

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 Finance and Leasing (“SMFL”), SMBC Nikko Securities, SMBC Friend Securities, Sumitomo Mitsui Card, Cedyne, SMBC Consumer Finance, the Japan Research Institute (“JRI”), 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

● Education and Training System

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, and the Corporate Banking 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). 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. 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.” 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 business promoting 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. Following the amendments to the Money Lending Business Act, 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. 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. 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 Act and other legislation. SMBC Consumer Finance has been supporting the development of employees. JRI believes that its human resources provide added value, which is translated into solutions and proposals. With that in mind, it has established the Human Resources Development Department in the Systems Development Division, and the Human Incubation Center in the Research & Consulting Division for the well-planned development of human resources. 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

● SMFG Joint Training Program

As Team SMFG, eight major group companies (SMBC, SMFL, SMBC Nikko Securities, SMBC Friend Securities, Sumitomo Mitsui Card, Cedyna, SMBC Consumer Finance, and JRI) jointly conducted training seminars for newly-hired employees of those group companies to be able to understand the SMFG's vision and management policy and to increase the sense of identity as "Team SMFG."

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 even doing business in Japan. In order to enhance the overseas market presence and become more internationalized, the bank is increasing the number of employees with overseas experience. In addition to the language class, employment of those with overseas study experiences and of foreign nationals, the bank encouraged training and appointment of highly capable national staff, and further expansion of global personnel changes. 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.

● 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, February 2009 and Chiba Office, March 2013. They created jobs not only for the physically-challenged but also for the mentally-challenged. As of March 2012, physically-challenged employees accounted for

2.03% of our total number of employees, more than the legally mandated level of 1.8% (it was modified to 2.0% as of April 1, 2013).



SMBC Global Corporate Banker Training

● 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, SMFL, SMBC Friend Securities, Sumitomo Mitsui Card, and JRI, 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, SMFL, Sumitomo Mitsui Card, Cedyna, SMBC Consumer Finance, 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, SMFL, SMBC Friend Securities, Sumitomo Mitsui Card, SMBC Consumer Finance, and JRI. SMFL and Cedyna encourage their employees to take their summer vacations and to reduce their overtime hours, while SMBC conducts the "Go Home Early - Family Day." Further, SMBC organizes "Working Mother's Meeting" and JRI also organizes "Mama & Papa Lunches," where employees exchange information on raising children. SMBC Nikko Securities and SMBC Consumer Finance have introduced an online support program for employees returning to work after parental leave. SMBC, SMBC Consumer Finance, Minato Bank, and Kansai Urban Banking regularly provide training seminars for employees on maternity leave. SMBC and Kansai Urban Banking provide training for employees taking maternity leave. The above programs aim to support employees to settle in at work after maternity leave.

SMBC, SMBC Nikko Securities, Sumitomo Mitsui Card, Cedyna, 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.



SMBC Consumer Finance recovery support seminar



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. 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.

Employees

◆ SMBC

March 31	2011	2012	2013
Number of employees*	25,073	24,602	24,212
Male	13,546	13,274	13,014
Percentage of total	54.03%	53.95%	53.75%
Female	11,527	11,328	11,198
Percentage of total	45.97%	46.05%	46.25%
Average age	36 yrs 5 mos.	36 yrs 9 mos.	37 yrs 0 mos.
Male	40 yrs 3 mos.	40 yrs 4 mos.	40 yrs 3 mos.
Female	31 yrs 11 mos.	32 yrs 8 mos.	33 yrs 3 mos.
Average years of service	13 yrs 5 mos.	13 yrs 9 mos.	14 yrs 0 mos.
Male	16 yrs 9 mos.	16 yrs 8 mos.	16 yrs 8 mos.
Female	9 yrs 7 mos.	10 yrs 3 mos.	10 yrs 11 mos.
Number of women in managerial positions**	327	398	447
Ratio of employees with disabilities (% of total)***	1.95%	1.99%	2.03%

* 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

*** As of March 1 of the respective years

April 1	2011	2012	2013
Number of new hires	572	610	661
Number of newly employed female graduates****	188	199	245
Ratio of newly employed females to total new employees	32.9%	32.6%	37.1%

**** Includes *sogoshoku* staff, *sogoshoku* (retail course) staff and consumer service staff. Business Career Path employees are excluded.

Fiscal	2010	2011	2012
Number of employees taking parental leave	476	683	920
<Men taking such leave>	<26>	<27>	<55>
Number of career hires	6	11	17

◆ Sumitomo Mitsui Finance and Leasing

March 31	2011	2012	2013
Number of employees*	1,648	1,618	1,620
Male	1,025	1,007	1,017
Percentage of total	62.20%	62.24%	62.78%
Female	623	611	603
Percentage of total	37.80%	37.76%	37.22%
Average age	37 yrs 8 mos.	38 yrs 2 mos.	38 yrs 11 mos.
Male	40 yrs 6 mos.	40 yrs 10 mos.	41 yrs 5 mos.
Female	33 yrs 0 mos.	33 yrs 10 mos.	34 yrs 9 mos.
Average years of service	12 yrs 10 mos.	13 yrs 4 mos.	14 yrs 0 mos.
Male	15 yrs 6 mos.	15 yrs 9 mos.	16 yrs 3 mos.
Female	8 yrs 7 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: 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	2011	2012	2013
Number of new hires	22	19	20
Number of newly employed female graduates	3	3	4
Ratio of newly employed females to total new employees	13.6%	15.8%	20.0%

Fiscal	2010	2011	2012
Number of employees taking parental leave	34	39	40
<Men taking such leave>	<0>	<0>	<0>

◆ SMBC Nikko Securities

March*	2011	2012	2013
Number of employees**	7,094	7,513	7,656
Male	4,449	4,771	4,863
Percentage of total	62.71%	63.50%	63.52%
Female	2,645	2,742	2,793
Percentage of total	37.29%	36.50%	36.48%
Average age	38 yrs 11 mos.	38 yrs 11 mos.	39 yrs 3 mos.
Male	40 yrs 3 mos.	40 yrs 2 mos.	40 yrs 4 mos.
Female	36 yrs 8 mos.	36 yrs 10 mos.	37 yrs 3 mos.
Average years of service	11 yrs 11 mos.	11 yrs 10 mos.	12 yrs 3 mos.
Male	12 yrs 4 mos.	12 yrs 2 mos.	12 yrs 6 mos.
Female	11 yrs 2 mos.	11 yrs 4 mos.	11 yrs 10 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, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

April 1	2011	2012	2013
Number of new hires***	493	388	293
Number of newly employed female graduates	190	165	111
Ratio of newly employed females to total new employees	38.5%	42.5%	37.9%

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

Fiscal	2010	2011	2012
Number of employees taking parental leave	229	248	262
<Men taking such leave>	<0>	<1>	<0>

◆ SMBC Friend Securities

March 31	2011	2012	2013
Number of employees*	1,897	1,846	1,814
Male	1,359	1,336	1,309
Percentage of total	71.64%	72.37%	72.16%
Female	538	510	505
Percentage of total	28.36%	27.63%	27.84%
Average age	37 yrs 7 mos.	38 yrs 4 mos.	38 yrs 11 mos.
Male	39 yrs 8 mos.	40 yrs 4 mos.	40 yrs 11 mos.
Female	32 yrs 5 mos.	33 yrs 1 mos.	33 yrs 9 mos.
Average years of service	14 yrs 0 mos.	14 yrs 9 mos.	15 yrs 3 mos.
Male	15 yrs 9 mos.	16 yrs 6 mos.	17 yrs 1 mos.
Female	9 yrs 5 mos.	10 yrs 2 mos.	10 yrs 8 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	2011	2012	2013
Number of new hires	149	151	159
Number of newly employed female graduates**	79	74	74
Ratio of newly employed females to total new employees	53.0%	49.0%	46.5%

** Both non-area specified and area specified staff

Fiscal	2010	2011	2012
Number of employees taking parental leave	25	25	25
<Men taking such leave>	<0>	<5>	<0>

◆ Sumitomo Mitsui Card

March 31	2011	2012	2013
Number of employees*	2,300	2,323	2,353
Male	1,146	1,141	1,157
Percentage of total	49.83%	49.12%	49.17%
Female	1,154	1,182	1,196
Percentage of total	50.17%	50.88%	50.83%
Average age	36 yrs 8 mos.	37 yrs 1 mos.	37 yrs 7 mos.
Male	40 yrs 0 mos.	40 yrs 4 mos.	40 yrs 6 mos.
Female	33 yrs 5 mos.	34 yrs 0 mos.	34 yrs 8 mos.
Average years of service	11 yrs 0 mos.	11 yrs 7 mos.	12 yrs 2 mos.
Male	12 yrs 0 mos.	12 yrs 8 mos.	13 yrs 1 mos.
Female	10 yrs 0 mos.	10 yrs 7 mos.	11 yrs 4 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	2011	2012	2013
Number of new hires	72	49	55
Number of newly employed female graduates	43	24	29
Ratio of newly employed females to total new employees	59.7%	49.0%	52.7%

Fiscal	2010	2011	2012
Number of employees taking parental leave	43	59	63
<Men taking such leave>	<2>	<6>	<5>

◆ Cedyna

March 31	2011	2012	2013
Number of employees*	3,340	3,192	3,095
Male	2,021	1,980	1,948
Percentage of total	60.51%	62.03%	62.94%
Female	1,319	1,212	1,147
Percentage of total	39.49%	37.97%	37.06%
Average age	38 yrs 7 mos.	39 yrs 6 mos.	40 yrs 5 mos.
Male	41 yrs 5 mos.	42 yrs 1 mos.	42 yrs 8 mos.
Female	34 yrs 4 mos.	35 yrs 5 mos.	36 yrs 6 mos.
Average years of service	14 yrs 2 mos.	15 yrs 5 mos.	16 yrs 4 mos.
Male	16 yrs 4 mos.	17 yrs 4 mos.	18 yrs 1 mos.
Female	11 yrs 0 mos.	12 yrs 1 mos.	13 yrs 4 mos.

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

April 1	2011	2012	2013
Number of new hires	44	16	20
Number of newly employed female graduates	22	0	3
Ratio of newly employed females to total new employees	50.0%	0.0%	15.0%

Fiscal	2010	2011	2012
Number of employees taking parental leave	62	63	71
<Men taking such leave>	<0>	<0>	<0>

◆ SMBC Consumer Finance

March 31	2011	2012	2013
Number of employees*	2,038	1,971	2,121
Male	1,263	1,234	1,299
Percentage of total	61.97%	62.61%	61.24%
Female	775	737	822
Percentage of total	38.03%	37.39%	38.76%
Average age	36 yrs 4 mos.	37 yrs 2 mos.	37 yrs 9 mos.
Male	38 yrs 0 mos.	38 yrs 9 mos.	39 yrs 5 mos.
Female	33 yrs 7 mos.	34 yrs 5 mos.	35 yrs 1 mos.
Average years of service	12 yrs 3 mos.	13 yrs 1 mos.	12 yrs 11 mos.
Male	14 yrs 4 mos.	15 yrs 1 mos.	15 yrs 2 mos.
Female	8 yrs 11 mos.	9 yrs 9 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	2011	2012	2013
Number of new hires	23	16	28
Number of newly employed female graduates	17	11	14
Ratio of newly employed females to total new employees	73.9%	68.8%	50.0%

Fiscal	2010	2011	2012
Number of employees taking parental leave	91	83	88
<Men taking such leave>	<0>	<0>	<1>

◆ Japan Research Institute

March 31	2011	2012	2013
Number of employees*	2,323	2,272	2,265
Male	1,782	1,726	1,705
Percentage of total	76.71%	75.97%	75.28%
Female	541	546	560
Percentage of total	23.29%	24.03%	24.72%
Average age	39 yrs 1 mos.	39 yrs 3 mos.	39 yrs 9 mos.
Male	39 yrs 9 mos.	40 yrs 1 mos.	40 yrs 6 mos.
Female	36 yrs 4 mos.	36 yrs 7 mos.	37 yrs 3 mos.
Average years of service	9 yrs 9 mos.	10 yrs 2 mos.	10 yrs 8 mos.
Male	10 yrs 3 mos.	10 yrs 6 mos.	11 yrs 1 mos.
Female	8 yrs 6 mos.	8 yrs 11 mos.	9 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	2011	2012	2013
Number of new hires	53	43	48
Number of newly employed female graduates**	20	17	15
Ratio of newly employed females to total new employees	37.7%	39.5%	31.3%

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

Fiscal	2010	2011	2012
Number of employees taking parental leave	48	54	50
<Men taking such leave>	<7>	<6>	<4>

◆ THE MINATO BANK

March 31	2011	2012	2013
Number of employees*	1,897	1,911	1,921
Male	1,226	1,225	1,220
Percentage of total	64.63%	64.10%	63.51%
Female	671	686	701
Percentage of total	35.37%	35.90%	36.49%
Average age	40 yrs 7 mos.	41 yrs 0 mos.	41 yrs 3 mos.
Male	44 yrs 1 mos.	44 yrs 5 mos.	44 yrs 8 mos.
Female	34 yrs 2 mos.	34 yrs 11 mos.	35 yrs 5 mos.
Average years of service	16 yrs 10 mos.	17 yrs 1 mos.	17 yrs 4 mos.
Male	20 yrs 1 mos.	20 yrs 4 mos.	20 yrs 7 mos.
Female	10 yrs 9 mos.	11 yrs 4 mos.	11 yrs 8 mos.

* The number of full-time employees including employees seconded to other companies or organizations. The following list of employee is deducted from the total number of employees: executive officers, employees on short-term contracts, and part-time employees.

April 1	2011	2012	2013
Number of new hires	44	42	51
Number of newly employed female graduates**	9	10	6
Ratio of newly employed females to total new employees	20.5%	23.8%	11.8%

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

Fiscal	2010	2011	2012
Number of employees taking parental leave	16	26	21
<Men taking such leave>	<1>	<2>	<1>

◆ Kansai Urban Banking

March 31	2011	2012	2013
Number of employees*	2,809	2,712	2,661
Male	1,929	1,850	1,788
Percentage of total	68.67%	68.22%	67.19%
Female	880	862	873
Percentage of total	31.33%	31.78%	32.81%
Average age	39 yrs 10 mos.	40 yrs 1 mos.	40 yrs 3 mos.
Male	43 yrs 4 mos.	43 yrs 5 mos.	43 yrs 5 mos.
Female	32 yrs 3 mos.	32 yrs 11 mos.	33 yrs 6 mos.
Average years of service	16 yrs 8 mos.	16 yrs 11 mos.	17 yrs 0 mos.
Male	19 yrs 9 mos.	19 yrs 10 mos.	19 yrs 8 mos.
Female	10 yrs 1 mos.	10 yrs 9 mos.	11 yrs 3 mos.

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

April 1	2011	2012	2013
Number of new hires	86	91	96
Number of newly employed female graduates	50	55	55
Ratio of newly employed females to total new employees	58.1%	60.4%	57.3%

Fiscal	2010	2011	2012
Number of employees taking parental leave	25	37	54
<Men taking such leave>	<0>	<0>	<1>

• The combined employment ratio for persons with disabilities for the above nine companies was 1.98% as of March 2013.

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	Until March 31 of the 6th grade (10 days per annum per 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 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 • Child-care subsidies • Leave for nursing care • Shorter working hours allowed for nursing care • System for rehiring former employees
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 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
SMBC Nikko Securities	Until 3 years of age	Until the entry into elementary school (5 days per annum per one 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 • Use of designated day-care center at discounted rates • Leave for nursing care • Special days off for nursing care • Shorter working hours allowed for nursing care • Short-term leave for nursing care • Staggered working hours (shift system)
SMBC Friend Securities	18 months or maximum of 2 years in case of inability to place in daycare center	Until March 31 of the 3rd grade (5 days per annum per child; 10 days for two or more children)	Until March 31 of the 3rd grade Employees can reduce daily working hours to between 6 hours and 6 hours 50 minutes until March 31 of the 3rd grade	Until March 31 of the 3rd grade	Until March 31 of the 3rd grade	<ul style="list-style-type: none"> • Leave for nursing care • Shorter working hours allowed for nursing care
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 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 of elementary school	Until March 31 of the 3rd grade of elementary school	<ul style="list-style-type: none"> • Work relocations • Child-care subsidies • Leave for nursing care • Shorter working hours allowed for nursing care • System for rehiring former employees
Cedyna	Until 3 years of age	Until March 31 of the 3rd grade (5 days per annum per child; no upper limit)	Until March 31 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"> • Maternity leave and work • Short-term childcare leave • Leave for nursing care • System for rehiring former employees • Maternity leave (for men)
SMBC Consumer Finance	1 year or maximum of 18 months 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)	Until March 31 of the 3rd grade Employees can reduce daily working hours to a minimum of 6 hours (and a maximum of 8 hours), by taking off 30-minute blocks	Until the entry into elementary school	Until the entry into elementary school	<ul style="list-style-type: none"> • 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 before and after maternity • Child-care leave (2 days) • Company-visiting day (2 days a year) • Rehiring of former employees who quit for child-care or care-giving reasons • Husband's maternity leave (3 days)
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"> • Child-care subsidies • Leave for nursing care • Shorter working hours allowed for nursing care, etc • More time off and shorter working hours allowed for nursing care • Days off for nursing care
THE MINATO BANK	Until 3 years of age	Until the entry into elementary school (5 days per annum per child; 10 days for two or more children)	Until the entry into elementary school, employees can opt for 6-hour working day	Until the entry into elementary school	Until the entry into elementary school	<ul style="list-style-type: none"> • Maternity leave (to help spouse) • Leave for nursing care • Shorter working hours allowed for nursing care • Child-care allowance
Kansai Urban Banking	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)	Until the entry into elementary school, employees can opt for 6-hour working day	Until the entry into elementary school	Until the entry into elementary school	<ul style="list-style-type: none"> • Short-term childcare leave (5 days) • System for rehiring former employees • Leave for nursing care • Home helpers provided