

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



RealRate

May 12, 2026

To the Marketing Department
Euronet Worldwide INC
11400 TOMAHAWK CREEK PARKWAY
SUITE 300
LEAWOOD, KS 66211
USA

Euronet Worldwide 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 Euronet Worldwide INC has been TOP Rated at rank 3 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.



Euronet®

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.

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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>

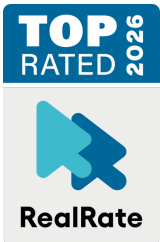
Sincerely,

Dr. Holger Bartel, CEO

RealRate Seal Subscription

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

We subscribe to the Savings & Credit RealRate rating for Euronet Worldwide 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 Euronet Worldwide INC (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item **2026 US Savings & Credit RealRate rating seal for Euronet Worldwide INC**
Amount **USD 9,900**
Order no. 2026-0001029199

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

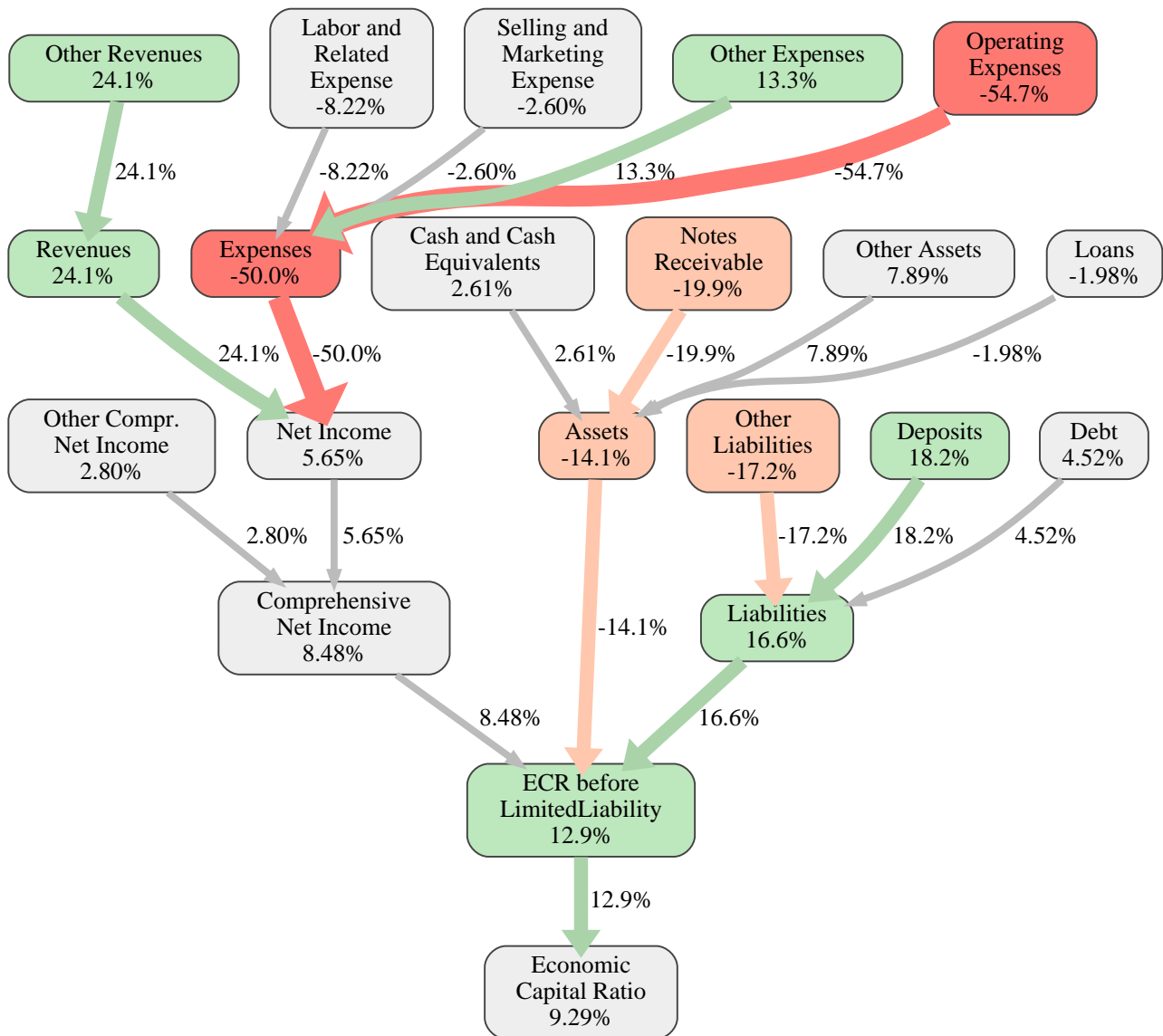
Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
ZIP code	
Country	

Shipping address

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

Euronet Worldwide INC

Date, location, name



The relative strengths and weaknesses of Euronet Worldwide 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 Euronet Worldwide INC compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Euronet Worldwide INC is the variable Operating Expenses, reducing the Economic Capital Ratio by 55% points.

The company's Economic Capital Ratio, given in the ranking table, is 24%, being 9.3% points above the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	1,040,300
Debt	0
Deposits	0
Depreciation and Amortization	138,500
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	712,900
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	3,714,400
Other Assets	5,448,400
Other Compr. Net Income	261,200
Other Expenses	-1,088,400
Other Liabilities	5,166,200
Other Net Income	-81,600
Other Revenues	4,244,200
Professional Fees	0
Securities	0
Selling and Marketing Expense	372,200

Output Variable	Value in 1000 USD
Assets	6,488,700
Liabilities	5,166,200
Expenses	3,849,600
Revenues	4,244,200
Stockholders Equity	1,322,500
Net Income	313,000
Comprehensive Net Income	574,200
BaseVar	10,045,750
ECR before LimitedLiability	21%
Economic Capital Ratio	24%