half-day paid leave • Special leave for childbirth • Childcare subsidies • Nursing care leave, days off for nursing care 	<ul style="list-style-type: none"> • Shorter working hours for nursing care • Rehiring former employees • Telework • Flextime system • Health-purpose or anniversary leave
Cedyna	Until 3 years of age	Until completion of the 6th grade (40 hours per annum per child; 80 hours for two or more children)	Until completion of 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"> • Work relocations • Staggered working hours • Half-day paid leave • Special leave for childbirth • Maternity leave • Maternity work system 	<ul style="list-style-type: none"> • Short-term childcare leave • Leave for nursing care • Shorter working hours allowed for nursing care • Nursing care and sick child care leave system (by the hour) • System for rehiring former employees
SMBC Consumer Finance	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 can choose to work 6, 6.5, 7, or 7.5 hours a day until March 31 of 6th grade	Until the entry into junior high school	Until the entry into junior high school	<ul style="list-style-type: none"> • Area-limited employment system • Rehiring retirees • 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 for supporting return-to-work after childcare leave 	<ul style="list-style-type: none"> • Childcare leave (2 days) • School-visiting day (2 days a year) • Rehiring of former employees who quit for childcare or care-giving reasons • Paternity leave (3 days) • Rollover of unused paid vacation • Nursing care leave • Adjustment of work start and end times
Japan Research Institute	18 months or maximum of 2 years in case of inability to place in daycare center	Until March 31 of 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 of 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 • Telecommuting • Flextime system • Nursing care leave • Shorter working hours (for nursing care, etc.) • Time off and shorter working hours 	<ul style="list-style-type: none"> • Days off for nursing care • Special leave for childbirth • Paid leave for initial 15 days of childcare • Half day leave • Leave system for receiving treatment while working • Career design leave system
Sumitomo Mitsui DS Asset Management	1 year or maximum of 36 months in case of inability to place in daycare center	Until the entry of child into elementary school (5 days per annum per child; 10 days for two or more children)	Until March 31 of the 6th grade (Employees can choose to work 5, 6, 6.5, or 7 hours a day)	Until child completes 6th grade of elementary school	Until child completes 3rd grade of elementary school	<ul style="list-style-type: none"> • Leave for childbirth by spouse • Leave for taking care of sick children • Annual leave in half-day increments • Telecommuting • Leave for nursing care • Shorter working hours allowed for nursing care • Lifestyle enriching leave • Paid leave for initial 15 days of childcare 	<ul style="list-style-type: none"> • Annual leave in hour increments • Flextime system • Daycare subsidies • Celebratory gifts for birth of 3rd child • Leave for accompanying spouse undergoing job relocation • Job return system

Note: Cedyna Financial Corporation and SMBC Finance Service Co., Ltd., were merged on July 1, 2020.