

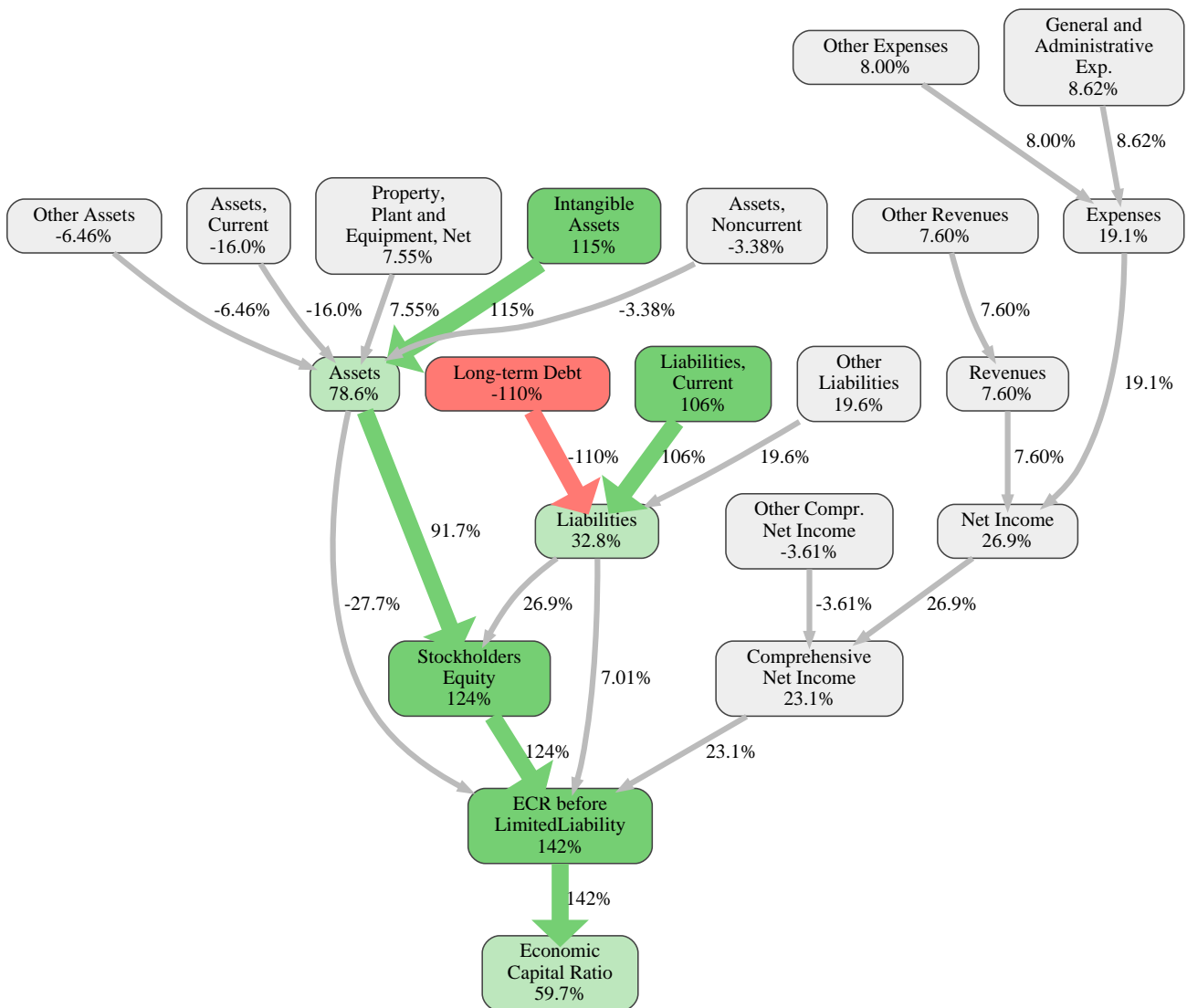


RealRate

SERVICES-PREPACKAGED SOFTWARE 2017



Bottomline Technologies INC
Rank 52 of 132



RealRate

The First AI Rating Agency

www.realrate.ai



SERVICES-PREPACKAGED SOFTWARE 2017



Bottomline Technologies INC Rank 52 of 132

The relative strengths and weaknesses of Bottomline Technologies 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 Bottomline Technologies INC compared to the market average is the variable Stockholders Equity, increasing the Economic Capital Ratio by 124% points. The greatest weakness of Bottomline Technologies INC is the variable Long-term Debt, reducing the Economic Capital Ratio by 110% points.

The company's Economic Capital Ratio, given in the ranking table, is 372%, being 60% points above the market average of 313%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets, Current	216,541	Liabilities	356,423
Assets, Noncurrent	16,682	Assets	651,210
General and Administrative Exp.	39,324	Expenses	347,610
Intangible Assets	366,958	Revenues	343,274
Liabilities, Current	112,062	Stockholders Equity	294,787
Long-term Debt	197,128	Net Income	-19,648
Other Assets	0	Comprehensive Net Income	-43,805
Other Compr. Net Income	-24,157	ECR before LimitedLiability	184%
Other Expenses	176,863	Economic Capital Ratio	372%
Other Liabilities	47,233		
Other Net Income	-15,312		
Other Revenues	343,274		
Property, Plant and Equipment, Net	51,029		
Research and Development Exp.	47,355		
Selling and Marketing Exp.	84,068		