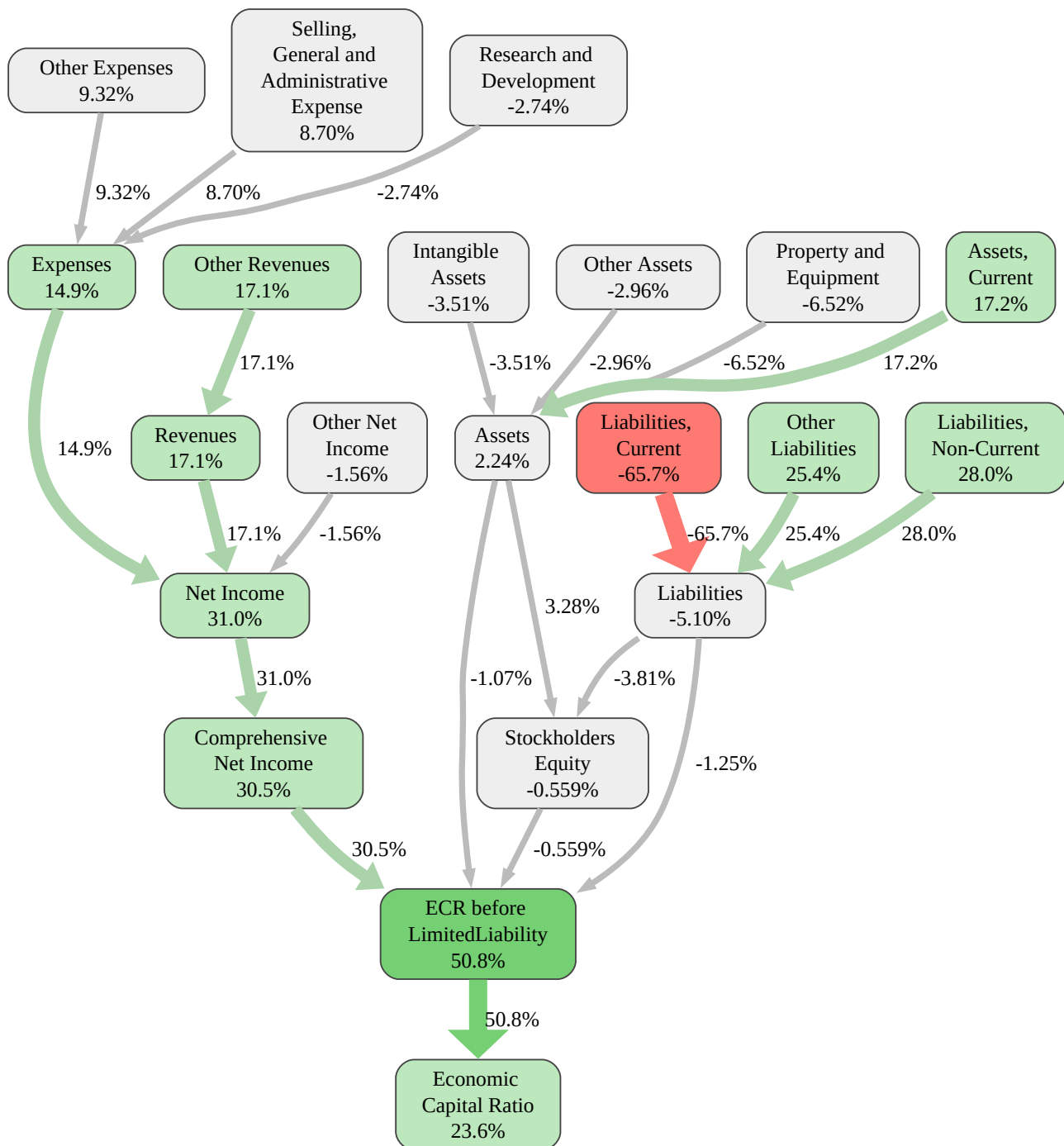




The relative strengths and weaknesses of Direct CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Direct CORP compared to the market average is the variable Net Income, increasing the Economic Capital Ratio by 31% points. The greatest weakness of Direct CORP is the variable Liabilities, Current, reducing the Economic Capital Ratio by 66% points.

The company's Economic Capital Ratio, given in the ranking table, is 262%, being 24% points above the market average of 238%.

Input Variable	Value in 1000 USD
Assets, Current	71,829
Cost of Goods Sold	4,143
Intangible Assets	6,399
Liabilities, Current	36,768
Liabilities, Non-Current	0
Other Assets	7,323
Other Compr. Net Income	-3.0
Other Expenses	0
Other Liabilities	0
Other Net Income	-1,427
Other Revenues	29,564
Property and Equipment	469
Research and Development	30,209
Selling, General and Administrative Expense	14,363

Output Variable	Value in 1000 USD
Assets	86,020
Liabilities	36,768
Expenses	48,715
Revenues	29,564
Stockholders Equity	49,252
Net Income	-20,578
Comprehensive Net Income	-20,580
BaseVar	101,248
ECR before Limited Liability	141%
Economic Capital Ratio	262%