SUMITOMO MITSUI FINANCIAL GROUP, INC.

USD500,000,000 Callable Zero Coupon Notes due 27 April 2051 (the "Notes")
under the ¥3,000,000,000,000 Euro Medium Term Note Programme

Issue Price: 100 per cent. of the Aggregate Nominal Amount

Issue Date: April 27, 2021

This information package includes the Base Prospectus dated 28 August 2020 (the "**Base Prospectus**") in connection with the Issuer's issue of USD500,000,000 Callable Zero Coupon Notes due 27 April under the ¥3,000,000,000,000 Euro Medium Term Note Programme, and the final terms in respect of the Notes dated 8 April 2021 ("**Final Terms**", together with the Base Prospectus, the "**Information Package**").

The Notes will be issued by SUMITOMO MITSUI FINANCIAL GROUP, INC. (the "**Issuer**").

The Notes are international bonds with loss-absorbing capacity and the relevant risk factors in connection with loss-absorbing capacity are set forth in page 16 to page 19 of the Base Prospectus.

The Notes do not include any right to convert or exchange into or subscribe to the Issuer's equity or be written down for principal.

Application will be made by the Issuer for the Notes to be listed on the Taipei Exchange (the "**TPEx**") in the Republic of China (the "**ROC**").

The Notes will be traded on the TPEx pursuant to the applicable rules of the TPEx. Effective date of listing and trading of the Notes is on or about 27 April 2021.

TPEx is not responsible for the content of the Information Package and no representation is made by TPEx to the accuracy or completeness of the Information Package. TPEx expressly disclaims any and all liability for any losses arising from, or as a result of the reliance on, all or part of the contents of this Information Package. Admission to the listing and trading of the Notes on the TPEx shall not be taken as an indication of the merits of the Issuer or the Notes.

The Notes have not been, and shall not be, offered, sold or resold, directly or indirectly, in the ROC, to investors other than "professional institutional investors" as defined under Subparagraph 1, Paragraph 1, Article 2-1 of the TPEx Rules Governing Management of Foreign Currency Denominated International Bonds. Purchasers of the Notes are not permitted to sell or otherwise dispose of the Notes except by transfer to a professional institutional investor.

The Notes may not be offered, sold or delivered, directly or indirectly, in Japan or to, or for the account or benefit of, any resident of Japan (as such term is defined under the Foreign Exchange and Foreign Trade Act of Japan, as amended, and the cabinet orders and ministerial ordinances thereunder), except as otherwise permitted under applicable Japanese laws and regulations.

Lead Manager

KGI SECURITIES CO. LTD.

Managers

CATHAY UNITED BANK CO., LTD.

MASTERLINK SECURITIES CORP.

SG SECURITIES (HK) LIMITED, TAIPEI BRANCH

YUANTA SECURITIES CO., LTD.