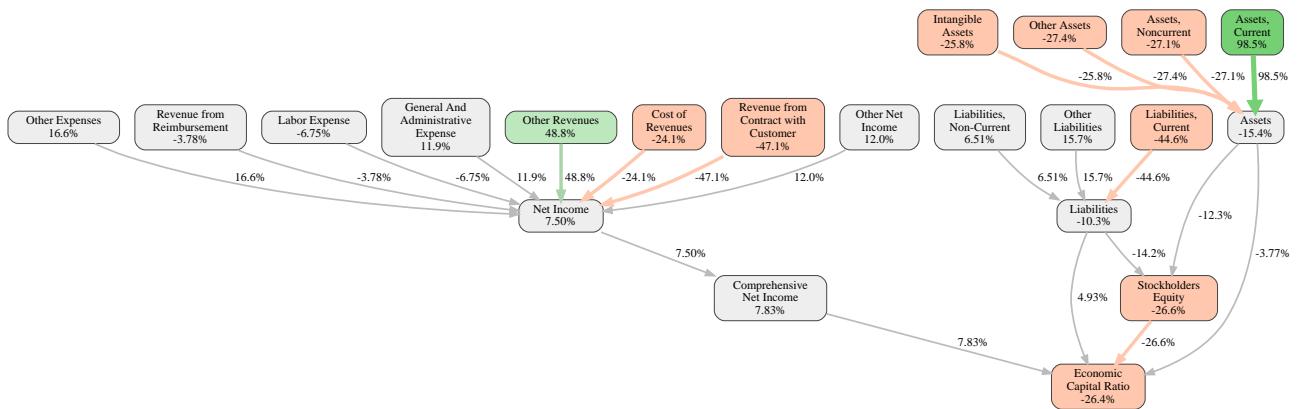




CONSULTING & SERVICES 2020

RVVYL Inc.
Rank 17 of 27

RVVYL®





RealRate

CONSULTING & SERVICES 2020

RYVYL Inc.
Rank 17 of 27

RYVYL®

The relative strengths and weaknesses of RYVYL 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 RYVYL Inc. compared to the market average is the variable Assets, Current, increasing the Economic Capital Ratio by 98% points. The greatest weakness of RYVYL Inc. is the variable Revenue from Contract with Customer, reducing the Economic Capital Ratio by 47% points.

The company's Economic Capital Ratio, given in the ranking table, is -69%, being 26% points below the market average of -43%.

Input Variable	Value in 1000 USD
Assets, Current	12,079
Assets, Noncurrent	296
Cost of Revenues	11,091
General And Administrative Expense	750
Intangible Assets	0
Labor Expense	1,429
Liabilities, Current	17,622
Liabilities, Non-Current	120
Operating Lease Assets	230
Other Assets	-230
Other Compr. Net Income	0
Other Expenses	2,344
Other Liabilities	0
Other Net Income	927
Other Revenues	10,003
Revenue from Contract with Customer	0
Revenue from Reimbursement	0

Output Variable	Value in 1000 USD
Assets	12,375
Liabilities	17,742
Expenses	15,614
Revenues	10,003
Stockholders Equity	-5,367
Net Income	-4,685
Comprehensive Net Income	-4,685
Economic Capital Ratio	-69%