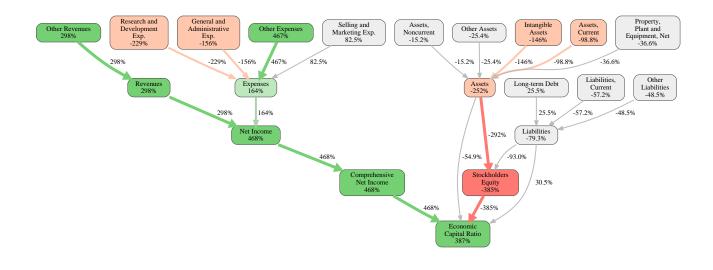


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The relative strengths and weaknesses of hopTo Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of hopTo Inc. compared to the market average is the variable Net Income, increasing the Economic Capital Ratio by 468% points. The greatest weakness of hopTo Inc. is the variable Research and Development Exp., reducing the Economic Capital Ratio by 229% points.

The company's Economic Capital Ratio, given in the ranking table, is -169%, being 387% points above the market average of -556%.

Input Variable	Value in 1000 USD
Assets, Current	1,555
Assets, Noncurrent	18
General and Administrative Exp.	1,558
Intangible Assets	0
Liabilities, Current	3,503
Long-term Debt	0
Other Assets	0
Other Compr. Net Income	0
Other Expenses	72
Other Liabilities	1,410
Other Net Income	196
Other Revenues	3,890
Property, Plant and Equipment, Net	31
Research and Development Exp.	1,500
Selling and Marketing Exp.	355

Output Variable	Value in 1000 USD
Liabilities	4,913
Assets	1,604
Expenses	3,485
Revenues	3,890
Stockholders Equity	-3,309
Net Income	601
Comprehensive Net Income	601
Economic Capital Ratio	-169%

