Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

August 6, 2026

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Notice Concerning Revisions to Financial Results Forecasts

Rakuten Bank, Ltd. (the "Company") hereby announces that, in light of the most recent operating trends, the Company has made revisions to the financial results forecasts for the fiscal year ending March 31, 2027, which were announced on May 12, 2026, as described below.

1. Revisions to consolidated financial results forecasts for the fiscal year ending March 31, 2027 (April 1, 2026 through March 31, 2027)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Profit per share
Previously announced forecasts (A)	¥314,669 million	¥115,622 million	¥81,325 million	¥466.04
Revised forecasts (B)	¥343,456 million	¥125,780 million	¥88,145 million	¥505.10
Change (B-A)	¥28,786 million	¥10,157 million	¥6,820 million	
Change (%)	9.1%	8.7%	8.3%	
(Reference) Actual consolidated results for the previous fiscal year (Fiscal year ended March 31, 2026)	¥255,579 million	¥103,091 million	¥73,072 million	¥418.76

2. Reason for revision

While interest income, including interest on loans and interest on monetary claims bought, has increased, the Company's business operations have become more efficient as its business scale has expanded. As a result, the Company's financial performance has exceeded the progress forecast assumed in the consolidated financial results forecast announced on May 12, 2026. Furthermore, primarily due to the domestic interest rate hike in June of this year, the Company's net interest income is now expected to surpass initial projections. Accordingly, the Company is revising upward its consolidated financial results forecasts for the fiscal year ending March 31, 2027, as stated above.

Note: The above forecasts are based on information available as of the date of publication of this document, and actual results may differ from these forecasts for a variety of reasons.

(end)