

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 Card, Cedyna, SMBC Consumer Finance, 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 attitudes 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 employees with training program consisting of basic practical training, the Retail Banking College, the Corporate Banking College and the Banking Operations College. Our employees may acquire the required business knowledge and skills through on-the-job (OJT) training and seminars. The bank creates more practical training programs by assigning mentors and training instructors to newly hired employees and regional head office departments, respectively (OJT training is supported by the head office).

Following the amendments to the Money Lending Business Law, Sumitomo Mitsui Card has enhanced the development of professional expert employees in the credit business. We have taken measures to proactively support our employees in becoming licensed money lending officers by regularly holding in-house seminars and educating them in product knowledge and related subjects. Cedyna 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. SMBC Consumer Finance is implementing the competency-development training based on its personnel system for training human resources to have high social values and responsibilities. Furthermore, we help employees

grow and advance by promoting education that teaches those subject matters required to be in full compliance with the Money Lending Business Law and other legislation. SMBC Consumer Finance has been supporting the development of employees. SMFL has established "SMFL Standards," which annually set 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 OJT training. JRI believes that its human resources provide added value, which is translated into solutions and proposals. With that in mind, it 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. Under a new marketing system introduced in May 2012, we are strengthening the training of subordinates by section chiefs and the management functions, to make OJT more effective for newly-hired 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 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." Minato Bank has consistently implemented the Minato Retail-business College ("MRC") system which improves the quality of consultation services offered to its individual clients. Kansai Urban Banking has a basic training program designed for staff in their first six years of employment with the bank, made for developing energetic employees. Another training system is Kansai Urban Business School, created to teach basic banking expertise and foster employee self-awareness. The bank is also creating locally based exams as a measure to become a bank which puts more emphasis on the local area and which prospers with the local community. We are further strengthening the training systems in respective Group companies.



Training Seminar at Kansai Urban Banking



Employees' Training Seminar at SMBC Nikko Securities

## Creating a Corporate Culture which Derives Strength from Diversity

### ● Human Resources Diversity

The Group is implementing its initiatives to create workplace diversity (e.g. gender, nationality). 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 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 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. To enhance the overseas market presence and internal globalization of the company, the bank is increasing the number of employees with overseas experience. It substantially increased the number of employees taking language classes and encouraged employment of those with overseas study experiences or a desire to study abroad and of those employed locally by overseas offices and subsidiaries. It has also promoted the exchanges of employees between offices in Japan and overseas. At SMFL, overseas training programs were expanded mainly for young employees in order to strengthen the training of global personnel, in addition to sending employees to language schools.



SMBC Global Corporate Banker Training

### ● 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 in February 2009. They created jobs not only for the physically-challenged but also for the mentally-challenged. As of March 2012, physically-challenged employees accounted for 1.99% of our total number of employees, more than the legally mandated level of 1.8%.

### ● Providing Support for a Better 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 of parental leave, leave for taking care of ill children, and shorter working hours. Such programs provide better employee benefits than those mandated by law. In addition, SMBC, Sumitomo Mitsui Card, JRI and Minato Bank provide child-care allowances, while SMBC, Sumitomo Mitsui Card, Cedyne, SMBC Consumer Finance, SMFL, Minato Bank and Kansai Urban Banking have implemented a program for rehiring former employees. These programs assist the Group’s employees in realizing a good work-life balance. There are also four workplace-visiting plans for employees’ children and other family members to give them an opportunity to better understand what their parents do for work. The program is available at SMBC, Sumitomo Mitsui Card, SMFL, JRI, and SMBC Friend Securities. JRI also organizes “Mama & Papa Lunches” where employees exchange information on raising children. SMBC has the “Go Home Early - Family Day,” while SMFL encourages employees to take their summer vacations and to reduce overtime hours. SMBC Consumer Finance and SMBC Nikko Securities have introduced an online support program for employees returning to work after parental leave. Cedyne 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. SMBC, SMBC Consumer Finance and Minato Bank regularly provide training programs for employees coming back to work after maternity leave. SMBC, Sumitomo Mitsui Card, Cedyne, SMBC Consumer Finance, JRI and 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



SMBC Consumer Finance recovery support seminar

## 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. The promotional campaigns for creating the corporate statement of promoting individual human rights are also organized to motivate our employees to reflect on individual human rights and to come up with the statement for such 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 reflect and come up with an individual human rights statement. 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 January 2012, SMBC was selected for the fifth consecutive year as one of the best companies in Japan to work according to the survey conducted by Great Place to Work® Institute Japan.

\* Great Place to Work® Institute, Inc., which was incorporated in the U.S., is a research organization which provides data for the list of the “100 Best Places to Work” published annually 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.



## Employees

### ◆ SMBC

March 31	2010	2011	2012
Number of employees*	25,122	25,073	24,602
Male	13,793	13,546	13,274
Percentage of total	54.90%	54.03%	53.95%
Female	11,329	11,527	11,328
Percentage of total	45.10%	45.97%	46.05%
Average age	36 yrs 2 mos.	36 yrs 5 mos.	36 yrs 9 mos.
Male	40 yrs 2 mos.	40 yrs 3 mos.	40 yrs 4 mos.
Female	31 yrs 3 mos.	31 yrs 11 mos.	32 yrs 8 mos.
Average years of service	13 yrs 3 mos.	13 yrs 5 mos.	13 yrs 9 mos.
Male	16 yrs 8 mos.	16 yrs 9 mos.	16 yrs 8 mos.
Female	9 yrs 0 mos.	9 yrs 7 mos.	10 yrs 3 mos.
Number of women in managerial positions**	584	766	962
Ratio of employees with disabilities (% of total)***	1.90%	1.95%	1.99%

\* 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	2010	2011	2012
Number of new hires	569	572	610
Number of newly employed female graduates****	204	188	199
Ratio of newly employed females to total new employees	35.9%	32.9%	32.6%

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

Fiscal	2009	2010	2011
Number of employees taking parental leave	331	476	683
<Men taking such leave>	<29>	<26>	<27>
Number of career hires	11	6	11

### ◆ Sumitomo Mitsui Card

March 31	2010	2011	2012
Number of employees*	2,247	2,300	2,323
Male	1,133	1,146	1,141
Percentage of total	50.42%	49.83%	49.12%
Female	1,114	1,154	1,182
Percentage of total	49.58%	50.17%	50.88%
Average age	36 yrs 4 mos.	36 yrs 8 mos.	37 yrs 1 mos.
Male	39 yrs 10 mos.	40 yrs 0 mos.	40 yrs 4 mos.
Female	32 yrs 10 mos.	33 yrs 5 mos.	34 yrs 0 mos.
Average years of service	10 yrs 7 mos.	11 yrs 0 mos.	11 yrs 7 mos.
Male	11 yrs 6 mos.	12 yrs 0 mos.	12 yrs 8 mos.
Female	9 yrs 7 mos.	10 yrs 0 mos.	10 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: executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

April 1	2010	2011	2012
Number of new hires	84	72	49
Number of newly employed female graduates	46	43	24
Ratio of newly employed females to total new employees	54.8%	59.7%	49.0%

Fiscal	2009	2010	2011
Number of employees taking parental leave	53	43	59
<Men taking such leave>	<6>	<2>	<6>

### ◆ Cedyne

March 31	2010	2011	2012
Number of employees*	3,466	3,340	3,192
Male	2,062	2,021	1,980
Percentage of total	59.49%	60.51%	62.03%
Female	1,404	1,319	1,212
Percentage of total	40.51%	39.49%	37.97%
Average age	37 yrs 8 mos.	38 yrs 7 mos.	39 yrs 6 mos.
Male	40 yrs 8 mos.	41 yrs 5 mos.	42 yrs 1 mos.
Female	33 yrs 2 mos.	34 yrs 4 mos.	35 yrs 5 mos.
Average years of service	13 yrs 4 mos.	14 yrs 2 mos.	15 yrs 5 mos.
Male	15 yrs 7 mos.	16 yrs 4 mos.	17 yrs 4 mos.
Female	9 yrs 11 mos.	11 yrs 0 mos.	12 yrs 1 mos.

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

April 1	2010	2011	2012
Number of new hires	32	44	16
Number of newly employed female graduates	14	22	0
Ratio of newly employed females to total new employees	43.8%	50.0%	0.0%

Fiscal	2009	2010	2011
Number of employees taking parental leave	45	62	63
<Men taking such leave>	<3>	<0>	<0>

### ◆ SMBC Consumer Finance

March 31	2010	2011	2012
Number of employees*	2,757	2,038	1,971
Male	1,625	1,263	1,234
Percentage of total	58.94%	61.97%	62.61%
Female	1,132	775	737
Percentage of total	41.06%	38.03%	37.39%
Average age	36 yrs 10 mos.	36 yrs 4 mos.	37 yrs 2 mos.
Male	39 yrs 3 mos.	38 yrs 0 mos.	38 yrs 9 mos.
Female	33 yrs 4 mos.	33 yrs 7 mos.	34 yrs 5 mos.
Average years of service	12 yrs 9 mos.	12 yrs 3 mos.	13 yrs 1 mos.
Male	15 yrs 5 mos.	14 yrs 4 mos.	15 yrs 1 mos.
Female	8 yrs 10 mos.	8 yrs 11 mos.	9 yrs 9 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	2010	2011	2012
Number of new hires	32	23	16
Number of newly employed female graduates	22	17	11
Ratio of newly employed females to total new employees	68.8%	73.9%	68.8%

Fiscal	2009	2010	2011
Number of employees taking parental leave	138	91	83
<Men taking such leave>	<0>	<0>	<0>

### ◆ Sumitomo Mitsui Finance and Leasing

March 31	2010	2011	2012
Number of employees*	1,666	1,648	1,618
Male	1,035	1,025	1,007
Percentage of total	62.12%	62.20%	62.24%
Female	631	623	611
Percentage of total	37.88%	37.80%	37.76%
Average age	37 yrs 3 mos.	37 yrs 8 mos.	38 yrs 2 mos.
Male	40 yrs 3 mos.	40 yrs 6 mos.	40 yrs 10 mos.
Female	32 yrs 4 mos.	33 yrs 0 mos.	33 yrs 10 mos.
Average years of service	12 yrs 5 mos.	12 yrs 10 mos.	13 yrs 4 mos.
Male	15 yrs 2 mos.	15 yrs 6 mos.	15 yrs 9 mos.
Female	8 yrs 0 mos.	8 yrs 7 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: 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	2010	2011	2012
Number of new hires	28	22	19
Number of newly employed female graduates	1	3	3
Ratio of newly employed females to total new employees	3.6%	13.6%	15.8%

Fiscal	2009	2010	2011
Number of employees taking parental leave	22	34	39
<Men taking such leave>	<0>	<0>	<0>

### ◆ Japan Research Institute

March 31	2010	2011	2012
Number of employees*	2,322	2,323	2,272
Male	1,792	1,782	1,726
Percentage of total	77.17%	76.71%	75.97%
Female	530	541	546
Percentage of total	22.83%	23.29%	24.03%
Average age	39 yrs 0 mos.	39 yrs 1 mos.	39 yrs 3 mos.
Male	39 yrs 11 mos.	39 yrs 9 mos.	40 yrs 1 mos.
Female	35 yrs 9 mos.	36 yrs 4 mos.	36 yrs 7 mos.
Average years of service	9 yrs 11 mos.	9 yrs 9 mos.	10 yrs 2 mos.
Male	10 yrs 3 mos.	10 yrs 3 mos.	10 yrs 6 mos.
Female	8 yrs 8 mos.	8 yrs 6 mos.	8 yrs 11 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	2010	2011	2012
Number of new hires	50	53	43
Number of newly employed female graduates**	14	20	17
Ratio of newly employed females to total new employees	28.0%	37.7%	39.5%

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

Fiscal	2009	2010	2011
Number of employees taking parental leave	25	48	54
<Men taking such leave>	<6>	<7>	<6>



# ◆ SMBC Friend Securities

March 31	2010	2011	2012
Number of employees*	2,072	1,897	1,846
Male	1,462	1,359	1,336
Percentage of total	70.56%	71.64%	72.37%
Female	610	538	510
Percentage of total	29.44%	28.36%	27.63%
Average age	36 yrs 11 mos.	37 yrs 7 mos.	38 yrs 4 mos.
Male	39 yrs 4 mos.	39 yrs 8 mos.	40 yrs 4 mos.
Female	31 yrs 4 mos.	32 yrs 5 mos.	33 yrs 1 mos.
Average years of service	13 yrs 3 mos.	14 yrs 0 mos.	14 yrs 9 mos.
Male	15 yrs 4 mos.	15 yrs 9 mos.	16 yrs 6 mos.
Female	8 yrs 5 mos.	9 yrs 5 mos.	10 yrs 2 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	2010	2011	2012
Number of new hires	148	149	151
Number of newly employed female graduates**	68	79	74
Ratio of newly employed females to total new employees	45.9%	53.0%	49.0%

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

Fiscal	2009	2010	2011
Number of employees taking parental leave	22	25	25
<Men taking such leave>	<0>	<0>	<5>

# ◆ SMBC Nikko Securities

March*	2010	2011	2012
Number of employees**	6,584	7,094	7,513
Male	4,057	4,449	4,771
Percentage of total	61.62%	62.71%	63.50%
Female	2,527	2,645	2,742
Percentage of total	38.38%	37.29%	36.50%
Average age	38 yrs 1 mos.	38 yrs 11 mos.	38 yrs 11 mos.
Male	39 yrs 6 mos.	40 yrs 3 mos.	40 yrs 2 mos.
Female	35 yrs 9 mos.	36 yrs 8 mos.	36 yrs 10 mos.
Average years of service	12 yrs 1 mos.	11 yrs 11 mos.	11 yrs 10 mos.
Male	12 yrs 9 mos.	12 yrs 4 mos.	12 yrs 2 mos.
Female	11 yrs 1 mos.	11 yrs 2 mos.	11 yrs 4 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	2010	2011	2012
Number of new hires***	159	493	388
Number of newly employed female graduates	54	190	165
Ratio of newly employed females to total new employees	34.0%	38.5%	42.5%

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

Fiscal	2009	2010	2011
Number of employees taking parental leave	207	229	248
<Men taking such leave>	<0>	<0>	<1>

# ◆ THE MINATO BANK

March 31	2010	2011	2012
Number of employees*	2,152	2,166	2,179
Male	1,320	1,337	1,337
Percentage of total	61.34%	61.73%	61.36%
Female	832	829	842
Percentage of total	38.66%	38.27%	38.64%
Average age	40 yrs 3 mos.	40 yrs 4 mos.	41 yrs 10 mos.
Male	43 yrs 9 mos.	43 yrs 8 mos.	45 yrs 0 mos.
Female	34 yrs 11 mos.	35 yrs 0 mos.	37 yrs 0 mos.
Average years of service	14 yrs 10 mos.	15 yrs 3 mos.	15 yrs 7 mos.
Male	19 yrs 2 mos.	19 yrs 3 mos.	19 yrs 6 mos.
Female	8 yrs 1 mos.	9 yrs 0 mos.	9 yrs 9 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	2010	2011	2012
Number of new hires	32	44	42
Number of newly employed female graduates	6	9	10
Ratio of newly employed females to total new employees	18.8%	20.5%	23.8%

Fiscal	2009	2010	2011
Number of employees taking parental leave	20	16	26
<Men taking such leave>	<1>	<1>	<2>

# ◆ Kansai Urban Banking

March 31	2010	2011	2012
Number of employees*	2,880	2,809	2,712
Male	1,989	1,929	1,850
Percentage of total	69.06%	68.67%	68.22%
Female	891	880	862
Percentage of total	30.94%	31.33%	31.78%
Average age	39 yrs 9 mos.	39 yrs 10 mos.	40 yrs 1 mos.
Male	43 yrs 5 mos.	43 yrs 4 mos.	43 yrs 5 mos.
Female	31 yrs 7 mos.	32 yrs 3 mos.	32 yrs 11 mos.
Average years of service	16 yrs 8 mos.	16 yrs 8 mos.	16 yrs 11 mos.
Male	19 yrs 10 mos.	19 yrs 9 mos.	19 yrs 10 mos.
Female	9 yrs 5 mos.	10 yrs 1 mos.	10 yrs 9 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.

April 1	2010	2011	2012
Number of new hires	97	86	91
Number of newly employed female graduates	42	50	55
Ratio of newly employed females to total new employees	43.3%	58.1%	60.4%

Fiscal	2009	2010	2011
Number of employees taking parental leave	12	25	37
<Men taking such leave>	<0>	<0>	<0>

• The combined employment ratio for persons with disabilities for the above nine companies was 1.92% as of March 2012.

## Main Work-Life Balance Support 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>• Shorter working hours 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</li> <li>• Maternity leave (for men)</li> </ul>
SMBC Consumer Finance	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 March 31 in the 3rd grade of elementary school. Employees can reduce daily working hours to a minimum of 6 hours (and a maximum of 8 hours), by taking off 30-minute blocks	Up to entry into elementary school	Up to entry into elementary school	<ul style="list-style-type: none"> <li>• A grace period for job rotation</li> <li>• Leave to care for sick family members</li> <li>• Shorter working hours to care for sick family members</li> <li>• Paid leave by the hour, half-day paid leave</li> <li>• Leave before and after maternity</li> <li>• Child-care leave (2 days)</li> <li>• Company-visiting day (2 days a year)</li> <li>• Rehiring of former employees who quit for child-care or care-giving reasons</li> <li>• Husband's maternity leave (3 days)</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> <li>• Child-care allowance</li> <li>• System for rehiring former employees</li> </ul>
Kansai Urban Banking	18 months or maximum of 2 years 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 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>• System for rehiring former employees</li> <li>• Leave to care for sick family members</li> <li>• Home helpers provided</li> </ul>