

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



RealRate

May 11, 2026

To the CEO
Nerdwallet INC
4150 N. DRINKWATER BLVD.
SUITE 200
SCOTTSDALE, AZ 85251
USA

Nerdwallet 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 Nerdwallet INC has been TOP Rated at rank 4 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>

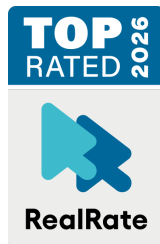
Sincerely,

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 Nerdwallet 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 Nerdwallet INC (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item **2026 US Data Processing RealRate rating seal for Nerdwallet INC**
Amount **USD 9,900**
Order no. 2026-0001625278

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

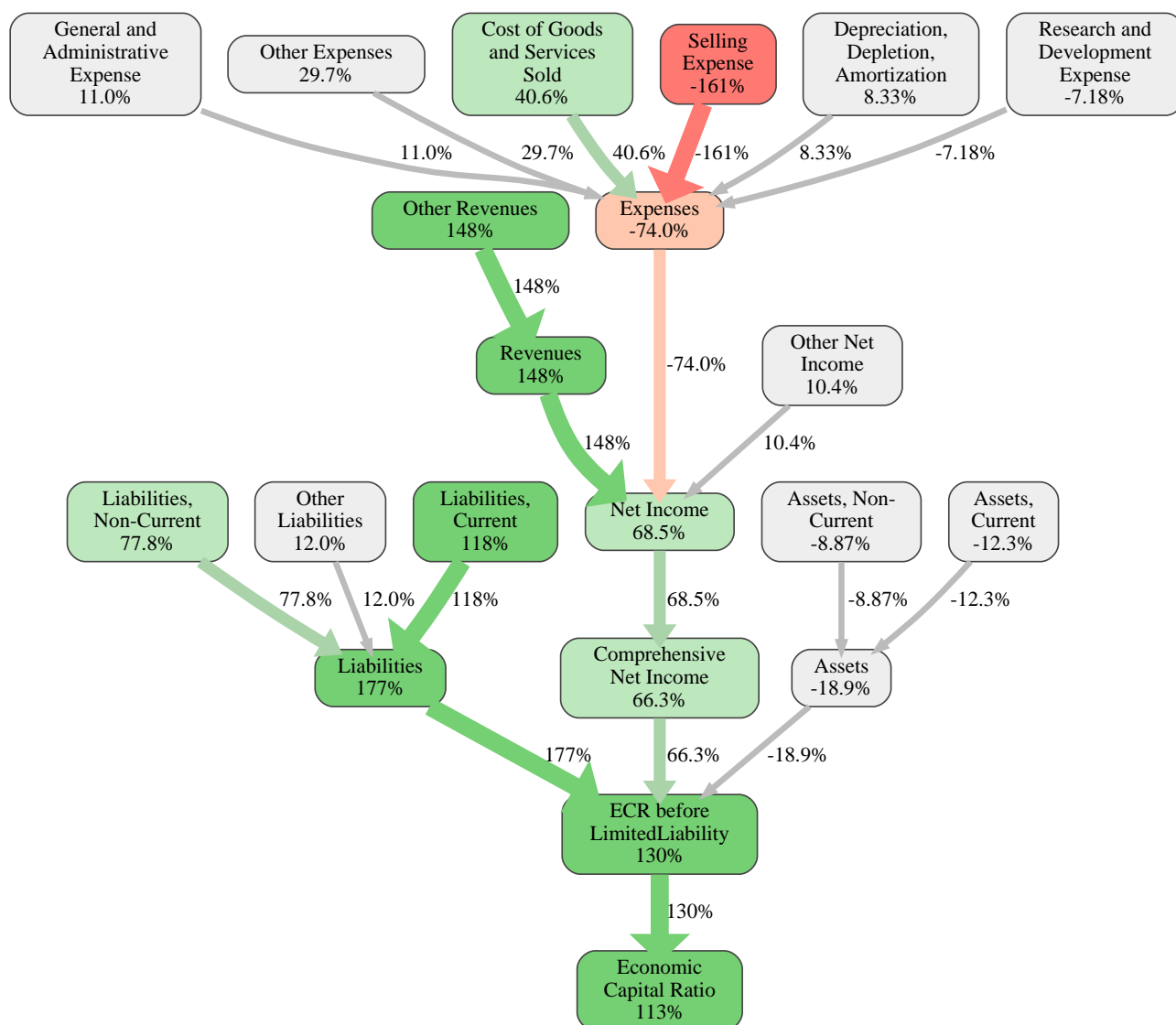
Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
ZIP code	
Country	

Shipping address

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

Nerdwallet INC

Date, location, name



The relative strengths and weaknesses of Nerdwallet 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 Nerdwallet INC compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 177% points. The greatest weakness of Nerdwallet INC is the variable Selling Expense, reducing the Economic Capital Ratio by 161% points.

The company's Economic Capital Ratio, given in the ranking table, is 342%, being 113% points above the market average of 229%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets, Current	244,700	Assets	461,100
Assets, Non-Current	42,000	Liabilities	86,600
Cost of Goods and Services Sold	63,700	Expenses	790,900
Depreciation, Depletion, Amortization	0	Revenues	836,600
General and Administrative Expense	56,300	Stockholders Equity	374,500
Intangible Assets	145,000	Net Income	48,700
Liabilities, Current	70,900	Comprehensive Net Income	49,000
Liabilities, Non-Current	15,700	BaseVar	1,496,950
Other Assets	29,400	ECR before LimitedLiability	233%
Other Compr. Net Income	300	Economic Capital Ratio	342%
Other Expenses	19,500		
Other Liabilities	0		
Other Net Income	3,000		
Other Revenues	836,600		
Research and Development Expense	66,700		
Selling Expense	584,700		