

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



RealRate

September 19, 2025

To the CEO
WM Technology INC
41 DISCOVERY
IRVINE, CA 92618
USA

WM 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 WM Technology INC has been TOP Rated at rank 27 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.



wmtechnology

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>

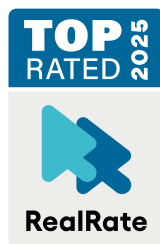
Sincerely,

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 WM 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 WM 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 WM Technology INC
Amount	USD 9,900
Order no.	2025-0001779474

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

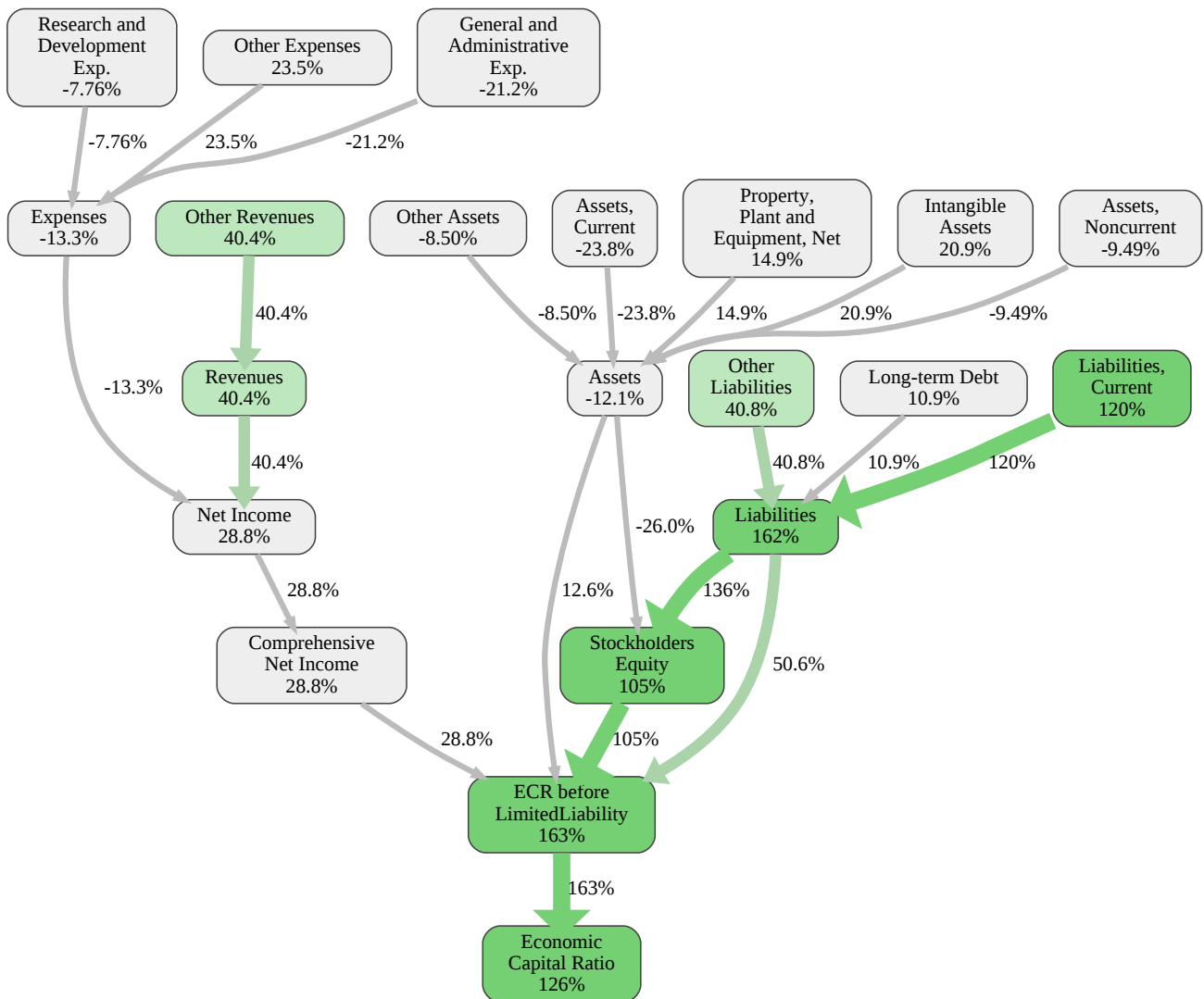
Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
ZIP code	
Country	

Shipping address

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

WM Technology INC

Date, location, name



The relative strengths and weaknesses of WM 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 WM Technology INC compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 162% points. The greatest weakness of WM Technology INC is the variable Assets, Current, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 478%, being 126% points above the market average of 352%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets, Current	69,512	Liabilities	61,799
Assets, Noncurrent	3,264	Assets	181,866
General and Administrative Exp.	70,619	Expenses	172,585
Intangible Assets	85,015	Revenues	184,514
Liabilities, Current	30,433	Stockholders Equity	120,067
Long-term Debt	27,775	Net Income	12,187
Other Assets	0	Comprehensive Net Income	12,187
Other Compr. Net Income	0	ECR before Limited Liability	335%
Other Expenses	25,116	Economic Capital Ratio	478%
Other Liabilities	3,591		
Other Net Income	258		
Other Revenues	184,514		
Property, Plant and Equipment, Net	24,075		
Research and Development Exp.	36,426		
Selling and Marketing Exp.	40,424		