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Registration No. 333-276219

PROSPECTUS SUPPLEMENT
(To prospectus dated January 11, 2024)

Sumitomo Mitsui Financial Group, Inc.

(incorporated under the laws of Japan with limited liability)

U.S.$500,000,000 Senior Callable Floating Rate Notes due 2032

U.S.$1,000,000,000 4.934% Senior Callable Fixed-to-Floating Rate Notes due 2032

U.S.$500,000,000 5.138% Senior Callable Fixed-to-Floating Rate Notes due 2034

U.S.$750,000,000 5.296% Senior Callable Fixed-to-Floating Rate Notes due 2037

U.S.$500,000,000 5.754% Senior Callable Fixed-to-Floating Rate Notes due 2047

We will issue an aggregate principal amount of U.S.$500,000,000 of senior callable floating rate notes due July 7, 2032, or the floating rate notes, and together with the fixed-to-floating rate notes (as defined below), the notes. The floating rate notes will bear interest commencing July 7, 2026 at a floating rate per annum, equal to Compounded Daily SOFR (determined as provided under "Description of the Notes—Calculation of Floating Interest Rates") plus 1.05%, reset quarterly, payable quarterly in arrears on January 7, April 7, July 7 and October 7 of each year, beginning on October 7, 2026, subject to adjustments.

We will issue an aggregate principal amount of U.S.$1,000,000,000 of senior callable fixed-to-floating rate notes due July 7, 2032, or the 6-year notes, an aggregate principal amount of U.S.$500,000,000 of senior callable fixed-to-floating rate notes due July 7, 2034, or the 8-year notes, an aggregate principal amount of U.S.$750,000,000 of senior callable fixed-to-floating rate notes due July 7, 2037, or the 11-year notes, and an aggregate principal amount of U.S.$500,000,000 of senior callable fixed-to-floating rate notes due July 7, 2047, or the 21-year notes, and together with the 6-year notes, the 8-year notes and the 11-year notes, the fixed-to-floating rate notes.

The 6-year notes will bear interest (i) from and including July 7, 2026 to but excluding the date that is one year prior to the maturity date, or the 6-year notes reset date, at a fixed rate of 4.934% per annum, payable semiannually in arrears on January 7 and July 7 of each year, beginning on January 7, 2027, and (ii) from and including the 6-year notes reset date to but excluding the maturity date, at a floating rate per annum, equal to Compounded Daily SOFR (determined as provided under "Description of the Notes—Calculation of Floating Interest Rates") plus 1.05%, reset quarterly, payable quarterly in arrears on January 7, April 7, July 7 and October 7 during the one-year period ending on the maturity date, beginning on October 7, 2031, subject to adjustments.

The 8-year notes will bear interest (i) from and including July 7, 2026 to but excluding the date that is one year prior to the maturity date, or the 8-year notes reset date, at a fixed rate of 5.138% per annum, payable semiannually in arrears on January 7 and July 7 of each year, beginning on January 7, 2027, and (ii) from and including the 8-year notes reset date to but excluding the maturity date, at a floating rate per annum, equal to Compounded Daily SOFR (determined as provided under "Description of the Notes—Calculation of Floating Interest Rates") plus 1.22%, reset quarterly, payable quarterly in arrears on January 7, April 7, July 7 and October 7 during the one-year period ending on the maturity date, beginning on October 7, 2033, subject to adjustments.

The 11-year notes will bear interest (i) from and including July 7, 2026 to but excluding the date that is one year prior to the maturity date, or the 11-year notes reset date, at a fixed rate of 5.296% per annum, payable semiannually in arrears on January 7 and July 7 of each year, beginning on January 7, 2027, and (ii) from and including the 11-year notes reset date to but excluding the maturity date, at a floating rate per annum, equal to Compounded Daily SOFR (determined as provided under "Description of the Notes—Calculation of Floating Interest Rates") plus 1.29%, reset quarterly, payable quarterly in arrears on January 7, April 7, July 7 and October 7 during the one-year period ending on the maturity date, beginning on October 7, 2036, subject to adjustments.

The 21-year notes will bear interest (i) from and including July 7, 2026 to but excluding the date that is one year prior to the maturity date, or the 21-year notes reset date, at a fixed rate of 5.754% per annum, payable semiannually in arrears on January 7 and July 7 of each year, beginning on January 7, 2027, and (ii) from and including the 21-year notes reset date to but excluding the maturity date, at a floating rate per annum, equal to Compounded Daily SOFR (determined as provided under "Description of the Notes—Calculation of Floating Interest Rates") plus 1.53%, reset quarterly, payable quarterly in arrears on January 7, April 7, July 7 and October 7 during the one-year period ending on the maturity date, beginning on October 7, 2046, subject to adjustments.

Each series of the notes may be redeemed (i) on the date that is one year prior to the maturity date of such series of notes, as described under "Description of the Notes—Optional Redemption," or (ii) at any time prior to maturity in the circumstances described under "Description of the Notes—Redemption for Taxation Reasons." The notes will not be subject to any sinking fund. The notes will be issued only in registered form in minimum denominations of U.S.$200,000 and integral multiples of U.S.$1,000 in excess thereof.

We have made an application to the Luxembourg Stock Exchange to list the notes on the official list of the Luxembourg Stock Exchange and for such notes to be admitted to trading on the Luxembourg Stock Exchange's Euro MTF Market. The Luxembourg Stock Exchange's Euro MTF Market is not a regulated market for the purposes of Directive 2014/65/EU. This prospectus supplement with the accompanying prospectus constitutes a prospectus for purposes of Part IV of the Luxembourg law on prospectuses for securities dated July 16, 2019.

This prospectus supplement and the accompanying prospectus do not constitute a prospectus for the purposes of Regulation (EU) 2017/1129 (as amended, the "Prospectus Regulation") nor do they constitute a prospectus for the purposes of the Public Offers and Admissions to Trading Regulations 2024 (the "POAT Regulations") or the Admission to Trading on a Regulated Market Sourcebook of the FCA Handbook in the UK.

Investing in the notes involves risks. You should carefully consider the risk factors set forth in "Item 3. Key Information—Risk Factors" of our most recent annual report on Form 20-F filed with the U.S. Securities and Exchange Commission, or the SEC, and in the "[Risk Factors]" section beginning on page S-20 of this prospectus supplement before making any decision to invest in the notes.

	Per floating rate note	Per 6-year note	Per 8-year note	Per 11-year note	Per 21-year note	Total
Public offering price(1)	100%	100%	100%	100%	100%	U.S.$3,250,000,000
Underwriting commissions(2)	0.35%	0.35%	0.40%	0.45%	0.75%	U.S.$14,375,000
Proceeds, before expenses, to SMFG(1)	99.65%	99.65%	99.60%	99.55%	99.25%	U.S.$3,235,625,000

(1) Plus accrued interest from July 7, 2026, if settlement occurs after that date.
(2) For additional underwriting compensation information, see "Underwriting (Conflicts of Interest)."

Neither the SEC nor any state securities commission has approved or disapproved of these securities or passed upon the adequacy or accuracy of this prospectus supplement or the related prospectus. Any representation to the contrary is a criminal offense.

The notes of each series will be represented by one or more global certificates deposited with a custodian for, and registered in the name of a nominee of, The Depository Trust Company, or DTC. Beneficial interests in these global certificates will be shown on, and transfers thereof will be effected through, records maintained by DTC and its direct and indirect participants, including Euroclear Bank SA/NV, or Euroclear, and Clearstream Banking S.A., or Clearstream. Except as described in this prospectus supplement or the accompanying prospectus, notes in definitive certificated form will not be issued in exchange for global certificates.

It is expected that the notes will be delivered in book-entry form only, through the facilities of DTC and its participants, including Euroclear and Clearstream, on or about July 7, 2026.

Joint Lead Managers and Joint Bookrunners

Co-Managers

Great Pacific Securities

Prospectus Supplement dated June 29, 2026