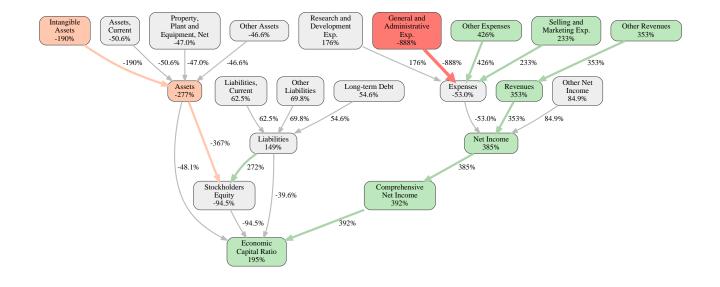




UPAY Rank 95 of 140







SERVICES-PREPACKAGED SOFTWARE 2019



UPAY Rank 95 of 140

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 Other Expenses, increasing the Economic Capital Ratio by 426% points. The greatest weakness of UPAY is the variable General and Administrative Exp., reducing the Economic Capital Ratio by 888% points.

The company's Economic Capital Ratio, given in the ranking table, is -128%, being 195% points above the market average of -323%.

| Input Variable | Value in 1000 USD |
|------------------------------------|----------------------|
| Assets, Current | 467 |
| Assets, Noncurrent | 0 |
| General and Administrative Exp. | 720 |
| Intangible Assets | 0 |
| Liabilities, Current | 428 |
| Long-term Debt | 0 |
| Other Assets | 0 |
| Other Compr. Net Income | 0 |
| Other Expenses | 155 |
| Other Liabilities | 0 |
| Other Net Income | 2.6 |
| Other Revenues | 778 |
| Property, Plant and Equipment, Net | 5.8 |
| Research and Development Exp. | 0 |
| Selling and Marketing Exp. | 0 |

| Output Variable | Value in 1000 USD |
|--------------------------|----------------------|
| Liabilities | 428 |
| Assets | 473 |
| Expenses | 875 |
| Revenues | 778 |
| Stockholders Equity | 45 |
| Net Income | -94 |
| Comprehensive Net Income | -94 |
| Economic Capital Ratio | -128% |

