



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 15% points. The greatest weakness of UPAY is the variable Stockholders Equity, reducing the Economic Capital Ratio by 175% points.

The company's Economic Capital Ratio, given in the ranking table, is 198%, being 160% points below the market average of 358%.

Input Variable	Value in 1000 USD
Assets, Current	733
Assets, Noncurrent	0
General and Administrative Exp.	820
Intangible Assets	0
Liabilities, Current	1,120
Long-term Debt	0
Other Assets	83
Other Compr. Net Income	-21
Other Expenses	680
Other Liabilities	95
Other Net Income	4.5
Other Revenues	1,360
Property, Plant and Equipment, Net	17
Research and Development Exp.	0
Selling and Marketing Exp.	0

Output Variable	Value in 1000 USD
Liabilities	1,215
Assets	833
Expenses	1,500
Revenues	1,360
Stockholders Equity	-382
Net Income	-135
Comprehensive Net Income	-157
Economic Capital Ratio before Limited Liability	-138%
Economic Capital Ratio	198%