

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



RealRate

April 23, 2026

To the Marketing Department
GRID Dynamics Holdings
INC
6101 BOLLINGER CANYON ROAD
SUITE 465
SAN RAMON, CA 94583
USA

GRID Dynamics Holdings 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 GRID Dynamics Holdings INC has been TOP Rated at rank 3 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.



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

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 GRID Dynamics Holdings 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 GRID Dynamics Holdings 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 GRID Dynamics Holdings INC
Amount	USD 9,900
Order no.	2026-0001743725

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

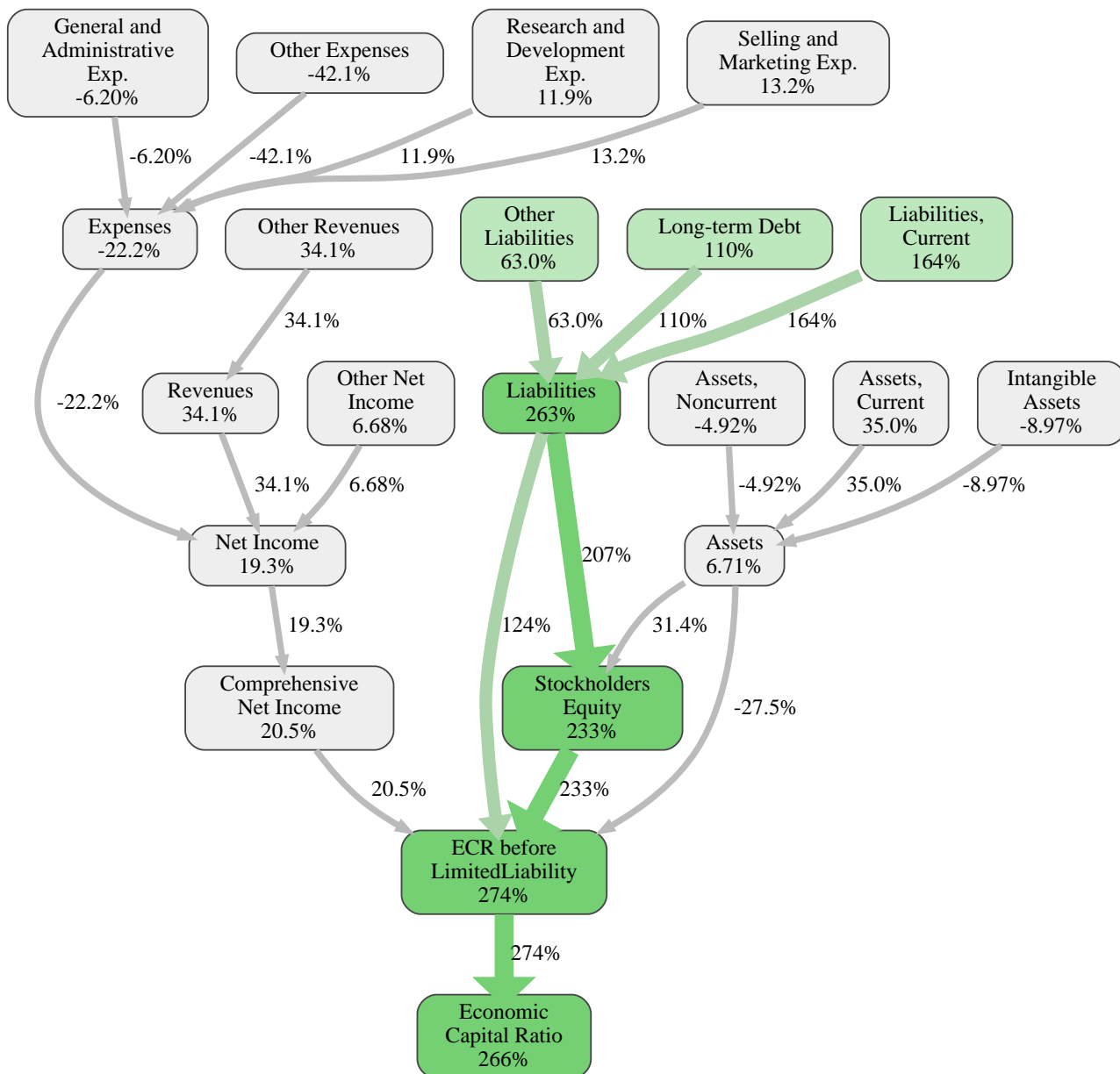
Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
ZIP code	
Country	

Shipping address

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

GRID Dynamics Holdings INC

Date, location, name



The relative strengths and weaknesses of GRID Dynamics Holdings 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 GRID Dynamics Holdings INC compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 263% points. The greatest weakness of GRID Dynamics Holdings INC is the variable Other Expenses, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 614%, being 266% points above the market average of 348%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets, Current	439,530	Liabilities	70,817
Assets, Noncurrent	4,474	Assets	612,890
General and Administrative Exp.	90,546	Expenses	419,755
Intangible Assets	142,355	Revenues	411,827
Liabilities, Current	60,034	Stockholders Equity	542,073
Long-term Debt	10,783	Net Income	9,668
Other Assets	8,865	Comprehensive Net Income	13,634
Other Compr. Net Income	3,966	BaseVar	964,649
Other Expenses	275,512	ECR before LimitedLiability	581%
Other Liabilities	0	Economic Capital Ratio	614%
Other Net Income	17,596		
Other Revenues	411,827		
Property, Plant and Equipment, Net	17,666		
Research and Development Exp.	23,665		
Selling and Marketing Exp.	30,032		