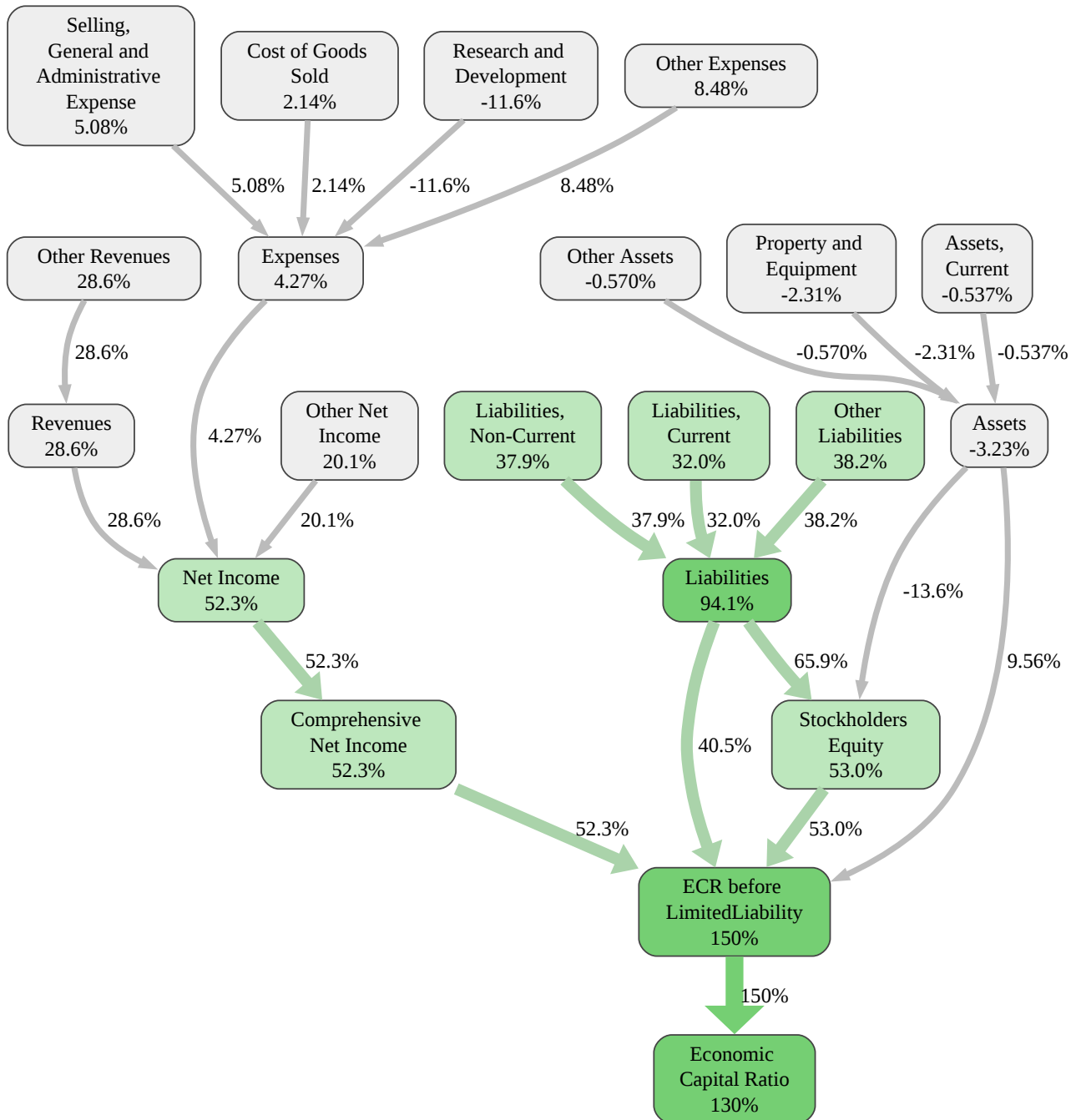




The relative strengths and weaknesses of Direct CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Direct CORP compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 94% points. The greatest weakness of Direct CORP is the variable Research and Development, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 387%, being 130% points above the market average of 256%.

Input Variable	Value in 1000 USD
Assets, Current	63,061
Cost of Goods Sold	1,406
Intangible Assets	6,169
Liabilities, Current	10,703
Liabilities, Non-Current	0
Other Assets	6,160
Other Compr. Net Income	-2.0
Other Expenses	0
Other Liabilities	0
Other Net Income	12,033
Other Revenues	30,111
Property and Equipment	251
Research and Development	27,709
Selling, General and Administrative Expense	13,611

Output Variable	Value in 1000 USD
Assets	75,641
Liabilities	10,703
Expenses	42,726
Revenues	30,111
Stockholders Equity	64,938
Net Income	-582
Comprehensive Net Income	-583
BaseVar	85,608
ECR before LimitedLiability	327%
Economic Capital Ratio	387%