

RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050



RealRate

May 11, 2026

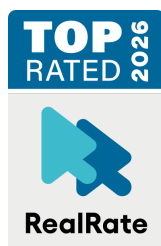
To the CEO
Pegasystems INC
225 WYMAN STREET
STE 300
WALTHAM, MA 02451-1293
USA

Pegasystems INC TOP Rated in the US Data Processing Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US Data Processing ranking. I am happy to inform you that Pegasystems INC has been TOP Rated at rank 8 out of 35.

Overall, 35 US companies were analyzed with respect to their financial strength. The complete rating is published at <https://www.realrate.ai/rankings>. Your individual rating report, showing your strengths compared to your competitors is attached.



RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just \$9,900. Simply sign the attached order form and send it back via email.

I took the liberty of sending an identical letter to the Marketing Department. Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

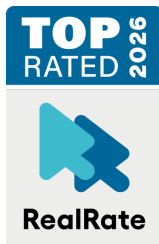
Sincerely,

Dr. Holger Bartel, CEO

RealRate Seal Subscription

RealRate Inc.
2040 Martin Ave., Santa Clara, California 95050, USA
Via email to: holger.bartel@realrate.ai

We subscribe to the Data Processing RealRate rating for Pegasystems INC. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.



RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by Pegasystems INC (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item **2026 US Data Processing RealRate rating seal for Pegasystems INC**
Amount **USD 9,900**
Order no. 2026-0001013857

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

Billing address

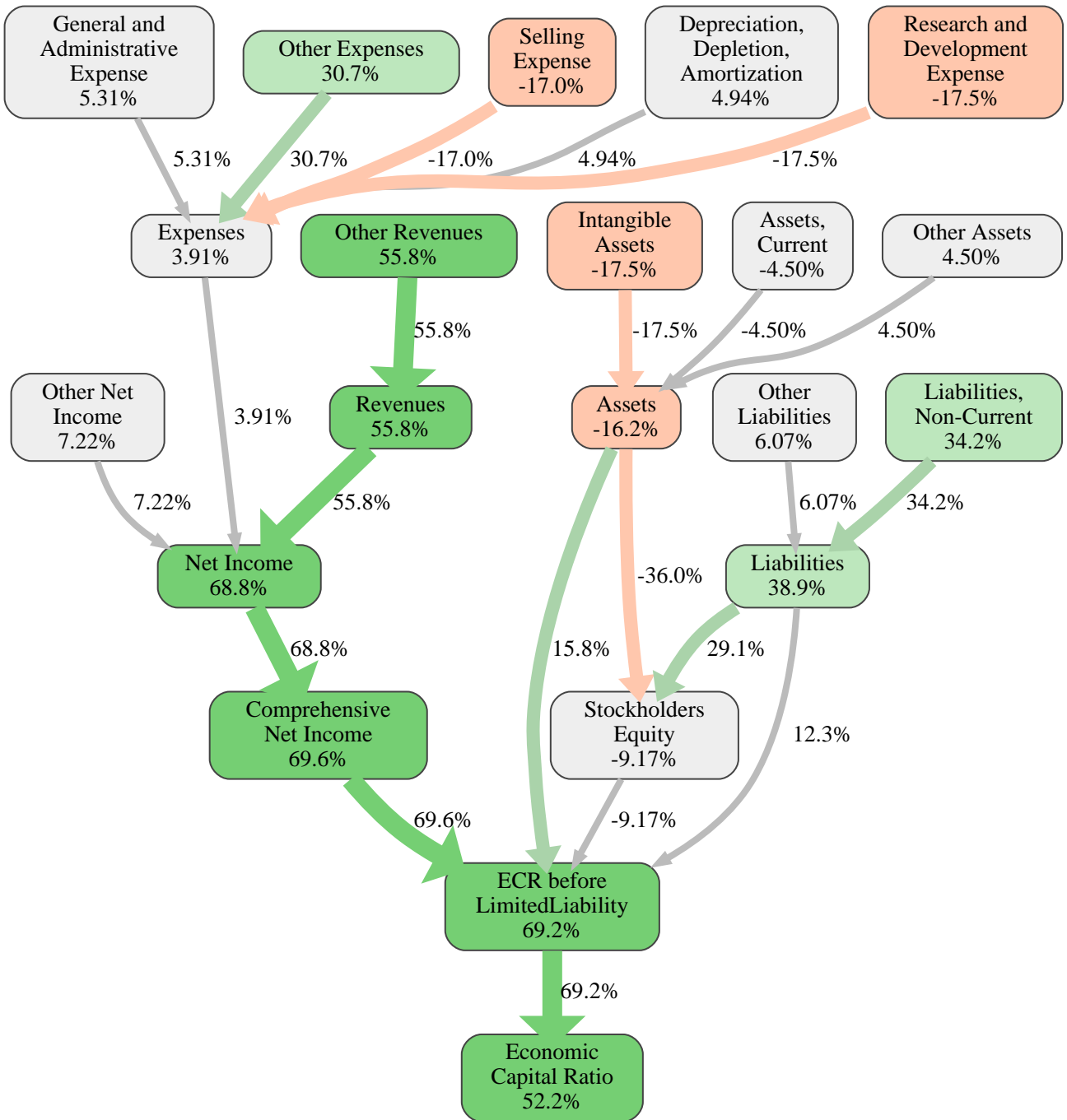
Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
ZIP code	
Country	

Shipping address

The electronic RealRate rating seal and the invoice will be sent to
Delivery email

Pegasystems INC

Date, location, name





The relative strengths and weaknesses of Pegasystems INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Pegasystems INC compared to the market average is the variable Comprehensive Net Income, increasing the Economic Capital Ratio by 70% points. The greatest weakness of Pegasystems INC is the variable Intangible Assets, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 282%, being 52% points above the market average of 229%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets, Current	978,295	Assets	1,631,844
Assets, Non-Current	469,499	Liabilities	844,463
Cost of Goods and Services Sold	421,382	Expenses	1,371,187
Depreciation, Depletion, Amortization	0	Revenues	1,745,812
General and Administrative Expense	148,722	Stockholders Equity	787,381
Intangible Assets	81,506	Net Income	393,437
Liabilities, Current	737,778	Comprehensive Net Income	415,045
Liabilities, Non-Current	106,685	BaseVar	3,606,218
Other Assets	102,544	ECR before LimitedLiability	146%
Other Compr. Net Income	21,608	Economic Capital Ratio	282%
Other Expenses	-90,235		
Other Liabilities	0		
Other Net Income	18,812		
Other Revenues	1,745,812		
Research and Development Expense	312,681		
Selling Expense	578,637		