

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

## 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 attitude and mutual cooperation.
4. To be conscious of the social responsibilities of the Group, and cultivate the kind of corporate culture that 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

In order to motivate and encourage younger employees and to promote their personal development, the bank provides basic practical training programs in three areas: the Retail Banking College; the Corporate Banking College and the Banking Operations College. Our employees are able to acquire the required business knowledge and skills through on-the-job training and seminars. The bank enhances its training programs by assigning mentors to newly hired employees and the Training Institute's instructors to regional head office departments.

Following the amendments to the Money Lending Business Law, Sumitomo Mitsui Card has increased its efforts toward the development of professional expert employees in the credit business. We have taken measures to proactively support our employees to become licensed money lending officers by regularly holding in-house seminars, educating them with knowledge on products and other related subjects. Cedyne strives to promote high professional standards and encourage the setting of challenging goals. Younger employees are encouraged to work in various departments to learn and gain business skills and diverse work experience. They strengthen their professional skills by taking programs at different levels for each type of business and with specific objectives. SMFL has established "SMFL Standards," which annually sets forth the human resources development plan for *sogoshoku* (management-track) employees of not more than five years with the company. SMFL has

created the "Young Employees' Growth Plan & Guide," based on the SMFL Standards, and it has also established an in-house business school which supplements on-the-job training. JRI believes that its human resources provide added value, which is translated into its solutions and proposals. With that in mind, JRI has established the Staff Development Department in the Computer System Division, and the Human Resources Incubation Center in the Comprehensive Research Division for the well-planned development of human resources. SMBC Friend Securities has started to offer its accredited in-house classes for our young employees to acquire business skills to enhance their knowledge and improve their skills, in order for the company to respond appropriately to the continuously advancing sophistication and diversification of the securities business. It has also introduced a tutoring program for effective on-the-job training of new employees. SMBC Nikko Securities, as a comprehensive securities and investment banking firm, is further strengthening its educational programs to develop employees with expert knowledge and 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." The Minato Bank has consistently implemented the system of the Minato Retail-business College ("MRC") which improves the quality of consultation services offered to its individual clients. Kansai Urban Banking has a basic training program designed for the first five years of employment with the bank in order to develop an energetic group of employees. It has also created a system to develop potential mid-management employees and promote the careers of younger and female employees. As described above, each Group company is further strengthening its educational system.



Employees' Training Seminar at SMBC Nikko Securities



Training Seminar at Kansai Urban Banking

## Creating a Corporate Culture which Derives Strength from Diversity

### ● Human Resources Diversity

The Group is implementing its initiatives to create diversity (e.g. gender, nationality) at work. In April 2008, the Diversity and Inclusion Department was established in the Human Resources Department, and other initiatives were implemented for creating the kind of corporate culture which derives its strength from diversity.

### ● Personnel System

In order to motivate employees to take on 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 make it possible for 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 evaluated on their overall contributions to the company.

### ● Developing Employees for Global Operations

In order to respond to the rapid globalization of society and businesses, SMBC is striving to develop global human resources with practical language skills and an international business sense. In fiscal 2010, in order to enhance the overseas market presence and internal globalization of the company, the bank substantially increased the number of employees taking language classes or having overseas business experience, and those employed locally by overseas offices and subsidiaries, and promoted the exchange of employees between offices in Japan and overseas.



Discussion session

### ● 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 opened its Kobe Branch, and the Unagidani Office in Osaka in February 2009 for creating jobs not limited to the physically-challenged but also including the mentally-challenged. As of March 2011, physically-challenged employees accounted for 1.95% of our total number of employees, more than the legally mandated level of 1.8%.

### ● Providing Support for Good Work-Life Balance

The Group has an employee support program which provides assistance and support for maintaining a proper work-life balance. In fiscal 2008, Sumitomo Mitsui Card, SMFL, JRI, and SMBC Friend Securities developed their “Work-Life Balance Guidebook,” based on actual experiences at SMBC. All Group companies have already implemented the programs for parental leave, leave for taking care of ill children, and shorter working hours. Such programs provide more employee benefits than those mandated by law. In addition, SMBC, Sumitomo Mitsui Card, and JRI provide child-care subsidies, while SMBC, Sumitomo Mitsui Card, Cedyna, SMFL, and Kansai Urban Banking have implemented a program for rehiring former employees. These programs assist and support in realizing a good work-life balance for the Group’s employees. There is also an annual visitation day for the employee’s children and other family members to give them an opportunity to see the employee at work at SMBC, Sumitomo Mitsui Card, SMFL, JRI, and SMBC Friend Securities. JRI also organizes “Mama & Papa Lunches” for an opportunity for employees to exchange information on raising children. SMBC has promoted a “Go Home Early to the Family Day,” while SMFL has a campaign to encourage employees to take their summer vacations and to reduce overtime work. SMBC Nikko Securities has introduced an online support program for employees returning to work after parental leave. Cedyna was awarded the “Best Balance Award” in 2010, under the “Promotion of Work Life Balance Certification System” organized by Shinjuku Ward in Tokyo, recognized for its diverse human resources programs and achievements. The Minato Bank regularly provides training programs for employees coming back to work after maternity leave. SMBC, Sumitomo Mitsui Card, Cedyna, JRI and The Minato Bank have all obtained “Kurumin certification” issued by the Japanese Ministry of Health, Labour and Welfare, for programs in compliance with the Law to Promote Measures to Support the Development of the Next Generation.



Children's Visitation Day

## Enhancing Awareness of Individual Rights

SMBC has implemented in its corporate principles of action concepts which state that “we will respect the individual human dignity of our clients and employees” and “we will not allow any discrimination.” Training seminars and study sessions on human rights issues and discrimination are organized for general managers of branches and departments, employees newly-appointed to management positions, and newly hired employees. Campaigns for creating slogans promoting individual human rights are also organized to motivate our employees to reflect and think about individual human rights and to come up with a slogan for the campaign.

Kansai Urban Banking is implementing measures to further enhance awareness of individual human rights by organizing human rights awareness study sessions for each regional group and inviting employees to think and come up with an individual human rights slogan. SMFG and its Group companies participate in the “United Nations Global Compact,” and also endorse and support its 10 principles in the areas of human rights, labor standards, environment and anti-corruption measures.

### ◆ SMBC was Named as One of the Best 25 Companies to Work in Japan in the “Great Place to Work” Ranking

In March 2011, SMBC was selected for the forth consecutive year as one of the best companies in Japan to work in the survey conducted by Great Place to Work® Institute Japan.

\* Great Place to Work® Institute, Inc., incorporated in the U.S., is a survey organization which provides data for the annual list of the “100 Best Places to Work” published by Fortune magazine. The survey consists of two main sections: a survey on the internal systems and corporate culture of respondent companies, and a questionnaire survey by the employees of these companies. The employee survey carries a two-thirds weight in determining final results.



## Staff Profile

### ◆ SMBC

March 31	2009	2010	2011
Number of employees*	23,543	25,122	25,073
Male	13,669	13,793	13,546
Percentage of total	58.06%	54.90%	54.03%
Female	9,874	11,329	11,527
Percentage of total	41.94%	45.10%	45.97%
Average age	36 yrs 9 mos.	36 yrs 2 mos.	36 yrs 5 mos.
Male	40 yrs 5 mos.	40 yrs 2 mos.	40 yrs 3 mos.
Female	31 yrs 8 mos.	31 yrs 3 mos.	31 yrs 11 mos.
Average years of service	13 yrs 10 mos.	13 yrs 3 mos.	13 yrs 5 mos.
Male	16 yrs 11 mos.	16 yrs 8 mos.	16 yrs 9 mos.
Female	9 yrs 6 mos.	9 yrs 0 mos.	9 yrs 7 mos.
Number of women in managerial positions**	456	584	766
Ratio of employees with disabilities (% of total)***	1.95%	1.90%	1.95%

\* 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 each March 31; job grades above assistant vice president

\*\*\* As of March 1 of the respective years

April 1	2009	2010	2011
Number of new hires	962	569	572
Number of newly employed female graduates****	388	204	188
Ratio of newly employed females to total new employees	40.3%	35.9%	32.9%

\*\*\*\* Includes *sogoshoku* staff and consumer service staff. Business Career Path employees are excluded.

Fiscal	2008	2009	2010
Number of employees taking parental leave	222	331	476
Men taking such leave	27	29	26
Number of career hires	136	11	6

### ◆ Sumitomo Mitsui Card

March 31	2009	2010	2011
Number of employees*	2,156	2,247	2,300
Male	1,112	1,133	1,146
Percentage of total	51.58%	50.42%	49.83%
Female	1,044	1,114	1,154
Percentage of total	48.42%	49.58%	50.17%
Average age	36 yrs 2 mos.	36 yrs 4 mos.	36 yrs 8 mos.
Male	39 yrs 8 mos.	39 yrs 10 mos.	40 yrs 0 mos.
Female	32 yrs 6 mos.	32 yrs 10 mos.	33 yrs 5 mos.
Average years of service	10 yrs 3 mos.	10 yrs 7 mos.	11 yrs 0 mos.
Male	11 yrs 2 mos.	11 yrs 6 mos.	12 yrs 0 mos.
Female	9 yrs 4 mos.	9 yrs 7 mos.	10 yrs 0 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	2009	2010	2011
Number of new hires	98	84	72
Number of newly employed female graduates**	66	46	43
Ratio of newly employed females to total new employees	67.3%	54.8%	59.7%

\*\* Includes contract employees

Fiscal	2008	2009	2010
Number of employees taking parental leave	37	53	43
Men taking such leave	6	6	2

### ◆ Cedyne

March 31**	2009	2010	2011
Number of employees*	4,485	3,466	3,340
Male	2,787	2,062	2,021
Percentage of total	62.14%	59.49%	60.51%
Female	1,698	1,404	1,319
Percentage of total	37.86%	40.51%	39.49%
Average age	39 yrs 9 mos.	37 yrs 8 mos.	38 yrs 7 mos.
Male	43 yrs 2 mos.	40 yrs 8 mos.	41 yrs 5 mos.
Female	34 yrs 1 mos.	33 yrs 2 mos.	34 yrs 4 mos.
Average years of service	14 yrs 11 mos.	13 yrs 4 mos.	14 yrs 2 mos.
Male	17 yrs 7 mos.	15 yrs 7 mos.	16 yrs 4 mos.
Female	10 yrs 6 mos.	9 yrs 11 mos.	11 yrs 0 mos.

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

\*\* As of March 31, 2009, the total number of employees includes employees of OMC Card, Inc., Central Finance Co., Ltd., and QUOQ Inc.

April 1	2009	2010	2011
Number of new hires	79	32	44
Number of newly employed female graduates	46	14	22
Ratio of newly employed females to total new employees	58.2%	43.8%	50.0%

Fiscal	2008	2009	2010
Number of employees taking parental leave***	55	45	62
Men taking such leave	0	3	0

\*\*\* For fiscal year 2008, the total number of employees includes employees of OMC Card, Inc., Central Finance Co., Ltd., and QUOQ Inc.

### ◆ Sumitomo Mitsui Finance and Leasing

March 31	2009	2010	2011
Number of employees*	1,640	1,666	1,648
Male	1,023	1,035	1,025
Percentage of total	62.38%	62.12%	62.20%
Female	617	631	623
Percentage of total	37.62%	37.88%	37.80%
Average age	37 yrs 1 mos.	37 yrs 3 mos.	37 yrs 8 mos.
Male	40 yrs 2 mos.	40 yrs 3 mos.	40 yrs 6 mos.
Female	32 yrs 0 mos.	32 yrs 4 mos.	33 yrs 0 mos.
Average years of service	12 yrs 1 mos.	12 yrs 5 mos.	12 yrs 10 mos.
Male	14 yrs 10 mos.	15 yrs 2 mos.	15 yrs 6 mos.
Female	7 yrs 6 mos.	8 yrs 0 mos.	8 yrs 7 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: 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).

April 1	2009	2010	2011
Number of new hires	40	28	22
Number of newly employed female graduates	2	1	3
Ratio of newly employed females to total new employees	5.0%	3.6%	13.6%

Fiscal	2008	2009	2010
Number of employees taking parental leave	13	22	34

### ◆ Japan Research Institute

March 31	2009	2010	2011
Number of employees*	2,215	2,322	2,323
Male	1,732	1,792	1,782
Percentage of total	78.19%	77.17%	76.71%
Female	483	530	541
Percentage of total	21.81%	22.83%	23.29%
Average age	38 yrs 11 mos.	39 yrs 0 mos.	39 yrs 1 mos.
Male	39 yrs 8 mos.	39 yrs 11 mos.	39 yrs 9 mos.
Female	35 yrs 11 mos.	35 yrs 9 mos.	36 yrs 4 mos.
Average years of service	9 yrs 7 mos.	9 yrs 11 mos.	9 yrs 9 mos.
Male	9 yrs 11 mos.	10 yrs 3 mos.	10 yrs 3 mos.
Female	8 yrs 7 mos.	8 yrs 8 mos.	8 yrs 6 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	2009	2010	2011
Number of new hires	147	50	53
Number of newly employed female graduates**	46	14	20
Ratio of newly employed females to total new employees	31.3%	28.0%	37.7%

\*\* Includes only *sogoshoku* staff. *Ippanshoku* staff are excluded.

Fiscal	2008	2009	2010
Number of employees taking parental leave	30	25	48
Men taking such leave	3	6	7

### ◆ SMBC Friend Securities

March 31	2009	2010	2011
Number of employees*	2,011	2,072	1,897
Male	1,434	1,462	1,359
Percentage of total	71.31%	70.56%	71.64%
Female	577	610	538
Percentage of total	28.69%	29.44%	28.36%
Average age	36 yrs 9 mos.	36 yrs 11 mos.	37 yrs 7 mos.
Male	39 yrs 1 mos.	39 yrs 4 mos.	39 yrs 8 mos.
Female	31 yrs 1 mos.	31 yrs 4 mos.	32 yrs 5 mos.
Average years of service	13 yrs 2 mos.	13 yrs 3 mos.	14 yrs 0 mos.
Male	15 yrs 1 mos.	15 yrs 4 mos.	15 yrs 9 mos.
Female	8 yrs 3 mos.	8 yrs 5 mos.	9 yrs 5 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	2009	2010	2011
Number of new hires	232	148	149
Number of newly employed female graduates**	117	68	79
Ratio of newly employed females to total new employees	50.4%	45.9%	53.0%

\*\* Both non-area specified and area specified staff

Fiscal	2008	2009	2010
Number of employees taking parental leave	20	22	25

### ◆ SMBC Nikko Securities

March*	2009	2010	2011
Number of employees**	6,004	6,584	7,094
Male	3,578	4,057	4,449
Percentage of total	59.59%	61.62%	62.71%
Female	2,426	2,527	2,645
Percentage of total	40.41%	38.38%	37.29%
Average age	37 yrs 2 mos.	38 yrs 1 mos.	38 yrs 11 mos.
Male	38 yrs 11 mos.	39 yrs 6 mos.	40 yrs 3 mos.
Female	34 yrs 7 mos.	35 yrs 9 mos.	36 yrs 8 mos.
Average years of service	12 yrs 0 mos.	12 yrs 1 mos.	11 yrs 11 mos.
Male	13 yrs 0 mos.	12 yrs 9 mos.	12 yrs 4 mos.
Female	10 yrs 7 mos.	11 yrs 1 mos.	11 yrs 2 mos.

\* As of March 1 of the respective years

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

April 1	2009	2010	2011
Number of new hires	182	159	493
Number of newly employed female graduates***	53	54	190
Ratio of newly employed females to total new employees	29.1%	34.0%	38.5%

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

Fiscal	2008	2009	2010
Number of employees taking parental leave	177	207	229

### ◆ THE MINATO BANK

March 31	2009	2010	2011
Number of employees*	2,121	2,152	2,166
Male	1,348	1,320	1,337
Percentage of total	63.55%	61.34%	61.73%
Female	773	832	829
Percentage of total	36.45%	38.66%	38.27%
Average age	40 yrs 10 mos.	40 yrs 3 mos.	40 yrs 4 mos.
Male	44 yrs 2 mos.	43 yrs 9 mos.	43 yrs 8 mos.
Female	35 yrs 2 mos.	34 yrs 11 mos.	35 yrs 0 mos.
Average years of service	15 yrs 2 mos.	14 yrs 10 mos.	15 yrs 3 mos.
Male	19 yrs 4 mos.	19 yrs 2 mos.	19 yrs 3 mos.
Female	8 yrs 0 mos.	8 yrs 1 mos.	9 yrs 0 mos.

\* The number of full-time employees including executives and employees seconded to other companies or organizations. Excluded employees on short-term contracts, and part-time employees.

April 1	2009	2010	2011
Number of new hires	63	32	44
Number of newly employed female graduates	13	6	9
Ratio of newly employed females to total new employees	20.6%	18.8%	20.5%

Fiscal	2008	2009	2010
Number of employees taking parental leave	23	20	16
Men taking such leave	1	1	1

### ◆ Kansai Urban Banking

March 31	2009**	2010	2011
Number of employees*	1,890	2,880	2,809
Male	1,282	1,989	1,929
Percentage of total	67.83%	69.06%	68.67%
Female	608	891	880
Percentage of total	32.17%	30.94%	31.33%
Average age	39 yrs 10 mos.	39 yrs 9 mos.	39 yrs 10 mos.
Male	43 yrs 9 mos.	43 yrs 5 mos.	43 yrs 4 mos.
Female	31 yrs 6 mos.	31 yrs 7 mos.	32 yrs 3 mos.
Average years of service	16 yrs 7 mos.	16 yrs 8 mos.	16 yrs 8 mos.
Male	19 yrs 11 mos.	19 yrs 10 mos.	19 yrs 9 mos.
Female	9 yrs 5 mos.	9 yrs 5 mos.	10 yrs 1 mos.

\* Total is for full-time non-executive employees of the bank, including employees seconded to other companies and organizations. Excluded are executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies.

\*\* Up to March 31, 2009, figures are those of prior to the merger with The Biwako Bank, Ltd.

April 1	2009	2010	2011
Number of new hires	137	97	86
Number of newly employed female graduates	80	42	50
Ratio of newly employed females to total new employees	58.4%	43.3%	58.1%

Fiscal***	2008	2009	2010
Number of employees taking parental leave	19	12	25

\*\*\* Up to fiscal 2009, figures are those prior to the merger with The Biwako Bank, Ltd.

• The combined employment ratio for persons with disabilities for the above nine companies was 1.87% as of March 2011.



## Principal Work-Life Balance Systems (Employee Support Programs)

	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	Up to March 31 in the 6th grade of elementary school (10 days per annum for one 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 up to March 31 in the 6th grade of elementary school.	Up to March 31 in the 6th grade of elementary school	Up to March 31 in the 6th grade of elementary school	<ul style="list-style-type: none"> <li>• Work relocations</li> <li>• Child-care subsidies</li> <li>• Leave to care for sick family members</li> <li>• Shorter working hours to care for sick family members</li> <li>• System for rehiring former employees</li> </ul>
Sumitomo Mitsui Card	18 months or maximum of 2 years in case of inability to place in daycare center	Up to March 31 in the 6th grade of elementary school (5 days per annum for one 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 up to March 31 in the 3rd grade of elementary school.	Up to March 31 in the 3rd grade of elementary school	Up to March 31 in the 3rd grade of elementary school	<ul style="list-style-type: none"> <li>• Work relocations</li> <li>• Child-care subsidies</li> <li>• Leave to care for sick family members</li> <li>• System for rehiring former employees</li> </ul>
Cedyna	Up to 3 years old	Up to March 31 in the 3rd grade of elementary school (5 days per annum for one child; no upper limit)	Up to March 31 in the 3rd grade of elementary school (Employees can choose to work 5, 6, or 7 hours a day).	Up to entry into elementary school	Up to entry into elementary school	<ul style="list-style-type: none"> <li>• Maternity leave and work</li> <li>• Short-term childcare leave</li> <li>• Leave to care for sick family members</li> <li>• System for rehiring former employees on</li> <li>• Maternity leave (for men)</li> </ul>
Sumitomo Mitsui Finance and Leasing	1 year or maximum of 18 months in case of inability to place in daycare center	No restrictions on children's age or number of days leave	Employees can reduce daily working hours to a minimum of 5 hours 30 minutes up to March 31 in the 6th grade of elementary school.	Up to entry into elementary school	Up to entry into elementary school	<ul style="list-style-type: none"> <li>• Work relocations</li> <li>• System for rehiring former employees</li> </ul>
Japan Research Institute	18 months or maximum of 2 years in case of inability to place in daycare center	Up to March 31 in the 6th grade of elementary school (5 days per annum for one child; no upper limit)	Employees can choose to work 4, 5, 6 or 7 hours per day up to March 31 in the 3rd grade of elementary school (this system can be combined with flextime).	Up to entry into elementary school	For employees who are pregnant or have given birth within previous 12 months	<ul style="list-style-type: none"> <li>• Child-care subsidies</li> <li>• Leave to care for sick family members</li> <li>• Shorter working hours to care for sick family members</li> <li>• More time off and shorter working hours to care for sick family members</li> <li>• Days off to care for sick family members</li> </ul>
SMBC Friend Securities	18 months or maximum of 2 years in case of inability to place in daycare center	Up to March 31 in the 3rd grade of elementary school (5 days per annum for one child; 10 days for two or more children)	Employees can reduce daily working hours to between 6 hours and 6 hours 50 minutes up to March 31 in the 3rd grade of elementary school.	Up to March 31 in the 3rd grade of elementary school	Up to March 31 in the 3rd grade of elementary school	<ul style="list-style-type: none"> <li>• Leave to care for sick family members</li> <li>• Shorter working hours to care for sick family members</li> </ul>
SMBC Nikko Securities	Up to 3 years old	Up to entry into elementary school (5 days per annum for one child; 10 days for two or more children)	Up to child's entry into junior high school, employees can reduce working hours in increments of 30 minutes for a maximum reduction of 2 hours 30 minutes per day.	Up to entry into junior high school	Up to entry into junior high school	<ul style="list-style-type: none"> <li>• Use of designated day-care center at discounted rates</li> <li>• Leave to care for sick family members</li> <li>• Special days off to care for sick family members</li> <li>• Shorter working hours to care for sick family members</li> <li>• Staggered working hours (shift system)</li> </ul>
THE MINATO BANK	Up to 3 years old	Up to entry into elementary school (5 days per annum for one child; 10 days for two or more children)	Up to entry into elementary school, employees can opt for 6-hour working day	Up to entry into elementary school	Up to entry into elementary school	<ul style="list-style-type: none"> <li>• Maternity leave (to help spouse)</li> <li>• Leave to care for sick family members</li> <li>• Shorter working hours to care for sick family members</li> </ul>
Kansai Urban Banking	1 year or maximum of 18 months in case of inability to place in daycare center	Up to entry into elementary school (5 days per annum for one child; 10 days for two or more children)	Up to 3 years old, employees can opt for 6-hour working day	Up to entry into elementary school	Up to entry into elementary school	<ul style="list-style-type: none"> <li>• System for rehiring former employees</li> <li>• Leave to care for sick family members</li> <li>• Home helpers provided</li> </ul>