

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



RealRate

September 19, 2025

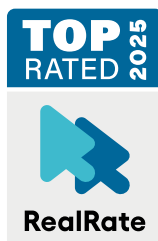
To the CEO
Alkami Technology INC
5601 GRANITE PARKWAY
SUITE 120
PLANO, TX 75024
USA

Alkami Technology INC TOP Rated in the US Services-Prepackaged Software Ranking

Dear Sir or Madam,

at RealRate we have just published the 2025 US SERVICES-PREPACKAGED SOFTWARE ranking. I am happy to inform you that Alkami Technology INC has been TOP Rated at rank 14 out of 140.

Overall, 140 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>

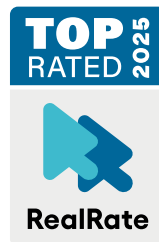
Sincerely,

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 SERVICES-PREPACKAGED SOFTWARE RealRate rating for Alkami Technology 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 Alkami Technology INC (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item	2025 US SERVICES-PREPACKAGED SOFTWARE RealRate rating seal for Alkami Technology INC
Amount	USD 9,900
Order no.	2025-0001529274

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

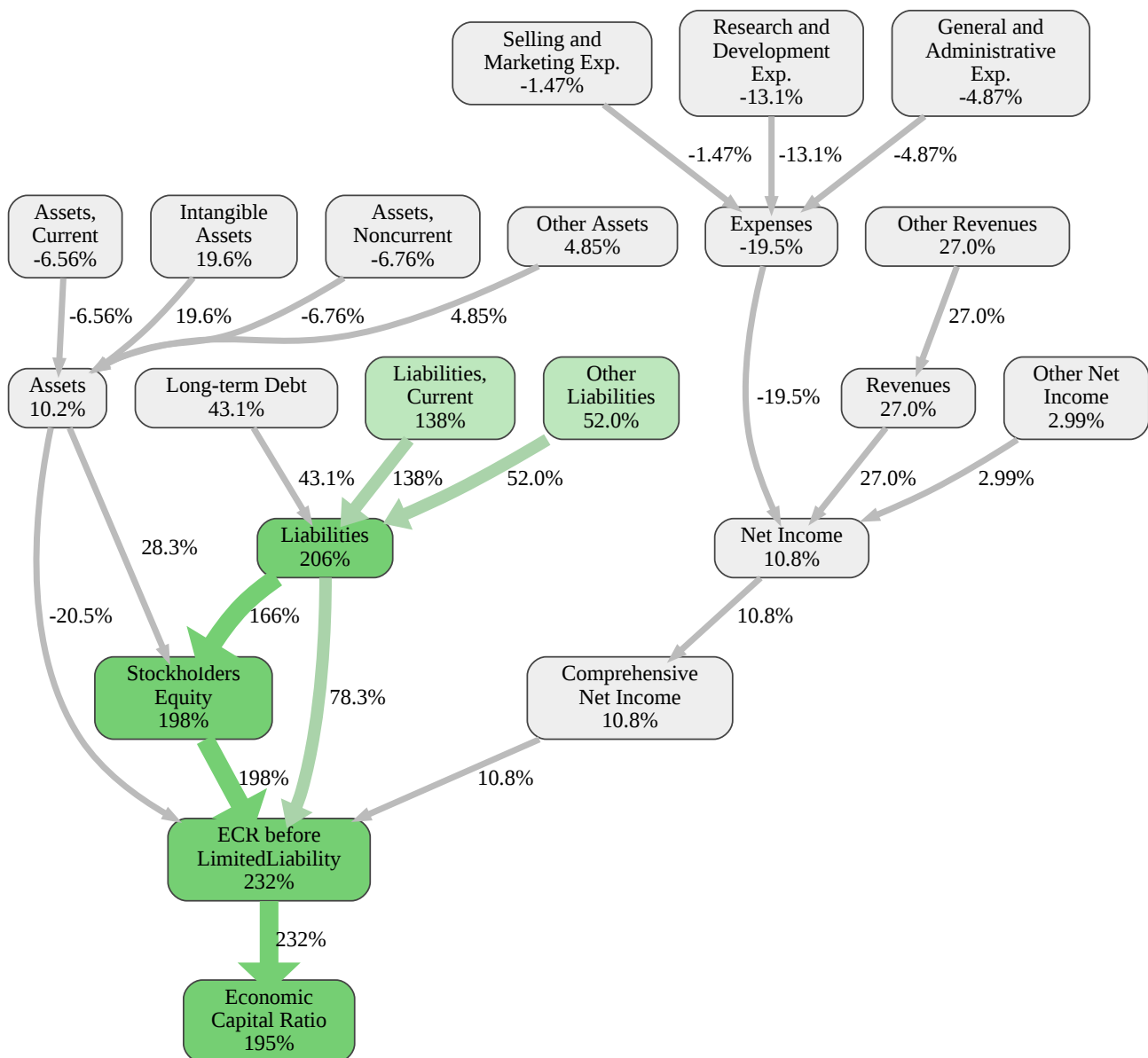
Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
ZIP code	
Country	

Shipping address

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

Alkami Technology INC

Date, location, name



The relative strengths and weaknesses of Alkami Technology 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 Alkami Technology INC compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 206% points. The greatest weakness of Alkami Technology INC is the variable Expenses, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 547%, being 195% points above the market average of 352%.

Input Variable	Value in 1000 USD
Assets, Current	181,377
Assets, Noncurrent	5,011
General and Administrative Exp.	83,650
Intangible Assets	191,636
Liabilities, Current	47,392
Long-term Debt	32,855
Other Assets	37,178
Other Compr. Net Income	0
Other Expenses	139,618
Other Liabilities	0
Other Net Income	4,560
Other Revenues	333,849
Property, Plant and Equipment, Net	22,075
Research and Development Exp.	96,211
Selling and Marketing Exp.	59,765

Output Variable	Value in 1000 USD
Liabilities	80,247
Assets	437,277
Expenses	379,244
Revenues	333,849
Stockholders Equity	357,030
Net Income	-40,835
Comprehensive Net Income	-40,835
ECR before Limited Liability	440%
Economic Capital Ratio	547%