



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 (by the hour) Career design leave system System for rehiring former employees Special leave for childbirth Carryover leave (infertility treatment) Half-day leave Teleworking system 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) Can be acquired on a by-hour, half-day, or full-day basis	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"> Flexitime system Flexibility in the work place Paternity leave (3 days) Leave for nursing care Shorter working hours allowed for nursing care Family care time off (by the hour) 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 3rd grade Shortened working hour flexitime system available allowing for 6.5- and 7-hour workdays	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 Nursing care leave system (by the hour) Half-day leave Staggered working hours Flexitime system Shortened working hour flexitime system Teleworking system Life support leave system
SMBC Nikko Securities	Until 3 years of age	Until March 31 of the 6th grade (5 days per annum per child; 10 days for two or more children) Can be acquired on a by-hour, half-day, or full-day basis	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 Special leave for childbirth Nursing care leave Special days off for nursing care (by the hour) Shorter working hours allowed for nursing care Short-term leave for nursing care Staggered working hours (working in shifts) Rehiring former employees Childcare subsidies Teleworking system 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 (40 hours per annum per child; 80 hours for two or more children)	Employees can choose to reduce daily working hours by 30, 60, 90, 120, or 150 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 system (by the hour) Shorter working hours for nursing care Rehiring former employees Teleworking system Flexitime system Health-purpose or anniversary leave
SMBC Finance Service	Until 3 years of age	Until completion of the 6th grade (40 hours per annum per child; 80 hours for two or more children)	Employees can choose to reduce daily working hours by 30, 60, 90, 120, or 150 minutes or reduce the number of days worked a week until March 31 of child's 3rd-grade year	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 Childcare subsidies Carryover leave (infertility treatment) Short-term childcare leave Leave for nursing care Shorter working hours allowed for nursing care Nursing care and sick child care leave system System for rehiring former employees Teleworking system Flexitime system
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 5, 5.5, 6, 6.5, or 7 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 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 (by the hour) 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 flexitime)	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 Teleworking system Flexitime system Nursing care leave Shorter working hours (for nursing care, etc.) Time off and shorter working hours Days off for nursing care (by the hour) 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 March 31 of the 6th grade	Until March 31 of the 3rd grade	<ul style="list-style-type: none"> Leave for childbirth by spouse Nursing care leave system (by the hour) Annual leave in half-day increments Teleworking system Leave for nursing care Shorter working hours allowed for nursing care Lifestyle enriching leave Paid leave for initial 15 days of childcare Annual leave in hour increments Flexitime system Daycare subsidies Celebratory gifts for birth of 3rd child Leave for accompanying spouse undergoing job relocation Job return system

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