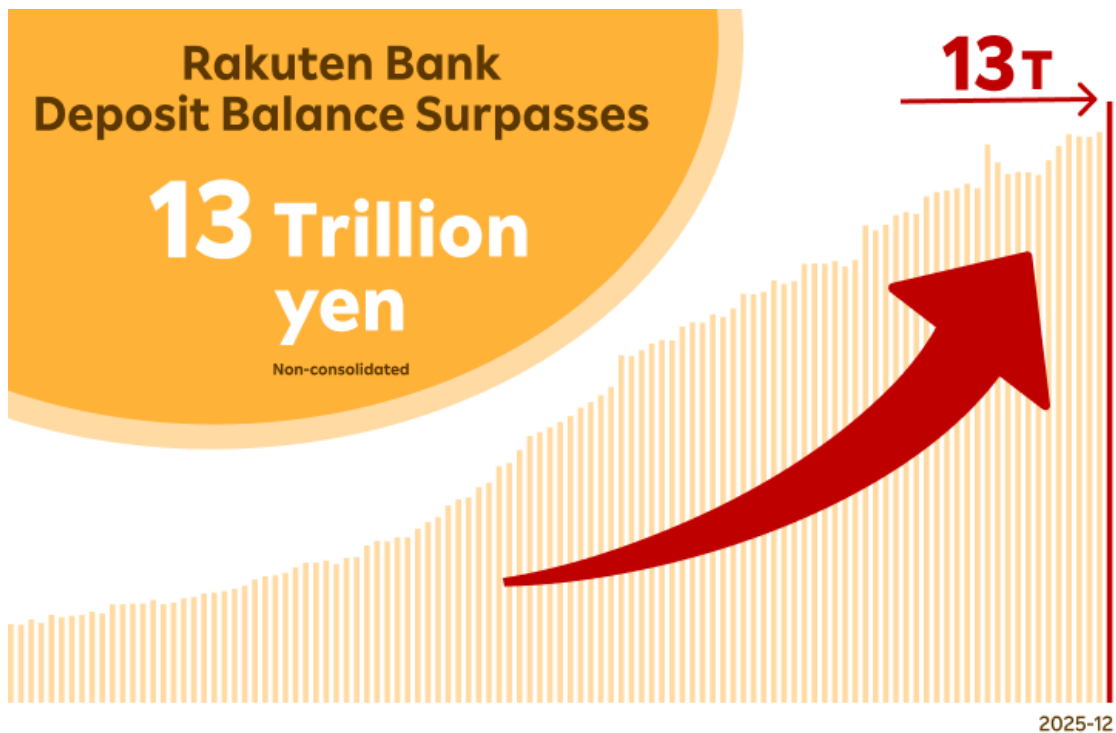


## Rakuten Bank Surpasses 13 Trillion Yen in Total Deposit Balance

**Tokyo, January 6, 2026** - Rakuten Bank, Ltd. today announced that its total balance of deposits (non-consolidated) has surpassed 13 trillion yen as of the end of December 2025.



This milestone reflects the steady growth of the bank, which exceeded 17 million accounts<sup>\*1</sup> in May 2025, and the popularity of its fully online banking services, which never requires a visit to a physical location.

The bank has also enhanced customer benefits through collaborations within the Rakuten Group. These include Money Bridge<sup>\*2</sup>, which links Rakuten Bank and Rakuten Securities accounts to offer preferential interest rates on account balances; the Bonus Interest program<sup>\*3</sup>, which increases ordinary deposit rates based on usage of salary, bonus, pension deposits, debit cards and automatic transfers. The bank also

participates in the Super Point Up Program<sup>\*4</sup>, which boosts points earned when shopping on Rakuten Ichiba.

Amid the growing shift towards a cashless society, Rakuten Bank provides services such as the Rakuten Bank Debit Card, which offers contactless payments, enabling users to make payments quickly and easily both in Japan and overseas, and the Rakuten Pay app, which allows customers to directly debit their Rakuten Bank account.

Since its deposit balances exceeded 12 trillion yen, Rakuten Bank has continued to enhance its service quality, for example, by broadening the number of organizations that accept direct debit for public utility payments. These efforts, combined with the widespread adoption of Rakuten Bank accounts for daily transactions, have led to its deposit balance now surpassing 13 trillion yen.

Rakuten Bank continues to enhance customer offerings through initiatives such as the Winter Bonus Campaign for Yen Time Deposits<sup>\*5</sup>, available until January 31, 2026, which provides a one-year deposit at a special interest rate of 1.00% per annum (0.796% after tax), and the Strongest Ever Rewards Festival<sup>\*6</sup>, running until February 28, 2026, offering account opening and service use rewards equivalent to up to 25,000 yen.

Looking ahead, Rakuten Bank will continue working to offer innovative and convenient products and services to customers.

#### **Notes**

<sup>\*1</sup> Excludes closed accounts.

<sup>\*2</sup> Money Bridge is a service that links customers' Rakuten Bank and Rakuten Securities accounts. The automatic deposit/withdrawal (sweep) function automatically deposits insufficient funds from a customer's Rakuten Bank account when making a transaction using Rakuten Securities, and automatically deposits funds from their securities account to Rakuten Bank in the evening after each business day. Interest rates are variable and are subject to change without notice depending on financial conditions and other factors.

#### **Preferential Interest Rate Revision**

<b>Balance</b>	<b>Current Rate</b>	<b>From Feb 1, 2026</b>
Up to 10 million yen	0.28% p.a. (0.223% after tax)	0.38% p.a. (0.302% after tax)

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Over 10 million yen	0.22% p.a. (0.175% after tax)	0.32% p.a. (0.254% after tax)
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For further details, please refer to the following:

- Money Bridge: <https://www.rakuten-bank.co.jp/assets/intermediation/moneybridge/> (\*Japanese page)

- Detailed product information: <https://www.rakuten-bank.co.jp/assets/intermediation/risk/index.html#moneybridge> (\*Japanese page)

\*3 The Rakuten Bank Bonus Interest program is a preferential program for ordinary deposits.

Rates are increased based on customer usage of selected services. For details, please visit:

<https://www.rakuten-bank.co.jp/assets/fixeddep/savings/bonus-interest.html> (\*Japanese page)

\*4 If a customer uses their Rakuten Card to pay when purchasing products on Rakuten Ichiba and the account used to pay is a Rakuten Bank account, and in addition, salary, bonus and/or pension payments are received by that Rakuten Bank account in the month prior to the purchase being made, they will earn an additional +0.5% point-back incentive. For details,

visit <https://www.rakuten-bank.co.jp/campaign/spu/> (\*Japanese page).

\*5 Details on the Winter Bonus Campaign for Yen Time Deposits: <https://www.rakuten-bank.co.jp/campaign/deposit/2511-C04/> (\*Japanese page).

\*6 Details on the Strongest Ever Rewards Festival: <https://www.rakuten-bank.co.jp/campaign/tokuten-fes2025/> (\*Japanese page).