

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



RealRate

April 23, 2026

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 2026 US SERVICES-PREPACKAGED SOFTWARE ranking. I am happy to inform you that WM Technology INC has been TOP Rated at rank 16 out of 99.

Overall, 99 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 **2026 US SERVICES-PREPACKAGED SOFTWARE RealRate rating seal for WM Technology INC**
Amount **USD 9,900**
Order no. 2026-0001779474

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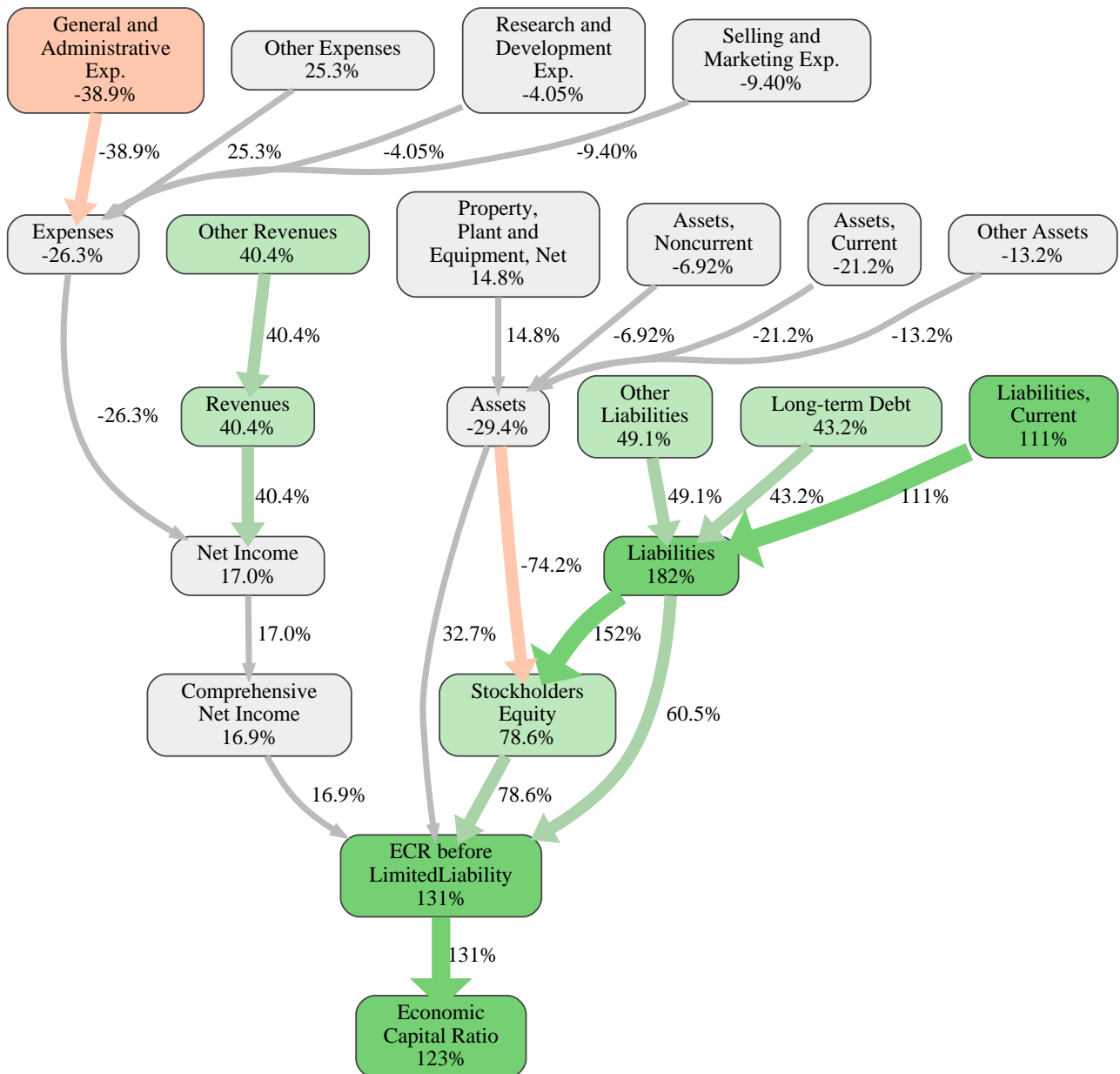
Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
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Country	

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 182% points. The greatest weakness of WM Technology INC is the variable General and Administrative Exp., reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 471%, being 123% points above the market average of 348%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets, Current	84,920	Liabilities	58,867
Assets, Noncurrent	5,758	Assets	190,667
General and Administrative Exp.	76,929	Expenses	173,308
Intangible Assets	75,003	Revenues	174,704
Liabilities, Current	36,236	Stockholders Equity	131,800
Long-term Debt	22,631	Net Income	3,263
Other Assets	0	Comprehensive Net Income	3,263
Other Compr. Net Income	0	BaseVar	380,179
Other Expenses	29,374	ECR before LimitedLiability	387%
Other Liabilities	0	Economic Capital Ratio	471%
Other Net Income	1,867		
Other Revenues	174,704		
Property, Plant and Equipment, Net	24,986		
Research and Development Exp.	28,136		
Selling and Marketing Exp.	38,869		