



The relative strengths and weaknesses of UPAY 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 UPAY compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 126% points. The greatest weakness of UPAY is the variable General and Administrative Exp., reducing the Economic Capital Ratio by 110% points.

The company's Economic Capital Ratio, given in the ranking table, is 337%, being 20% points above the market average of 317%.

Input Variable	Value in 1000 USD
Assets, Current	355
Assets, Noncurrent	0
General and Administrative Exp.	552
Intangible Assets	0
Liabilities, Current	222
Long-term Debt	0
Other Assets	0
Other Compr. Net Income	0
Other Expenses	84
Other Liabilities	0
Other Net Income	1.9
Other Revenues	573
Property, Plant and Equipment, Net	8.9
Research and Development Exp.	0
Selling and Marketing Exp.	0

Output Variable	Value in 1000 USD
Liabilities	222
Assets	364
Expenses	636
Revenues	573
Stockholders Equity	142
Net Income	-61
Comprehensive Net Income	-61
ECR before Limited Liability	139%
Economic Capital Ratio	337%