



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 Long-term Debt, increasing the Economic Capital Ratio by 11% points. The greatest weakness of UPAY is the variable Stockholders Equity, reducing the Economic Capital Ratio by 144% points.

The company's Economic Capital Ratio, given in the ranking table, is 208%, being 146% points below the market average of 354%.

Input Variable	Value in 1000 USD
Assets, Current	1,252
Assets, Noncurrent	0
General and Administrative Exp.	1,221
Intangible Assets	0
Liabilities, Current	1,522
Long-term Debt	0
Other Assets	143
Other Compr. Net Income	-16
Other Expenses	618
Other Liabilities	186
Other Net Income	11
Other Revenues	1,459
Property, Plant and Equipment, Net	58
Research and Development Exp.	0
Selling and Marketing Exp.	0

Output Variable	Value in 1000 USD
Liabilities	1,708
Assets	1,452
Expenses	1,839
Revenues	1,459
Stockholders Equity	-255
Net Income	-369
Comprehensive Net Income	-385
ECR before Limited Liability	-78%
Economic Capital Ratio	208%