

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 Corporation.

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

SMBC considers a month-long training seminar for newly-hired employees and any other human resources development as essential. The education programs for younger staff proceed to improve the educational system to be more practical by putting emphasis on the integration of OJT and group training seminars, educating basics of deposit and exchange operations on the job, and developing the system to support such training seminars and the instructor system.

SMFL has established “SMFL Standards,” which set forth the human resources development plan and the procedures to develop the kind of human resources preferred and particularly made 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 is proactively working on the development of highly-specialized younger staff through internally-certified corporate skill course, training seminar and OJT at work

as well as improving coaching and human resources development capabilities and management capabilities of managers and supervisors in order to become the kind of securities firm which would be most appreciated by clients. Following the amendments to the Money Lending Business Act, Sumitomo Mitsui Card has enhanced the development of professional expert employees in the credit business. It has taken measures to proactively support its employees in becoming licensed money lending officers by holding in-house seminars to educate them to become the credit business professionals. Cedyne strives to “take the initiative to develop the highly motivated professional human resources who produce results accordingly”; to strengthen business execution capabilities and provide the type of education by level, department and subject for increasing earnings; and to work on the organizational human resources development (development of OJD system). SMBC Consumer Finance is implementing the competency-development training based on its personnel system for training human resources to have high market 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 recognizes that the source for the added values of its solutions and proposals is human resources; therefore, it works on the well-planned development of human resources by establishing the Human Resources Development Department and Human Resources Planning Department under Systems Development Unit and Research and Consulting Unit, respectively. Minato Bank implements the training system according to work types and level of positions into the Minato Retail-business College (“MRC”) system which improves the quality of consultation services offered to its individual clients. Kansai Urban Banking works on well-planned human resources development by establishing “Kansai Urban Business School” to teach basic education and enhance personal development especially designed for staff in their first six years of employment with the bank in order to pursue its management policy of development of energetic group of employees. 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.



Employees’ Training Seminar at SMBC Nikko Securities

Training Seminar at Kansai Urban Banking

● SMFG Joint Training Program

As Team SMFG, eight major group companies (SMBC, SMFL, SMBC Nikko Securities, SMBC Friend Securities, Sumitomo Mitsui Card, Cedyne, SMBC Consumer Finance, and JRI) jointly conducted training seminars and sports events 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 committed to providing workplace with diversity in gender, nationality, and other areas. SMBC in April 2008, SMBC Nikko Securities in July 2013, and The Minato Bank in October 2013, respectively established the "Diversity and Inclusion Department" within the Human Resources Department, in order to develop corporate culture having strength in diversity including the promotion of manifold roles and responsibilities for women.

SMBC newly established the "Diversity and Inclusion Committee" headed by the bank President in order to enhance initiatives for the entire bank. It is currently working on the initiative for women to be able to actively participate in the workplace by inviting outside expert professional to participate in the committee.

We hope that 20% of managerial positions to be held by women by the end of fiscal 2020.

● 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

SMBC newly established the "Global Human Resources Department" in the Human Resources Department and "Global Training Group" at the Training Institute, respectively, for improving and promoting the human resources system from the bank's overall perspective in order to realize the "true globalization." In order to enhance development of global human resources, SMFL and SMBC Nikko Securities improved the overseas trainee system mainly for younger employees, in addition to sending employees to attend language schools.



SMBC's Global Corporate Banker Training Seminar

● 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 2014, physically- and mentally-challenged employees accounted for 2.10% of our total number of employees, above than the legally mandated level of 2.0%.

● Providing Support for a Good Work-Life Balance

The Group is improving its "Employees Support Program" to support balancing of both work and childcare. We are preparing a guidebook describing the system for employees to take advantage of the system according to their stage of life.

■ Preparation of "Work-Life Balance Guidebook"

SMBC, SMFL, SMBC Friend Securities, Sumitomo Mitsui Card, JRI, Kansai Urban Banking (fiscal 2013)

Group companies have already implemented programs for parental leave, leave for nursing, shorter working hours and other programs providing better benefits than those mandated by law. Further, these programs improve the support system for balancing both work and childcare by implementing the childcare allowance system and rehiring former employees system (for details, refer to page 70).

Additionally, these companies organize the "Visit the Workplace Day" event for their children to visit the workplace of parents for children to gain an understanding of the workplace. They also encourage their employees to take summer vacations and reduce their working hours.

■ Organization of the "Visit the Workplace Day" event for children to visit their parents' workplace

SMBC, Sumitomo Mitsui Finance and Leasing, SMBC Friend Securities, Sumitomo Mitsui Card, SMBC Consumer Finance, JRI, Kansai Urban Banking

■ Encouraging employees to take summer vacation and reduce working hours

Sumitomo Mitsui Finance and Leasing, Cedyne

■ "Go Home Early with Family Day" event

SMBC, SMBC Nikko Securities

We also provide venues for working mothers and fathers to be able to exchange and share information on childcare.

■ "Working Mothers' Meeting"

SMBC

■ "Mom & Dad Luncheon"

JRI

We also support facilitating the smooth return to work for those who have taken time off from work for childcare.

- Implementation of online support programs for employees who have taken time off for childcare
SMBC Nikko Securities
- Regular training seminars conducted for employees on leave for childcare
SMBC, SMBC Consumer Finance, Minato Bank, Kansai Urban Banking
- Seminars for those planning to take maternity leave
SMBC, SMBC Nikko Securities, Kansai Urban Banking

Group companies have been certified with “Kurumin” which is given to those companies that support their employees ability to manage both work and childcare, pursuant to the Act for Measures to Support the Development of the Next Generation, as a result of these initiatives implemented.

- “Kurumin certification” pursuant to the Act for Measures to Support the Development of the Next Generation
SMBC, SMBC Nikko Securities, Sumitomo Mitsui Card, Cedyne, SMBC Consumer Finance, JRI, Minato Bank, Kansai Urban Banking



SMBC Consumer Finance recovery support seminar



Children's Visitation Day

Enhancing Awareness of Individual Rights

SMBC has implemented in its corporate principles of action the statements 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 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 campaigns. Kansai Urban Banking is implementing measures to further develop the awareness of individual human rights by organizing human rights awareness study sessions for each regional group and by inviting employees to come up with an individual human rights statement. SMFG and its Group companies participate in the “United Nations Global Compact,” and also support the Compact’s 10 principles in the areas of human rights, labor standards, environment and anti-corruption measures.

Employees

◆ SMBC

March 31	2012	2013	2014
Number of employees*	24,602	24,212	23,926
Male	13,274	13,014	12,493
Percentage of total	53.95%	53.75%	52.22%
Female	11,328	11,198	11,433
Percentage of total	46.05%	46.25%	47.78%
Average age	36 yrs 9 mos.	37 yrs 0 mos.	37 yrs 1 mos.
Male	40 yrs 4 mos.	40 yrs 3 mos.	40 yrs 3 mos.
Female	32 yrs 8 mos.	33 yrs 3 mos.	33 yrs 8 mos.
Average years of service	13 yrs 9 mos.	14 yrs 0 mos.	14 yrs 0 mos.
Male	16 yrs 8 mos.	16 yrs 8 mos.	16 yrs 7 mos.
Female	10 yrs 3 mos.	10 yrs 11 mos.	11 yrs 2 mos.
Number of women in managerial positions**	398	447	480
Ratio of employees with disabilities (% of total)***	1.99%	2.03%	2.10%

* 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	2012	2013	2014
Number of new hires	610	661	652
Number of newly employed female graduates****	199	245	231
Ratio of newly employed females to total new employees	32.6%	37.1%	35.4%

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

Fiscal	2011	2012	2013
Number of employees taking parental leave	683	920	1,127
<Men taking such leave>	<27>	<55>	<30>
Number of career hires	11	17	26

◆ Sumitomo Mitsui Finance and Leasing

March 31	2012	2013	2014
Number of employees*	1,618	1,620	1,606
Male	1,007	1,017	1,019
Percentage of total	62.24%	62.78%	63.45%
Female	611	603	587
Percentage of total	37.76%	37.22%	36.55%
Average age	38 yrs 2 mos.	38 yrs 11 mos.	39 yrs 8 mos.
Male	40 yrs 10 mos.	41 yrs 5 mos.	41 yrs 11 mos.
Female	33 yrs 10 mos.	34 yrs 9 mos.	35 yrs 10 mos.
Average years of service	13 yrs 4 mos.	14 yrs 0 mos.	14 yrs 9 mos.
Male	15 yrs 9 mos.	16 yrs 3 mos.	16 yrs 9 mos.
Female	9 yrs 5 mos.	10 yrs 2 mos.	11 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	2012	2013	2014
Number of new hires	19	20	24
Number of newly employed female graduates	3	4	6
Ratio of newly employed females to total new employees	15.8%	20.0%	25.0%

Fiscal	2011	2012	2013
Number of employees taking parental leave	39	40	51
<Men taking such leave>	<0>	<0>	<0>

◆ SMBC Nikko Securities

March*	2012	2013	2014
Number of employees**	7,513	7,656	7,811
Male	4,771	4,863	4,981
Percentage of total	63.50%	63.52%	63.77%
Female	2,742	2,793	2,830
Percentage of total	36.50%	36.48%	36.23%
Average age	38 yrs 11 mos.	39 yrs 3 mos.	39 yrs 8 mos.
Male	40 yrs 2 mos.	40 yrs 4 mos.	40 yrs 8 mos.
Female	36 yrs 10 mos.	37 yrs 3 mos.	37 yrs 10 mos.
Average years of service	11 yrs 10 mos.	12 yrs 3 mos.	12 yrs 8 mos.
Male	12 yrs 2 mos.	12 yrs 6 mos.	12 yrs 11 mos.
Female	11 yrs 4 mos.	11 yrs 10 mos.	12 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, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

April 1	2012	2013	2014
Number of new hires***	388	293	516
Number of newly employed female graduates	165	111	224
Ratio of newly employed females to total new employees	42.5%	37.9%	43.4%

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

Fiscal	2011	2012	2013
Number of employees taking parental leave	248	262	287
<Men taking such leave>	<1>	<0>	<3>

◆ SMBC Friend Securities

March 31	2012	2013	2014
Number of employees*	1,846	1,814	1,855
Male	1,336	1,309	1,316
Percentage of total	72.37%	72.16%	70.94%
Female	510	505	539
Percentage of total	27.63%	27.84%	29.06%
Average age	38 yrs 4 mos.	38 yrs 11 mos.	38 yrs 11 mos.
Male	40 yrs 4 mos.	40 yrs 11 mos.	41 yrs 1 mos.
Female	33 yrs 1 mos.	33 yrs 9 mos.	33 yrs 8 mos.
Average years of service	14 yrs 9 mos.	15 yrs 3 mos.	15 yrs 3 mos.
Male	16 yrs 6 mos.	17 yrs 1 mos.	17 yrs 1 mos.
Female	10 yrs 2 mos.	10 yrs 8 mos.	10 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	2012	2013	2014
Number of new hires	151	159	245
Number of newly employed female graduates**	74	74	95
Ratio of newly employed females to total new employees	49.0%	46.5%	38.8%

** Both non-area specified and area specified staff

Fiscal	2011	2012	2013
Number of employees taking parental leave	25	25	21
<Men taking such leave>	<5>	<0>	<0>

◆ Sumitomo Mitsui Card

March 31	2012	2013	2014
Number of employees*	2,323	2,353	2,367
Male	1,141	1,157	1,176
Percentage of total	49.12%	49.17%	49.68%
Female	1,182	1,196	1,191
Percentage of total	50.88%	50.83%	50.32%
Average age	37 yrs 1 mos.	37 yrs 7 mos.	38 yrs 1 mos.
Male	40 yrs 4 mos.	40 yrs 6 mos.	40 yrs 11 mos.
Female	34 yrs 0 mos.	34 yrs 8 mos.	35 yrs 4 mos.
Average years of service	11 yrs 7 mos.	12 yrs 2 mos.	12 yrs 8 mos.
Male	12 yrs 8 mos.	13 yrs 1 mos.	13 yrs 7 mos.
Female	10 yrs 7 mos.	11 yrs 4 mos.	11 yrs 10 mos.
Number of women in managerial positions**	23	24	26
Ratio of employees with disabilities (% of total)***	1.88%	2.24%	2.30%

* 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 March 31. Total of senior staff and group managers (including credit officers)

*** Computed based on single month of March

April 1	2012	2013	2014
Number of new hires	49	55	59
Number of newly employed female graduates	24	29	32
Ratio of newly employed females to total new employees	49.0%	52.7%	54.2%

Fiscal	2011	2012	2013
Number of employees taking parental leave	59	63	65
<Men taking such leave>	<6>	<5>	<9>
Number of career hires	12	18	16

◆ Cedynd

March 31	2012	2013	2014
Number of employees*	3,192	3,095	3,192
Male	1,980	1,948	1,967
Percentage of total	62.03%	62.94%	61.62%
Female	1,212	1,147	1,225
Percentage of total	37.97%	37.06%	38.38%
Average age	39 yrs 6 mos.	40 yrs 5 mos.	41 yrs 2 mos.
Male	42 yrs 1 mos.	42 yrs 8 mos.	43 yrs 4 mos.
Female	35 yrs 5 mos.	36 yrs 6 mos.	37 yrs 6 mos.
Average years of service	15 yrs 5 mos.	16 yrs 4 mos.	17 yrs 4 mos.
Male	17 yrs 4 mos.	18 yrs 1 mos.	19 yrs 4 mos.
Female	12 yrs 1 mos.	13 yrs 4 mos.	14 yrs 1 mos.
Number of women in managerial positions **	19	22	29

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

** As of March 31

April 1	2012	2013	2014
Number of new hires	16	20	35
Number of newly employed female graduates	0	3	34
Ratio of newly employed females to total new employees	0.0%	15.0%	97.1%

Fiscal	2011	2012	2013
Number of employees taking parental leave	63	71	100
<Men taking such leave>	<0>	<0>	<4>
Number of career hires	—	—	120

◆ SMBC Consumer Finance

March 31	2012	2013	2014
Number of employees*	1,971	2,121	2,531
Male	1,234	1,299	1,426
Percentage of total	62.61%	61.24%	56.34%
Female	737	822	1,105
Percentage of total	37.39%	38.76%	43.66%
Average age	37 yrs 2 mos.	37 yrs 9 mos.	38 yrs 2 mos.
Male	38 yrs 9 mos.	39 yrs 5 mos.	39 yrs 11 mos.
Female	34 yrs 5 mos.	35 yrs 1 mos.	36 yrs 2 mos.
Average years of service	13 yrs 1 mos.	12 yrs 11 mos.	11 yrs 4 mos.
Male	15 yrs 1 mos.	15 yrs 2 mos.	14 yrs 1 mos.
Female	9 yrs 9 mos.	9 yrs 5 mos.	7 yrs 8 mos.
Number of women in managerial positions**	—	—	39
Ratio of employees with disabilities (% of total)***	2.39%	2.12%	1.86%

* 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 March 31

*** As of March 1 of each respective fiscal year

April 1	2012	2013	2014
Number of new hires	16	28	40
Number of newly employed female graduates	11	14	26
Ratio of newly employed females to total new employees	68.8%	50.0%	65.0%

Fiscal	2011	2012	2013
Number of employees taking parental leave <Men taking such leave>	83 <0>	88 <1>	68 <1>
Number of career hires	—	14	5

◆ Japan Research Institute

March 31	2012	2013	2014
Number of employees*	2,272	2,265	2,247
Male	1,726	1,705	1,705
Percentage of total	75.97%	75.28%	75.88%
Female	546	560	542
Percentage of total	24.03%	24.72%	24.12%
Average age	39 yrs 3 mos.	39 yrs 9 mos.	40 yrs 3 mos.
Male	40 yrs 1 mos.	40 yrs 6 mos.	41 yrs 0 mos.
Female	36 yrs 7 mos.	37 yrs 3 mos.	38 yrs 1 mos.
Average years of service	10 yrs 2 mos.	10 yrs 8 mos.	11 yrs 3 mos.
Male	10 yrs 6 mos.	11 yrs 1 mos.	11 yrs 7 mos.
Female	8 yrs 11 mos.	9 yrs 6 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	2012	2013	2014
Number of new hires	43	48	68
Number of newly employed female graduates**	17	15	17
Ratio of newly employed females to total new employees	39.5%	31.3%	25.0%

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

Fiscal	2011	2012	2013
Number of employees taking parental leave <Men taking such leave>	54 <6>	50 <4>	35 <7>

◆ THE MINATO BANK

March 31	2012	2013	2014
Number of employees*	1,911	1,921	1,928
Male	1,225	1,220	1,215
Percentage of total	64.10%	63.51%	63.02%
Female	686	701	713
Percentage of total	35.90%	36.49%	36.98%
Average age	41 yrs 0 mos.	41 yrs 3 mos.	40 yrs 11 mos.
Male	44 yrs 5 mos.	44 yrs 8 mos.	44 yrs 1 mos.
Female	34 yrs 11 mos.	35 yrs 5 mos.	35 yrs 7 mos.
Average years of service	17 yrs 1 mos.	17 yrs 4 mos.	16 yrs 7 mos.
Male	20 yrs 4 mos.	20 yrs 7 mos.	19 yrs 8 mos.
Female	11 yrs 4 mos.	11 yrs 8 mos.	11 yrs 3 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	2012	2013	2014
Number of new hires	68	82	88
Number of newly employed female graduates	36	37	41
Ratio of newly employed females to total new employees	52.9%	45.1%	46.6%

Fiscal	2011	2012	2013
Number of employees taking parental leave** <Men taking such leave>	26 <2>	21 <1>	31 <0>

** Selected from those whose leave began during the fiscal year

◆ Kansai Urban Banking

March 31	2012	2013	2014
Number of employees*	2,712	2,661	2,567
Male	1,850	1,788	1,701
Percentage of total	68.22%	67.19%	66.26%
Female	862	873	866
Percentage of total	31.78%	32.81%	33.74%
Average age	40 yrs 1 mos.	40 yrs 3 mos.	40 yrs 2 mos.
Male	43 yrs 5 mos.	43 yrs 5 mos.	43 yrs 3 mos.
Female	32 yrs 11 mos.	33 yrs 6 mos.	34 yrs 3 mos.
Average years of service	16 yrs 11 mos.	17 yrs 0 mos.	16 yrs 11 mos.
Male	19 yrs 10 mos.	19 yrs 8 mos.	19 yrs 5 mos.
Female	10 yrs 9 mos.	11 yrs 3 mos.	11 yrs 9 mos.
Number of women in managerial positions**	117	124	138

* 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.

** As of March 31, but applies only to those with deputy positions and higher rank

April 1	2012	2013	2014
Number of new hires	91	96	118
Number of newly employed female graduates	55	55	70
Ratio of newly employed females to total new employees	60.4%	57.3%	59.3%

Fiscal	2011	2012	2013
Number of employees taking parental leave <Men taking such leave>	37 <0>	54 <1>	91 <0>

• The combined employment ratio for persons with disabilities for the above 10 companies was 2.02% as of March 2014.

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 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	Until the entry into elementary school (5 days per annum per child; 10 days for two or more children) *May be extended as needed	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 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"> • Short-term childcare leave • Leave for nursing care • Shorter working hours allowed for nursing care • System for rehiring former employees
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	Until March 31 of the 3rd grade	<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 • Shorter working hours allowed 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 • Child-care allowance • System for rehiring former employees
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