



NEWS RELEASE

Real Wallet Wins 2026 FinTech Breakthrough Award for Pioneering Embedded Finance in Real Estate

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Real's fintech platform recognized for delivering integrated banking and lending tools designed specifically for real estate agents

MIAMI--(BUSINESS WIRE)-- The Real Brokerage Inc. (NASDAQ: REAX), a leading real estate technology platform redefining the industry through innovation and culture, today announced that Real Wallet, the company's embedded finance ecosystem for real estate agents, has been named the winner of the Business Lending Innovation Award in the 10th annual FinTech Breakthrough Awards, conducted by FinTech Breakthrough.

The global awards program recognizes the most innovative companies, technologies and products shaping the future of financial services. Real Wallet was honored for bringing embedded finance to the residential real estate industry. It provides agents with a comprehensive financial platform designed to address the challenges of running an independent real estate business, including irregular income cycles, delayed commissions and ongoing investments in marketing and operations.

"Traditional banking systems treat commissions as irregular income, with legacy brokerage and banking systems causing delays in getting paid, understanding an agent's financial picture and even obtaining working capital," said Steve Johansson, Managing Director, FinTech Breakthrough. "Real Wallet introduces a new standard for B2B payments and lending: fast, automated, customizable and designed for the modern, independent entrepreneur in the competitive space of real estate. That makes Real Wallet from the Real Brokerage our choice for the 'Business Lending Innovation Award.'"

Built within Real's proprietary reZEN platform, Real Wallet centralizes an agent's access to financial tools including business banking, tax planning resources and integrated lending through Real Wallet Capital. By embedding fintech directly into the brokerage platform agents use every day, Real Wallet helps professionals manage cash flow, access earnings faster and secure working capital to invest in growing their businesses.

"Winning the Business Lending Innovation Award validates the unique experience we've built for agents. With Real Wallet, agents have seamless access to on-demand funding to manage cash flow and invest in growth, with repayments that directly align with their earnings," said Dominic Parikh, General Manager of Real Wallet. "This recognition from FinTech Breakthrough reinforces our vision of building the leading financial platform in real estate that is designed specifically around agents' businesses and their long-term success."

Real Wallet has experienced rapid adoption and financial growth since its launch. To date, more than 1,100 agents across the United States and Canada have accessed in excess of \$13.5 million in funding through Real Wallet's embedded capital products. Adoption of the broader Real Wallet platform has also grown quickly with more than 7,000 agents now utilizing Real Wallet Business Checking Accounts, including over 1,400 using Real Wallet Tax Planning accounts and total deposits reaching approximately \$22.5 million, as of February.

EDITOR'S NOTE: The Real Brokerage is a real estate technology company and is not an FDIC-insured bank. Banking services provided by Thread Bank, Member FDIC. FDIC deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. Real Wallet Capital is a business-purpose loan product offered by Real Broker Financial, LLC. Loans provided through Real Wallet Capital are subject to eligibility. Conditions apply.

About the FinTech Breakthrough Awards

The FinTech Breakthrough Awards is an annual awards program that recognizes the top companies, technologies and products shaping the global financial technology industry. The program evaluates thousands of nominations each year from companies around the world across categories including digital banking, payments, lending, blockchain and financial infrastructure.

About Real

Real (NASDAQ: REAX) is a real estate experience company working to make life's most complex transaction simpler. The fast-growing company combines essential real estate, mortgage and closing services with powerful technology to deliver a single seamless end-to-end consumer experience, guided by trusted agents. With a presence in all 50 states across the U.S. and Canada, Real supports over 33,000 agents who use its digital brokerage platform and tight-knit professional community to power their own forward-thinking businesses.

Forward-Looking Statements

Some of the statements in this press release are "forward-looking statements," as that term is defined in the Private Securities Litigation Reform Act of 1995, including statements regarding agent growth and expected home sales volume. These forward-looking statements are subject to risks, uncertainties and assumptions, including the risk of slowdowns in real estate markets, economic and industry downturns and Real's ability to attract new agents and retain current agents. Accordingly, these forward-looking statements should be evaluated with consideration given to the many risks and uncertainties that could cause actual results and events to differ materially from those in the forward-looking statements. They include the risks discussed under the heading "Risk Factors" in the Company's Annual Information Form dated March 4, 2026, a copy of which is available under the Company's SEDAR+ profile at www.sedarplus.ca. It is not possible for management to predict all the possible risks that could affect Real or to assess the impact of all possible risks on Real's business.

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