



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 18% points. The greatest weakness of UPAY is the variable Stockholders Equity, reducing the Economic Capital Ratio by 138% points.

The company's Economic Capital Ratio, given in the ranking table, is 190%, being 162% points below the market average of 352%.

Input Variable	Value in 1000 USD
Assets, Current	719
Assets, Noncurrent	0
General and Administrative Exp.	1,398
Intangible Assets	0
Liabilities, Current	949
Long-term Debt	0
Other Assets	29
Other Compr. Net Income	-16
Other Expenses	746
Other Liabilities	76
Other Net Income	13
Other Revenues	1,394
Property, Plant and Equipment, Net	23
Research and Development Exp.	0
Selling and Marketing Exp.	0

Output Variable	Value in 1000 USD
Liabilities	1,025
Assets	770
Expenses	2,144
Revenues	1,394
Stockholders Equity	-255
Net Income	-736
Comprehensive Net Income	-753
ECR before Limited Liability	-177%
Economic Capital Ratio	190%