

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



**RealRate**

May 11, 2026

To the Marketing Department  
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 CEO. Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

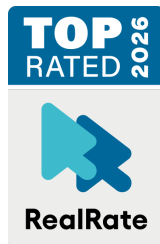
Sincerely,

Dr. Holger Bartel, CEO

# RealRate Seal Subscription

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

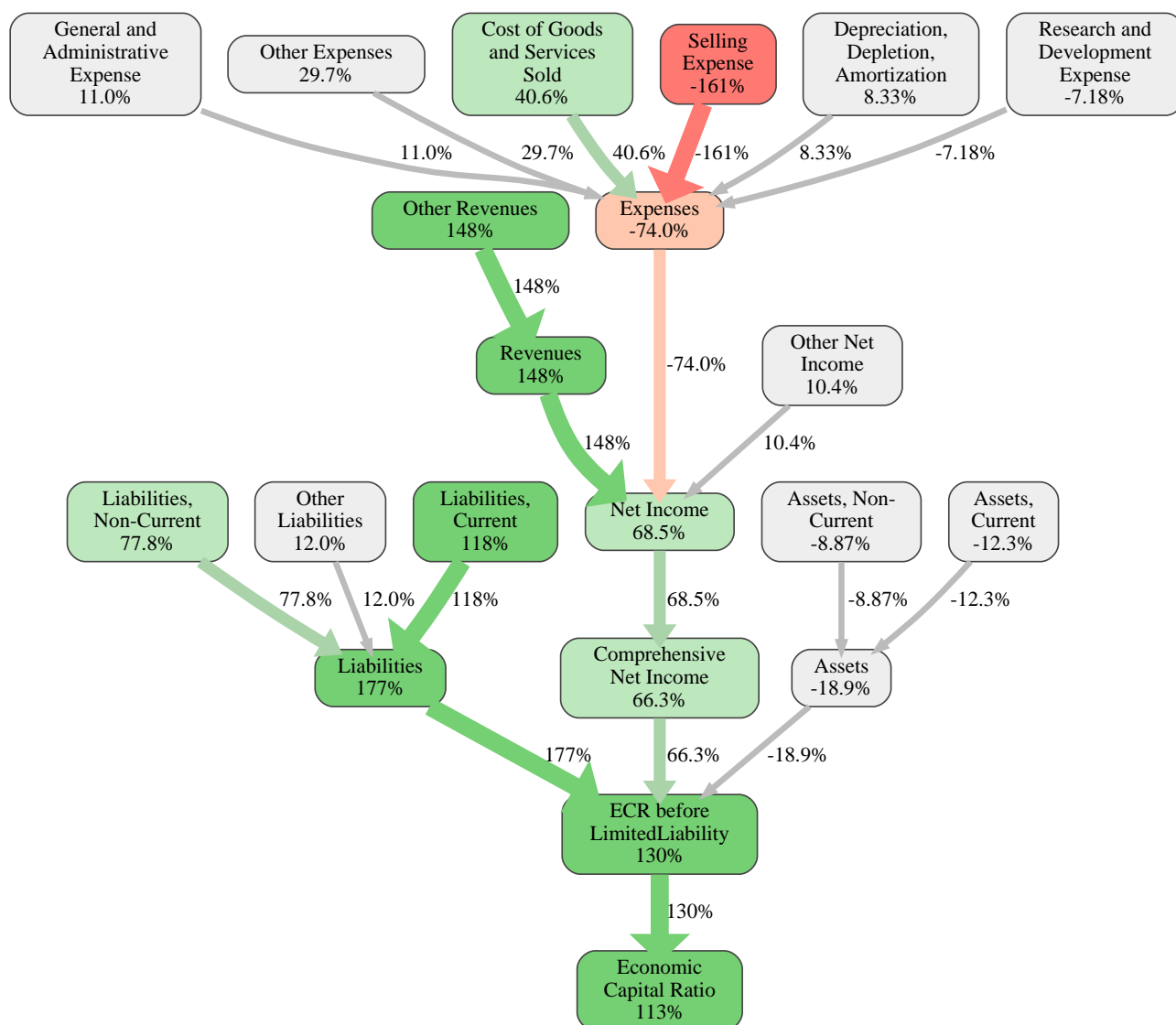
## Shipping address

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

Nerdwallet INC

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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
Assets, Current	244,700
Assets, Non-Current	42,000
Cost of Goods and Services Sold	63,700
Depreciation, Depletion, Amortization	0
General and Administrative Expense	56,300
Intangible Assets	145,000
Liabilities, Current	70,900
Liabilities, Non-Current	15,700
Other Assets	29,400
Other Compr. Net Income	300
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

Output Variable	Value in 1000 USD
Assets	461,100
Liabilities	86,600
Expenses	790,900
Revenues	836,600
Stockholders Equity	374,500
Net Income	48,700
Comprehensive Net Income	49,000
BaseVar	1,496,950
ECR before LimitedLiability	233%
Economic Capital Ratio	342%