

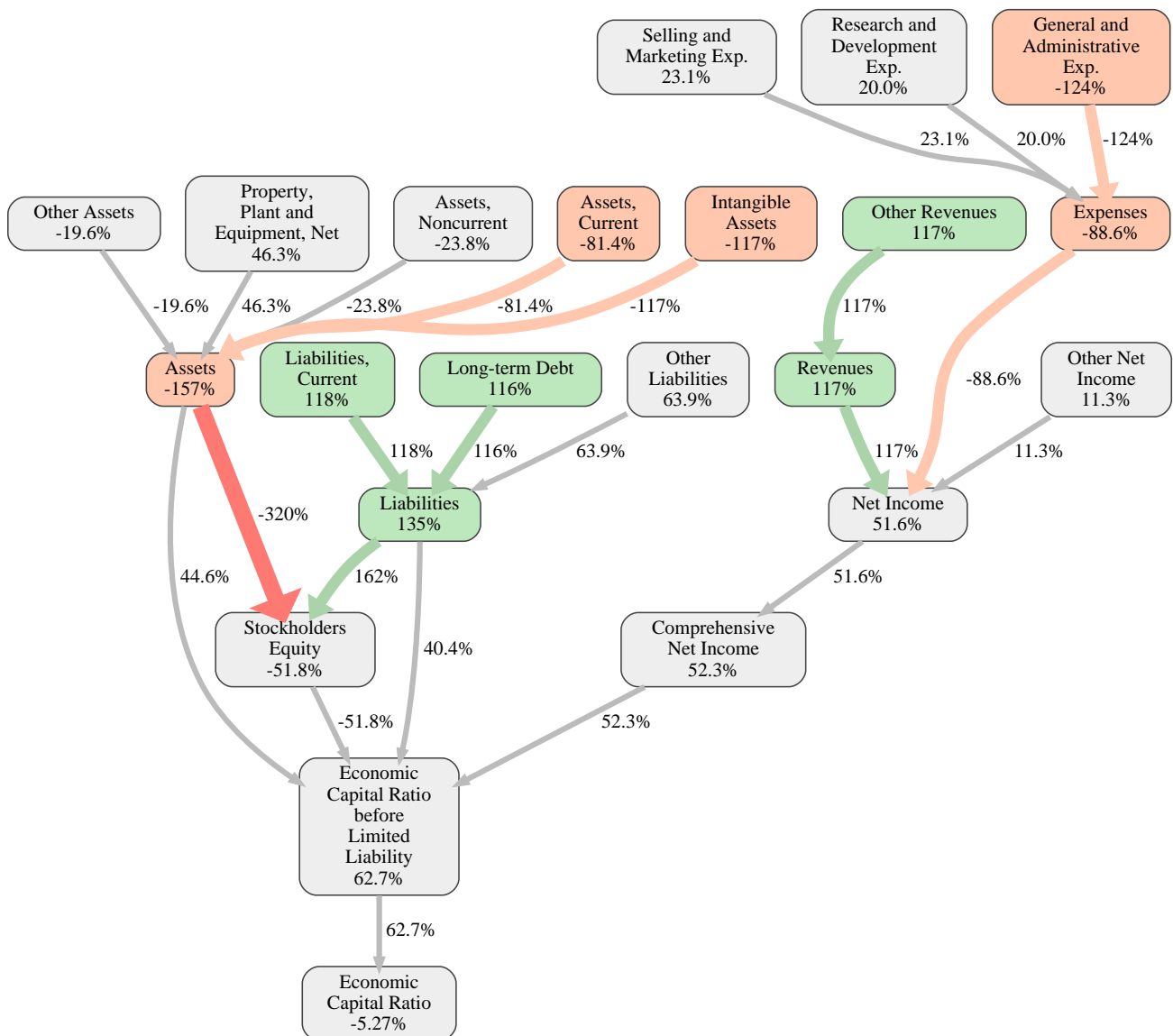


RealRate

SERVICES-PREPACKAGED SOFTWARE 2021



UPAY
Rank 79 of 141



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 135% points. The greatest weakness of UPAY is the variable Assets, reducing the Economic Capital Ratio by 157% points.

The company's Economic Capital Ratio, given in the ranking table, is 328%, being 5.3% points below the market average of 333%.

Input Variable	Value in 1000 USD
Assets, Current	386
Assets, Noncurrent	0
General and Administrative Exp.	962
Intangible Assets	0
Liabilities, Current	346
Long-term Debt	0
Other Assets	37
Other Compr. Net Income	0
Other Expenses	438
Other Liabilities	27
Other Net Income	7.3
Other Revenues	1,372
Property, Plant and Equipment, Net	137
Research and Development Exp.	0
Selling and Marketing Exp.	0

Output Variable	Value in 1000 USD
Liabilities	373
Assets	560
Expenses	1,400
Revenues	1,372
Stockholders Equity	187
Net Income	-21
Comprehensive Net Income	-21
Economic Capital Ratio before Limited Liability	128%
Economic Capital Ratio	328%