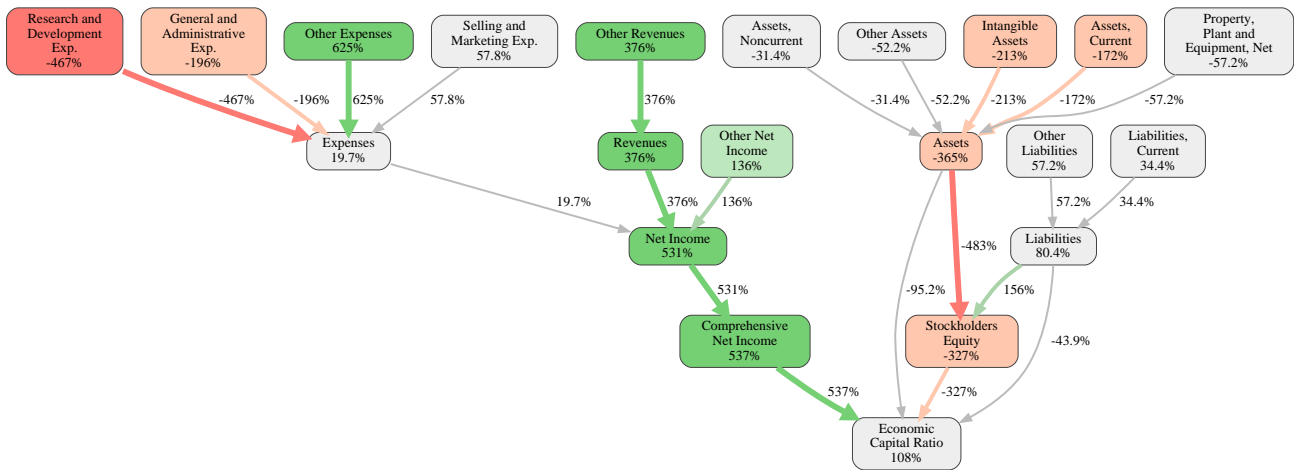




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The relative strengths and weaknesses of hopTo Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of hopTo Inc. compared to the market average is the variable Other Expenses, increasing the Economic Capital Ratio by 625% points. The greatest weakness of hopTo Inc. is the variable Research and Development Exp., reducing the Economic Capital Ratio by 467% points.

The company's Economic Capital Ratio, given in the ranking table, is -215%, being 108% points above the market average of -323%.

Input Variable	Value in 1000 USD
Assets, Current	1,182
Assets, Noncurrent	18
General and Administrative Exp.	1,237
Intangible Assets	0
Liabilities, Current	1,898
Long-term Debt	492
Other Assets	0
Other Compr. Net Income	0
Other Expenses	147
Other Liabilities	0
Other Net Income	130
Other Revenues	3,153
Property, Plant and Equipment, Net	0.40
Research and Development Exp.	1,519
Selling and Marketing Exp.	412

Output Variable	Value in 1000 USD
Liabilities	2,390
Assets	1,200
Expenses	3,315
Revenues	3,153
Stockholders Equity	-1,190
Net Income	-31
Comprehensive Net Income	-31
Economic Capital Ratio	-215%