

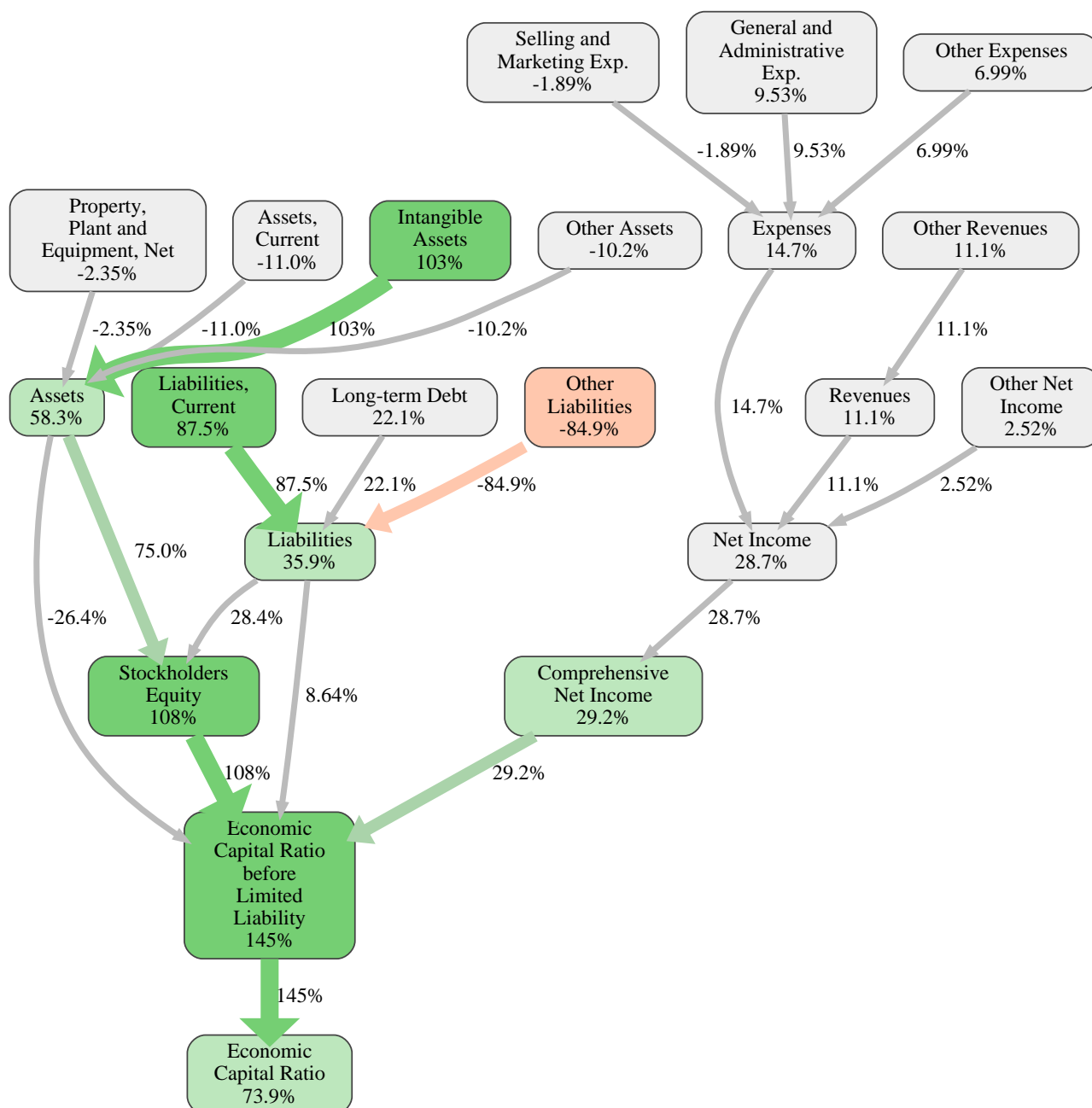


RealRate

SERVICES-PREPACKAGED SOFTWARE 2019



Bottomline Technologies INC
Rank 54 of 142



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The relative strengths and weaknesses of Bottomline Technologies INC 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 Bottomline Technologies INC compared to the market average is the variable Stockholders Equity, increasing the Economic Capital Ratio by 108% points. The greatest weakness of Bottomline Technologies INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 85% points.

The company's Economic Capital Ratio, given in the ranking table, is 396%, being 74% points above the market average of 322%.

| Input Variable | Value in 1000 USD | Output Variable | Value in 1000 USD |
|------------------------------------|----------------------|---|----------------------|
| Assets, Current | 228,711 | Liabilities | 325,036 |
| Assets, Noncurrent | 16,553 | Assets | 635,968 |
| General and Administrative Exp. | 49,869 | Expenses | 380,779 |
| Intangible Assets | 361,809 | Revenues | 394,096 |
| Liabilities, Current | 123,354 | Stockholders Equity | 310,932 |
| Long-term Debt | 19,944 | Net Income | 9,328 |
| Other Assets | 0 | Comprehensive Net Income | 11,020 |
| Other Compr. Net Income | 1,692 | Economic Capital Ratio before Limited Liability | 216% |
| Other Expenses | 187,315 | Economic Capital Ratio | 396% |
| Other Liabilities | 181,738 | | |
| Other Net Income | -3,989 | | |
| Other Revenues | 394,096 | | |
| Property, Plant and Equipment, Net | 28,895 | | |
| Research and Development Exp. | 57,500 | | |
| Selling and Marketing Exp. | 86,095 | | |