

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



RealRate

May 12, 2026

To the CEO
Lendingtree Inc
1415 VANTAGE PARK DRIVE, SUITE 700
CHARLOTTE, NC 28203
USA

Lendingtree Inc TOP Rated in the US Savings & Credit Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US Savings & Credit ranking. I am happy to inform you that Lendingtree Inc has been TOP Rated at rank 1 out of 46.

Overall, 46 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>

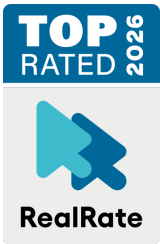
Sincerely,

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 Savings & Credit RealRate rating for Lendingtree 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 Lendingtree Inc (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item **2026 US Savings & Credit RealRate rating seal for Lendingtree Inc**
Amount **USD 9,900**
Order no. 2026-0001434621

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

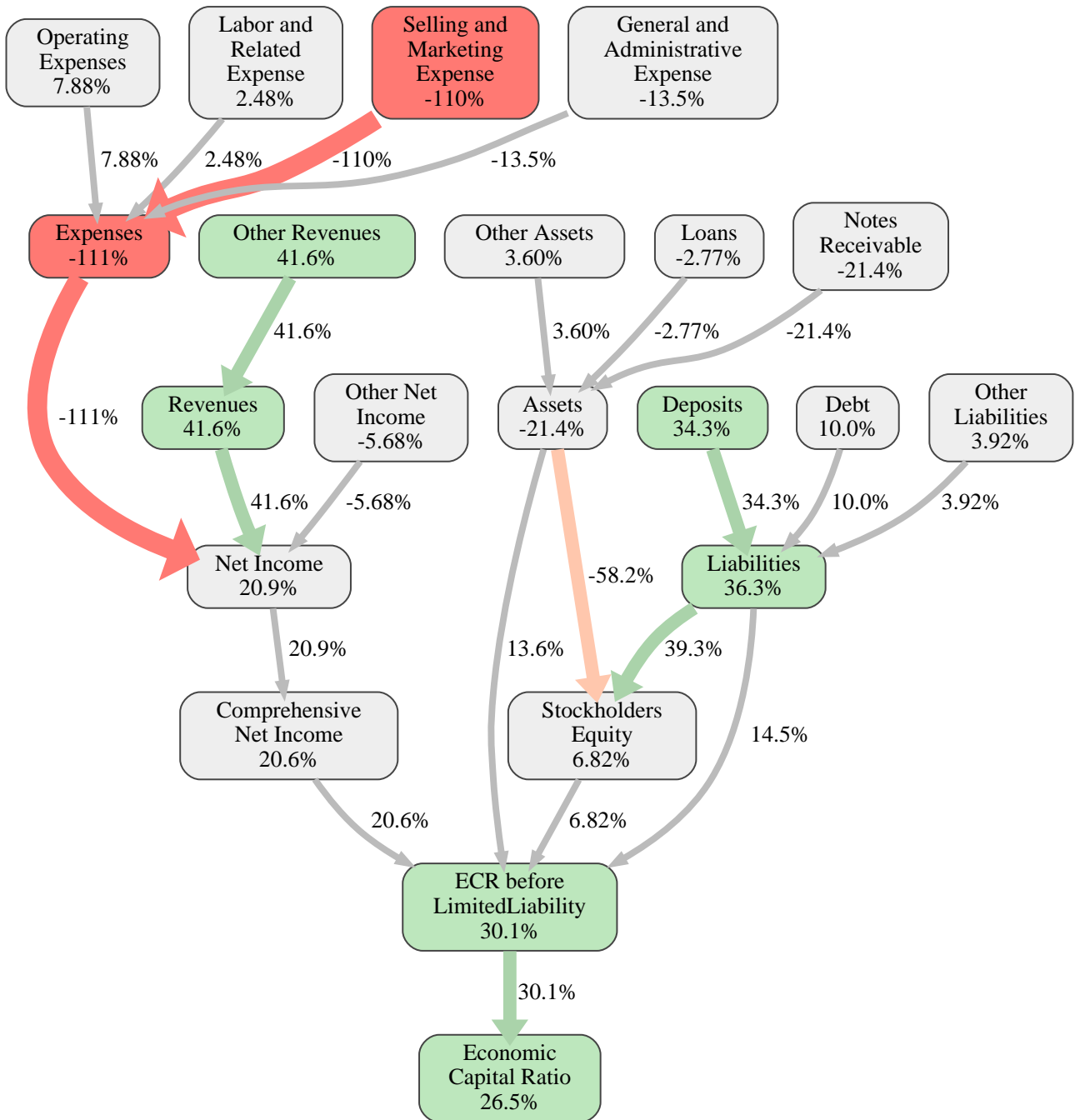
Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
ZIP code	
Country	

Shipping address

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

Lendingtree Inc

Date, location, name



The relative strengths and weaknesses of Lendingtree 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 Lendingtree Inc compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 42% points. The greatest weakness of Lendingtree Inc is the variable Expenses, reducing the Economic Capital Ratio by 111% points.

The company's Economic Capital Ratio, given in the ranking table, is 42%, being 27% points above the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	81,073	Assets	855,692
Debt	0	Liabilities	568,895
Deposits	0	Expenses	922,227
Depreciation and Amortization	0	Revenues	1,117,324
General and Administrative Expense	112,888	Stockholders Equity	286,797
Interest Expense	0	Net Income	151,308
Interest Payable	0	Comprehensive Net Income	151,308
Labor and Related Expense	0	BaseVar	1,753,964
Loans	0	ECR before LimitedLiability	41%
Notes Receivable	0	Economic Capital Ratio	42%
Occupancy	0		
Operating Expenses	0		
Other Assets	774,619		
Other Compr. Net Income	0		
Other Expenses	-3,565		
Other Liabilities	568,895		
Other Net Income	-43,789		
Other Revenues	1,117,324		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	812,904		