

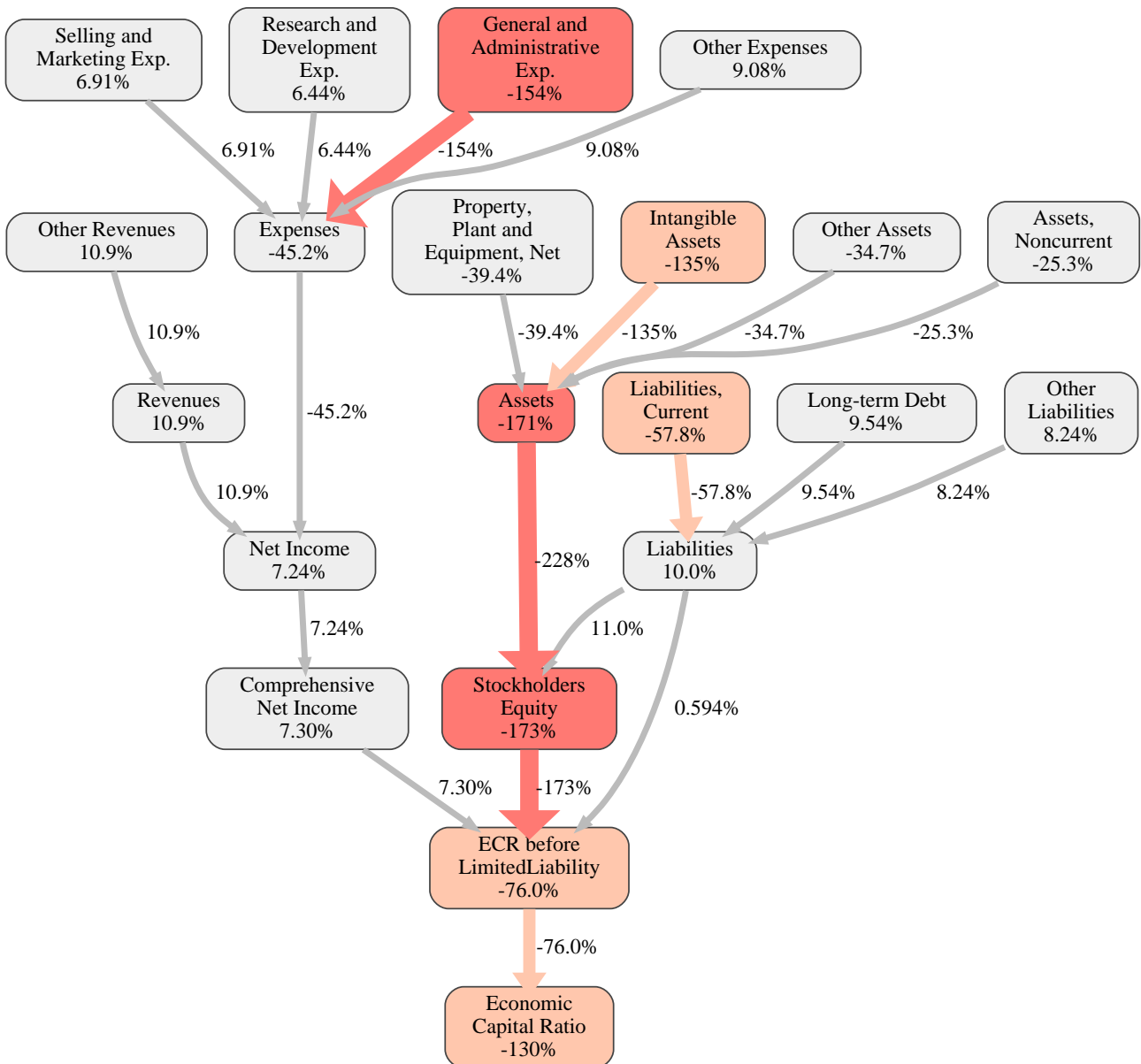


RealRate

SERVICES-PREPACKAGED SOFTWARE 2019



UPAY
Rank 96 of 129





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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 Other Revenues, increasing the Economic Capital Ratio by 11% points. The greatest weakness of UPAY is the variable Stockholders Equity, reducing the Economic Capital Ratio by 173% points.

The company's Economic Capital Ratio, given in the ranking table, is 184%, being 130% points below the market average of 314%.

| 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 |
| BaseVar | 1,659 |
| ECR before LimitedLiability | 5.9% |
| Economic Capital Ratio | 184% |