

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



RealRate

May 11, 2026

To the CEO
EPAM Systems Inc
41 UNIVERSITY DRIVE
SUITE 202
NEWTOWN, PA 18940
USA

EPAM Systems Inc TOP Rated in the US Programming Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US Programming ranking. I am happy to inform you that EPAM Systems Inc has been TOP Rated at rank 8 out of 56.

Overall, 56 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>

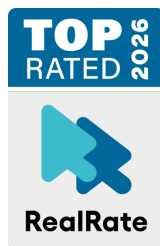
Sincerely,

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 Programming RealRate rating for EPAM Systems 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 EPAM Systems Inc (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item **2026 US Programming RealRate rating seal for EPAM Systems Inc**
Amount **USD 9,900**
Order no. 2026-0001352010

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

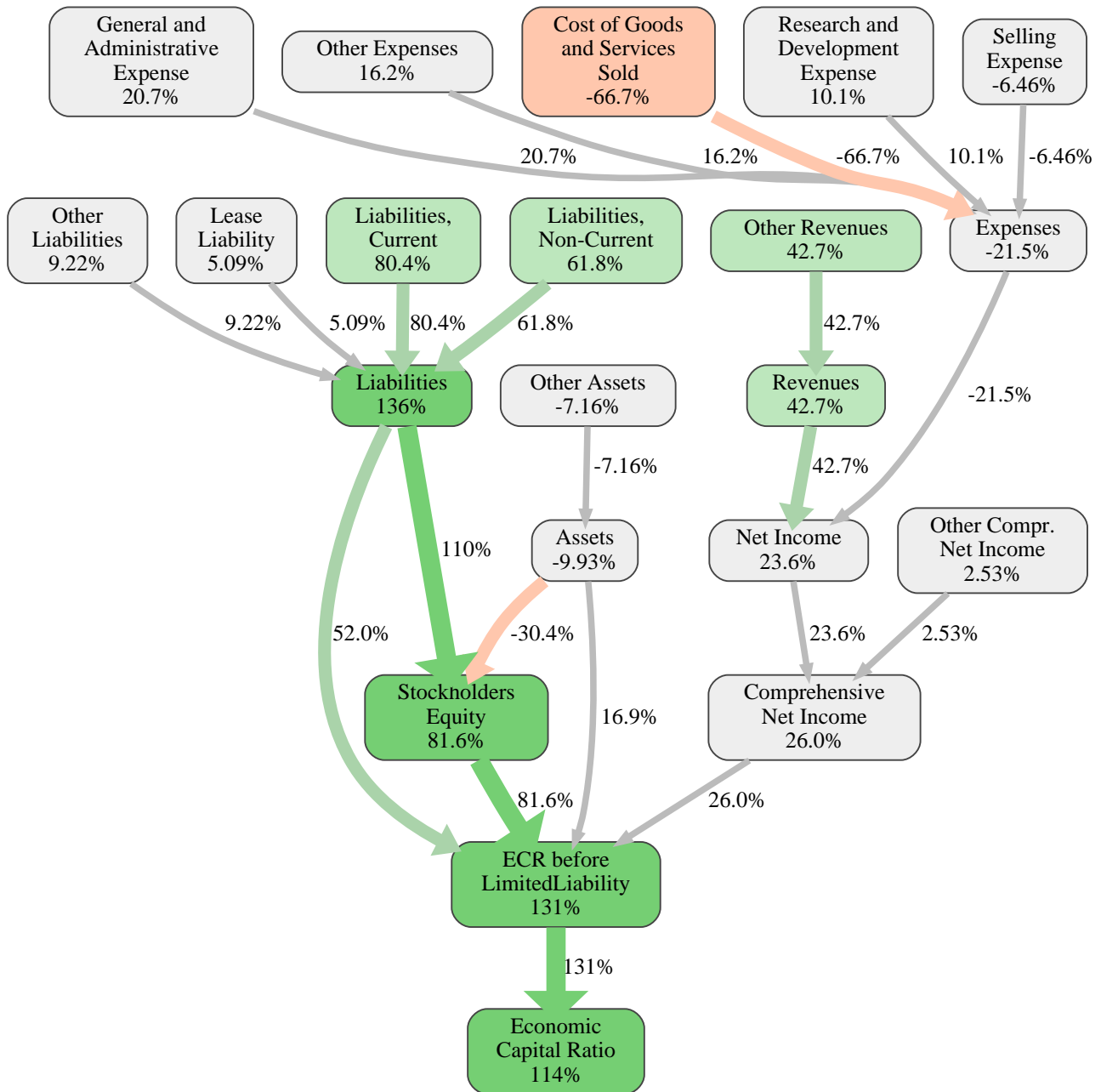
Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
ZIP code	
Country	

Shipping address

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

EPAM Systems Inc

Date, location, name



The relative strengths and weaknesses of EPAM Systems 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 EPAM Systems Inc compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 136% points. The greatest weakness of EPAM Systems Inc is the variable Cost of Goods and Services Sold, reducing the Economic Capital Ratio by 67% points.

The company's Economic Capital Ratio, given in the ranking table, is 340%, being 114% points above the market average of 226%.

Input Variable	Value in 1000 USD
Assets, Current	2,829,003
Assets, Non-Current	138,721
Cost of Goods and Services Sold	3,883,535
General and Administrative Expense	0
Intangible Assets	0
Lease Assets	114,875
Lease Liability	81,497
Liabilities, Current	1,053,911
Liabilities, Non-Current	88,920
Other Assets	1,819,537
Other Compr. Net Income	135,409
Other Expenses	252,757
Other Liabilities	0
Other Net Income	-14,379
Other Revenues	5,457,056
Property Plant and Equipment	0
Research and Development Expense	0
Selling Expense	928,707

Output Variable	Value in 1000 USD
Assets	4,902,136
Liabilities	1,224,328
Expenses	5,064,999
Revenues	5,457,056
Stockholders Equity	3,677,808
Net Income	377,678
Comprehensive Net Income	513,087
BaseVar	8,399,154
ECR before LimitedLiability	295%
Economic Capital Ratio	340%