



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 16% points. The greatest weakness of UPAY is the variable Assets, reducing the Economic Capital Ratio by 192% points.

The company's Economic Capital Ratio, given in the ranking table, is 219%, being 132% points below the market average of 351%.

Input Variable	Value in 1000 USD
Assets, Current	419
Assets, Noncurrent	0
General and Administrative Exp.	929
Intangible Assets	0
Liabilities, Current	411
Long-term Debt	0
Other Assets	109
Other Compr. Net Income	0
Other Expenses	363
Other Liabilities	149
Other Net Income	-0.65
Other Revenues	1,113
Property, Plant and Equipment, Net	99
Research and Development Exp.	0
Selling and Marketing Exp.	0

Output Variable	Value in 1000 USD
Liabilities	560
Assets	627
Expenses	1,292
Revenues	1,113
Stockholders Equity	67
Net Income	-180
Comprehensive Net Income	-180
Economic Capital Ratio before Limited Liability	7.0%
Economic Capital Ratio	219%