

## Main Work-Life Balance Support System

	Parental leave	Childcare leave system	Shorter working hours	Restrictions on overtime	Exemption from late-night work	Other princi	pal systems
SMBC	<childcare leave=""> May be taken in installments up to the age of 18 months or maximum of 2 years in case of inability to place in daycare center <childcare at="" birth="" leave=""> 4 weeks within 8 weeks after birth (up to 28 days) May be taken in installments</childcare></childcare>	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 3rd grade	Until March 31 of the 3rd grade	until March 31 of the 3rd grade	Short-term childcare leave     Work relocations     Primary Work Location Registration     system     Work Location of Choice system     Childcare expense subsidy system     Leave 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	<childcare leave=""> May be taken in installments up to the age of 1 (Up to the age of 2 years and 2 months in case of inability to place in daycare center) <childcare at="" birth="" leave=""> 4 weeks within 8 weeks after birth (up to 28 days) May be taken in installments</childcare></childcare>	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	Flextime system     Teleworking system     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	<childcare leave=""> May be taken in installments up to the age of 1 (Up to the age of 2 in case of inability to place in daycare center) <childcare at="" birth="" leave=""> 4 weeks within 8 weeks after birth (up to 28 days) May be taken in installments</childcare></childcare>	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 flextime system available allowing for 6.5- and 7-hour workdays	Until the entry into elementary school	Until the entry into elementary school	Work relocations     Short-term childcare leave     Leave for nursing care     Shorter working hours allowed     for nursing care     Nursing care leave system     Half-day leave     Stagered working hours	Flextime system     Shortened working hour flextime system     Teleworking system     Life support leave system     System for rehiring former employees     Career support leave system
SMBC Nikko Securities	<childcare leave=""> May be taken in installments up to the age of 3 <childcare at="" birth="" leave=""> 4 weeks within 8 weeks after birth (up to 28 days) May be taken in installments</childcare></childcare>	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	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 Leav     Policy a.k.a. "Challenge Leave"     Three-day and four-day workweek     Corporate-led nursery school     Baby-sitter discount system     Special leave for childcare     Memorial leave system     Volunteering leave system     Pro bono work
Sumitomo Mitsui Card	<childcare leave=""> May be taken in installments up to the age of 18 months or maximum of 2 years in case of inability to place in daycare center (SMBC Finance Service: available up to the age of three) <childcare at="" birth="" leave=""> 4 weeks within 8 weeks after birth (up to 28 days) May be taken in installments</childcare></childcare>	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 (SMBC Finance Service: available until starting elementary school)	Until March 31 of the 3rd grade (SMBC Finance Service: available until starting elementary school)	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     Flextime system     Health-purpose or anniversary leave     (The below applies only to SMBC Finance Service Co., Ltd.)     Maternity leave     Maternity work system     Short-term childcare leave
SMBC Consumer Finance	Childcare Leave> May be taken in installments up to the age of 18 months or maximum of 2 years in case of inability to place in daycare center <childcare at="" birth="" leave=""> 4 weeks within 8 weeks after birth (up to 28 days) May be taken in installments</childcare>	Until the entry into elementary school (5 days per annum per child; 10 days for two or more children)	March 31 of 6th grade	Until the entry into junior high school	Until the entry into junior high school	Area-limited employment system     Rehining 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     Career design leave system
Japan Research Institute	<childcare leave=""> May be taken in installments up to the age of 18 months or maximum of 2 years in case of inability to place in daycare center Paid leave for the first 15 days of maternity leave <childcare at="" birth="" leave=""> 4 weeks within 8 weeks after birth (up to 28 days) May be taken in installments Maximum 28 days' paid leave</childcare></childcare>	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	Until the entry into elementary school	Childcare subsidies     Flexibility in the work place     Flextime 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     Half-day leave     Half-day leave     Leave system for receiving     treatment while working     Career design leave system     Carryover leave     Side work system
Sumitomo Mitsui DS Asset Management	Childcare Leave> May be taken in installments up to the age for 1 year or maximum of 36 months in case of inability to place in daycare center <childcare at="" birth="" leave=""> 4 weeks within 8 weeks after birth (up to 28 days) May be taken in installments</childcare>	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	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 28 days of childcare     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