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

RealRate

September 19, 2025

To the Marketing Department
Twilio INC
101 SPEAR STREET
SUITE 500
San Francisco, CA 94105
USA

Twilio 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 Twilio INC has been TOP Rated at rank 12 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.

TOP RATED 2025 RealRate

twilio

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 CEO. Please feel free to book a short video call with me: https://calendly.com/holger-bartel

Sincerely,

Dr. Holger Bartel, CEO

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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 Twilio 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 Twilio 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 Twilio INC**
Amount	**USD 9,900**
Order no.	2025-0001447669

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

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

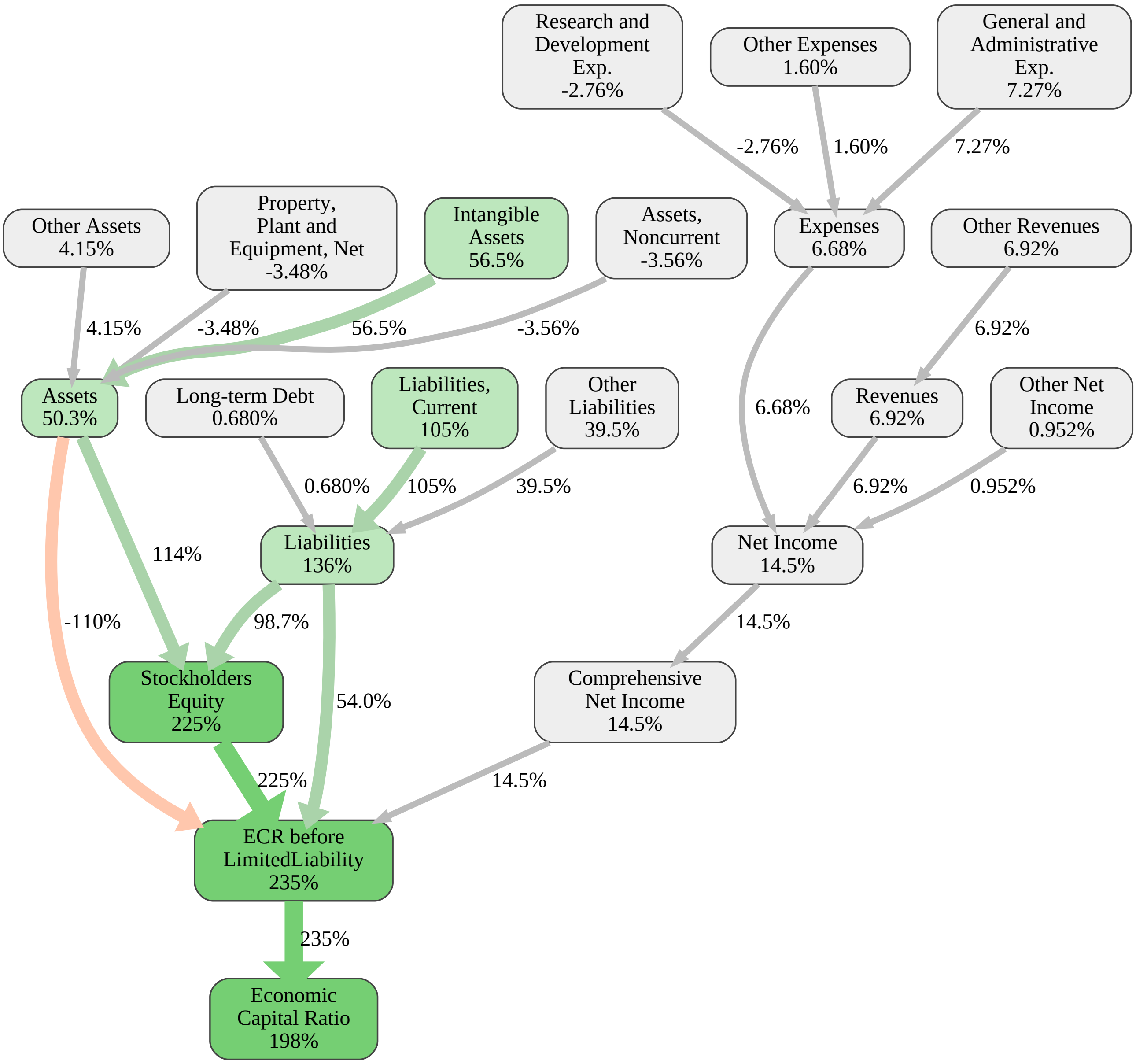
Delivery email	

Twilio INC

Date, location, name

SERVICES-PREPACKAGED SOFTWARE 2025

Twilio INC
Rank 12 of 140



SERVICES-PREPACKAGED SOFTWARE 2025

Twilio INC
Rank 12 of 140

The relative strengths and weaknesses of Twilio 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 Twilio INC compared to the market average is the variable Stockholders Equity, increasing the Economic Capital Ratio by 225% points.The greatest weakness of Twilio INC is the variable Assets, Noncurrent, reducing the Economic Capital Ratio by 3.6% points.

The company's Economic Capital Ratio, given in the ranking table, is 549%, being 198% points above the market average of 352%.

Input Variable	Value in 1000 USD
Assets, Current	3,447,299
Assets, Noncurrent	206,122
General and Administrative Exp.	449,079
Intangible Assets	5,535,174
Liabilities, Current	820,220
Long-term Debt	1,092,286
Other Assets	676,877
Other Compr. Net Income	-1,920
Other Expenses	2,213,887
Other Liabilities	0
Other Net Income	-34,905
Other Revenues	4,458,036
Property, Plant and Equipment, Net	0
Research and Development Exp.	1,008,747
Selling and Marketing Exp.	860,821

Output Variable	Value in 1000 USD
Liabilities	1,912,506
Assets	9,865,472
Expenses	4,532,534
Revenues	4,458,036
Stockholders Equity	7,952,966
Net Income	-109,403
Comprehensive Net Income	-111,323
ECR before LimitedLiability	444%
Economic Capital Ratio	549%