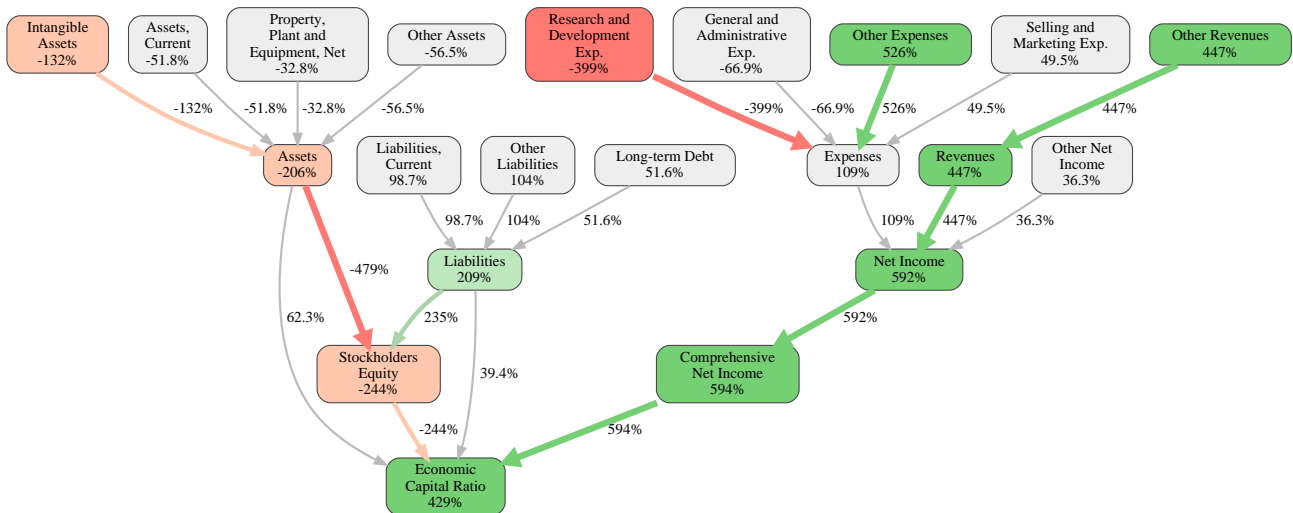




RealRate

SERVICES-PREPACKAGED SOFTWARE 2020

hopTo Inc.
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hopTo Inc.
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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 592% points. The greatest weakness of hopTo Inc. is the variable Research and Development Exp., reducing the Economic Capital Ratio by 399% points.

The company's Economic Capital Ratio, given in the ranking table, is 142%, being 429% points above the market average of -287%.

Input Variable	Value in 1000 USD
Assets, Current	1,872
Assets, Noncurrent	18
General and Administrative Exp.	865
Intangible Assets	0
Liabilities, Current	1,770
Long-term Debt	530
Other Assets	0
Other Compr. Net Income	0
Other Expenses	150
Other Liabilities	0
Other Net Income	14
Other Revenues	3,530
Property, Plant and Equipment, Net	0
Research and Development Exp.	1,533
Selling and Marketing Exp.	442

Output Variable	Value in 1000 USD
Liabilities	2,300
Assets	1,890
Expenses	2,990
Revenues	3,530
Stockholders Equity	-410
Net Income	554
Comprehensive Net Income	554
Economic Capital Ratio	142%