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 24, 2026

Company name: Rakuten Bank, Ltd.
Name of representative: Tomotaka Torin, President & CEO
(Securities code: 5838, Prime Market, Tokyo Stock Exchange)
Inquiries: Hirokazu Okazaki, General Manager, Planning Division
(Telephone: +81-(0)50-5581-6120)

Notice Concerning Shareholder Benefit Program (As of the End of September 2026)

Rakuten Bank, Ltd. (the "Company") hereby announces that it has decided today to implement a shareholder benefit program for shareholders as of the end of September 2026. The details are as follows:

1. Details of the Shareholder Benefit Program

(1) Eligible Shareholders

Shareholders who are listed in the shareholder registry as of September 30, 2026, and own 100 shares (i.e., 1 share unit) or more will be eligible. To be listed in the shareholder registry as of September 30, 2026, s shares must be purchased and settled by the end of trading on the cum-rights date (September 28, 2026).

Note: All individual personal bank accounts, except for those at OKB and NCB branches, will be eligible for the benefits.

(2) List of Benefits for Use at the Company's Services in Japan

Regarding our shareholder benefit program, we have revised the preferential conditions applicable to yen fixed-term deposit have been amended, and **Rakuten Dual Fixed-Term Deposit has been excluded from the scope of the benefit.**

We are committed to continuously improving our shareholder benefit program to meet the expectations of our individual shareholders.

	Product Name	Benefit	Additional Bonus for Salary Receivers *5
a)	Yen Fixed-Term Deposit *1 (up to a deposit limit of 6 million yen)	During the benefit period, enjoy an interest rate of 3-month yen fixed-term deposit*2 + 0.25% per annum (before tax) as provided by us If you use either Money Bridge*3 or Rakuten Card direct debit*4, you'll receive an additional preferential interest rate of +0.25% per year (before tax); if you use both, you'll receive an additional +0.25% per year (before tax) (for a maximum of +0.75% per year (before tax))	Additional +0.25% bonus (Total +1.00%) per annum (before tax)
b)	Foreign Currency Fixed-Term Deposit (deposited from yen, any foreign currency is accepted)	During the benefit period, receive a cashback of 500 yen for a deposit period of at least 1 month and a deposit of 10,000 currency units or more	Additional 500 yen (total of 1,000 yen)
c)	Rakuten Bank Home Loan (Floating Interest Rate)	At the time of loan execution during the benefit period, receive a cashback of 30,000 yen for loan administrative fees	Additional 30,000 yen (total of 60,000 yen)
d)	Rakuten Bank Flat 35	At the time of loan execution during the benefit period, receive a cashback of 10,000 yen for loan administrative fees	Additional 10,000 yen (total of 20,000 yen)

*1 For details on yen fixed-term deposits, please refer to the product description document (https://www.rakuten-bank.co.jp/assets/fixeddep/term/details.html (Japanese only)).

*2 If an interest rate of 3-month yen fixed-term deposit is revised during the benefit period, the preferential interest rate will be applied based on the updated interest rate. Please note that there may be a temporary suspension of deposit applications during interest rate revisions. We apologize for the inconvenience; we kindly ask you to log in and check the 'Yen Fixed-Term Deposit ' top page approximately 2 to 3 business days after the interest rate revision date. Please be advised that if you have already made a deposit at the preferential shareholder rate prior to the interest rate revision, you will not be eligible to make an additional deposit at the revised rate, even if your total deposit amount has not reached the maximum limit.

*3 Eligibility for the Money Bridge linkage benefit (a service linking a personal account held in your name at this bank with a securities account held in the same name at Rakuten Securities, Inc.) will be determined based on whether the Money Bridge application process has been completed by November 30, 2026.

*4 Eligibility for the Rakuten Card direct debit benefit will be determined based on whether the Rakuten Card payment is debited from your account on November 27, 2026. Even if a direct debit arrangement is in place, you will not be eligible if the Rakuten Card payment is not actually debited on November 27, 2026.

*5 The determination of the salary receipt bonus (for receiving salary or bonuses into an individual account in your name at the Company) will be based on whether or not the salary is received between November 1, 2026, and November 30, 2026. Please note that if the salary is received through a method other than “salary transfer,” it will not be recognized as a salary receipt by the Company, and the benefits will not be granted.

(3) Notification Method

In December 2026, detailed information about the benefit program will be sent to eligible shareholders. Additionally, certain terms and conditions (such as the applicable period for the benefits) apply to the above benefits. For more details, please refer to the “Shareholder Benefits” section (Japanese only) on our Investor Relations website.

2. Important Notes

- Personal business accounts are not eligible for the shareholder benefit program.
- Please note that the contents of the shareholder benefits may change in the future.
- This benefit program is not offered on a selective basis. All the above benefits are available to eligible shareholders.
- To apply for this program, eligible shareholders must access the Company’s website in Japanese as indicated in the detailed information to be mailed in December 2026, and enter their shareholder number, etc.

This announcement shall not be deemed to constitute an offer to sell or a solicitation of an offer to buy securities.

(end)