

Rakuten Bank Surpasses 18 Million Customer Accounts

Tokyo, March 13, 2026 – Rakuten Bank, Ltd. today announced that it has surpassed 18 million customer accounts as of March 12, 2026*¹.



Since it started as a digital bank in 2001, Rakuten Bank has strived to provide swift and convenient services to individual, corporate and sole proprietor business customers. The number of Rakuten Bank accounts has now surpassed 18 million, less than one year since hitting 17 million accounts in May 2025. Rakuten Bank customers proactively use multiple services after opening their accounts, such as bank transfers and using their accounts to receive salaries and bonuses. As a result, usage of Rakuten Bank as customers' main account is steadily increasing*².

Rakuten Bank aims to provide customers with greater convenience and value not only through its own services but also by strengthening collaborations with other Rakuten Group services. In addition to offering convenient accessibility 24 hours a day, 365 days a year*³, the Rakuten Bank app serves as a one-stop shop for almost all of the bank's services.

Rakuten Bank provides additional benefits and services for customers, including awarding Rakuten Points for transferring funds and for receiving salaries and bonuses via direct deposit. The bank also



offers the Happy Program, a loyalty program that waives ATM fees up to seven times per month and bank transfer fees up to three times per month when customers link their Rakuten ID with their Rakuten Bank account. Other services include Money Bridge, which offers preferential interest rates on ordinary deposits when users link their Rakuten Bank account with their Rakuten Securities account; the Rakuten Pay app, which allows customers to directly debit their Rakuten Bank account; and a payment feature on the Rakuten Pay app that awards users with Rakuten Points for making purchases through their Rakuten Bank account.

Leveraging these strong synergies with the Rakuten Ecosystem, Rakuten Bank has continuously enhanced its services, such as expanding the number of organizations supporting direct debit payments. The launch of Rakuten Bank Securities-backed loans in June 2025, for example, enables customers to borrow funds from Rakuten Bank using domestic listed stocks held at Rakuten Securities as collateral. Borrowed funds may be used for any purpose, allowing customers to secure necessary financing while continuing to manage their assets with Rakuten Securities.

Additionally, Rakuten Bank has expanded its Bonus Interest Rate program^{*4,5} for ordinary deposits to include a new feature that increases the preferential interest rate based on customers' usage of Rakuten Bank services. Beginning February 2026, Rakuten Mobile subscribers who hold a Rakuten Bank account will be eligible for a maximum interest rate of 0.64% per annum (0.509% per annum after tax)^{*6,7}, more than double the standard interest rate^{*8}, positioning it as a highly competitive offering in the market^{*7,9,10,11}. Thanks to strong reception from customers for these convenient and affordable services, the number of deposit accounts has now surpassed 18 million.

Rakuten Bank is also running a spring campaign to support customers preparing for new lifestyles. A total of 30,000 customers who meet specified conditions – such as using their Rakuten Bank account for direct debit payments (including credit card, mobile phone and utility bill payments) or receiving a new salary or bonus – will be entered into a lottery to win a one-year Rakuten Mobile data SIM card (3GB/month). The campaign is also open to individuals planning to open a new account.

Rakuten Bank will continue to deliver valuable and innovative products and services to its customers.

Notes

**1 Excludes closed accounts.*

**2 Accounts used for account transfers or for receiving salary/bonus.*

**3 Excludes maintenance periods.*

**4 The initial application of Rakuten Mobile's bonus interest rate will begin in April 2026, based on transaction conditions met in February and March 2026.*

**5 Conditions for the application of the bonus interest rate vary by service.*

**6 The maximum amount for the 0.64% (pre-tax) annual interest rate will be 3 million yen.*

**7 Since the initial application of Rakuten Mobile's bonus interest rate will begin in April 2026, the maximum annual interest rate of 0.64% (pre-tax) will apply from April 2026.*

**8 Ordinary deposit interest rates are subject to change without prior notice due to financial conditions, etc., and the interest rate differential may narrow.*

**9 The applicable interest rate is the highest of all preferential interest rate products offered by Rakuten Bank compared to conventional services. This applies only when customers subscribed to Rakuten Saikyo U-NEXT receive a combined ordinary deposit interest rate of 0.64% per year (0.509% after tax), including both the bonus rate for the service and the Money Bridge preferential rate.*

**10 The Rakuten Mobile x Rakuten Bank Bonus Interest Rate applies to ordinary deposit balances up to 10 million*



yen. Interest is subject to a 20.315% withholding tax (15.315% national tax and 5% local tax).

*11 As of March 2026, the interest rate on regular deposits is 0.30% per year (0.239% per year after tax). Rakuten Bank's ordinary deposit interest rate is a variable rate. Interest rates may change without notice due to financial conditions, etc.

About the Happy Program (Customer Loyalty Program)

The Happy Program is a customer loyalty program under Rakuten Bank. Entry is free and users are awarded Rakuten Points for signing up with the program and for each transaction. Accumulated points can be used to pay for bank transfer fees and debit card usage charges. Users enjoy benefits every time they move to a higher membership tier and are eligible for ATM fee waivers up to seven times per month and bank transfer fee waivers up to three times per month for money transfers to other banks.

For more information visit: <https://www.rakuten-bank.co.jp/happyprogram/> (*Japanese page)

About Money Bridge

A preferential interest rate of 0.38% per annum (0.302% after tax)* is applied on ordinary deposit accounts for users who apply for Money Bridge. When there are insufficient funds for transactions on Rakuten Securities, funds are automatically deposited from the user's Rakuten Bank account balance. In addition, funds in the securities account can be automatically deposited into the Rakuten Bank account during the evening after each business day. This "sweep" function saves users the trouble of transferring funds manually and allows them to enjoy preferential interest rates.

**There is a cap to the balance for which the preferential interest rate of 0.38% per annum (pretax) can be applied for registered Money Bridge users. For balances of 10 million yen and below in ordinary deposit accounts: 0.38% per annum (0.302% per annum after tax). For balances exceeding 10 million yen in ordinary deposit accounts: 0.32% per annum (0.254% per annum after tax)*

**The interest rate on ordinary deposits is subject to change. The interest rate may change after deposits are made without prior notice due to financial conditions and other factors.*

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)

About the Bonus Interest Rate Program

This program increases the ordinary deposit interest rate based on customers' usage of services such as salary, bonus, or pension deposits; debit card usage; direct debit payments; and subscription to Rakuten Mobile. Within eligible balance limits, combining the Bonus Interest Rate Program with the Money Bridge preferential rate allows customers to receive an ordinary deposit interest rate of up to 0.64% per year (0.509% after tax), more than double the standard rate.

**Conditions apply to qualify for the bonus interest rate under each service. Interest rates may change without notice depending on financial conditions, and the difference between rates may*



narrow. The Rakuten Mobile bonus interest rate will first apply from April 2026, based on qualifying transactions completed between February and March 2026.

See here for further details:

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