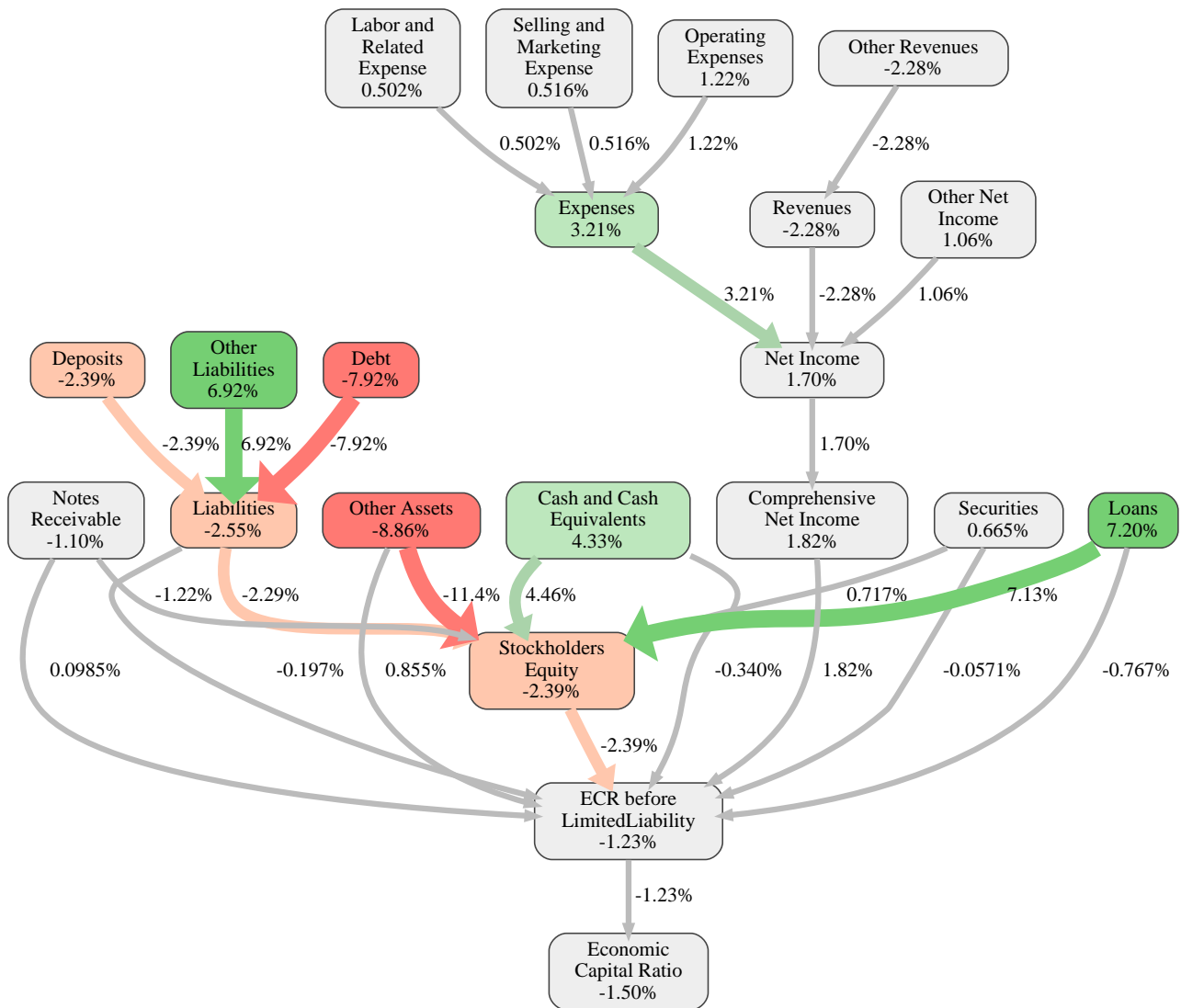




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The relative strengths and weaknesses of Discover Financial Services are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Discover Financial Services compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 7.2% points. The greatest weakness of Discover Financial Services is the variable Other Assets, reducing the Economic Capital Ratio by 8.9% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 1.5% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	15,145,000
Debt	27,228,000
Deposits	67,759,000
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	87,471,000
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	3,567,000
Other Compr. Net Income	25,000
Other Expenses	855,000
Other Liabilities	3,436,000
Other Net Income	3,597,000
Other Revenues	0
Professional Fees	0
Securities	3,370,000
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	109,553,000
Liabilities	98,423,000
Expenses	855,000
Revenues	0
Stockholders Equity	11,130,000
Net Income	2,742,000
Comprehensive Net Income	2,767,000
BaseVar	106,226,500
ECR before LimitedLiability	8.0%
Economic Capital Ratio	15%