



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 16% points. The greatest weakness of UPAY is the variable Assets, reducing the Economic Capital Ratio by 125% points.

The company's Economic Capital Ratio, given in the ranking table, is 224%, being 98% points below the market average of 322%.

Input Variable	Value in 1000 USD
Assets, Current	467
Assets, Noncurrent	0
General and Administrative Exp.	720
Intangible Assets	0
Liabilities, Current	428
Long-term Debt	0
Other Assets	0
Other Compr. Net Income	0
Other Expenses	155
Other Liabilities	0
Other Net Income	2.6
Other Revenues	778
Property, Plant and Equipment, Net	5.8
Research and Development Exp.	0
Selling and Marketing Exp.	0

Output Variable	Value in 1000 USD
Liabilities	428
Assets	473
Expenses	875
Revenues	778
Stockholders Equity	45
Net Income	-94
Comprehensive Net Income	-94
ECR before Limited Liability	12%
Economic Capital Ratio	224%