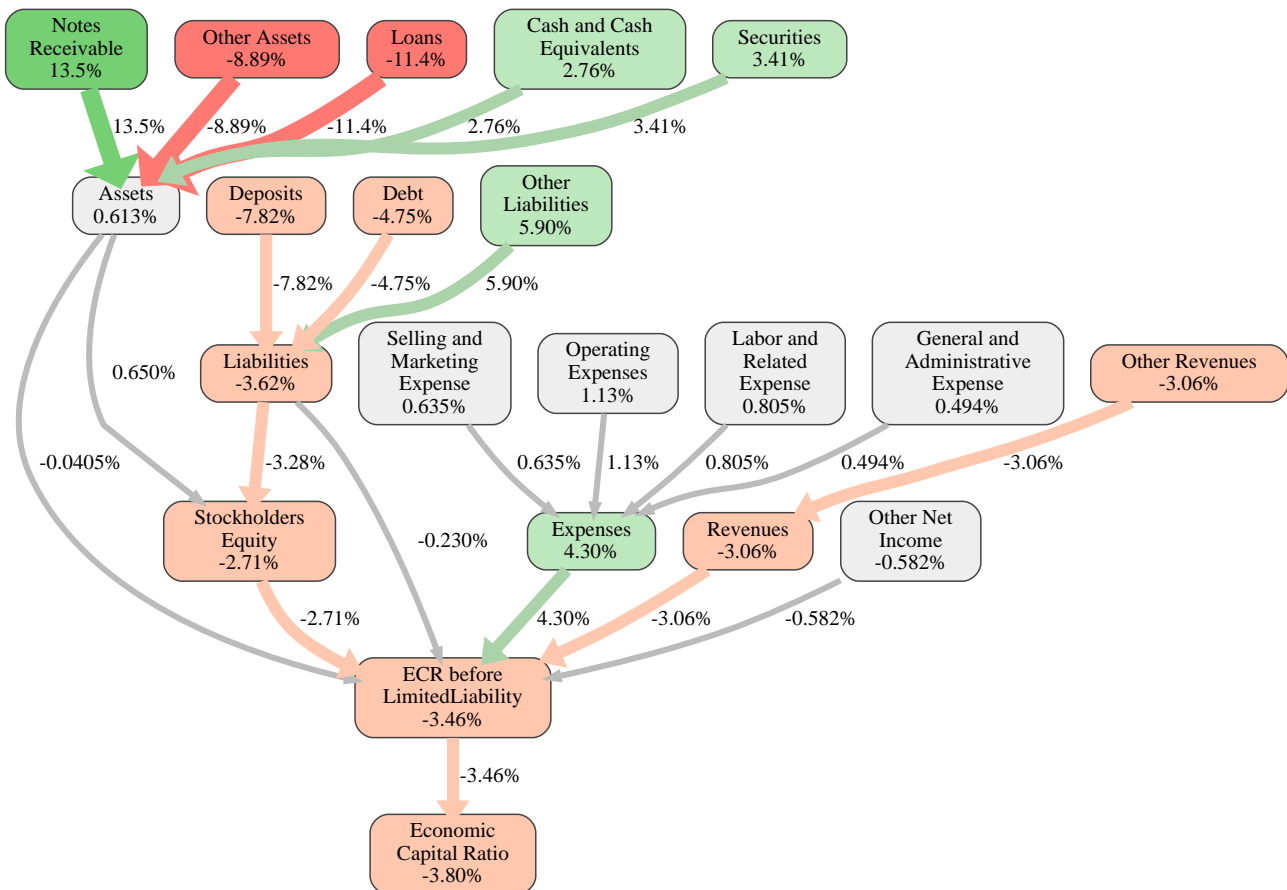




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Rank 61 of 92





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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 Notes Receivable, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Discover Financial Services is the variable Loans, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 3.8% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	13,589,000
Debt	21,241,000
Deposits	76,904,000
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	82,223,000
Occupancy	0
Operating Expenses	0
Other Assets	7,163,000
Other Compr. Net Income	164,000
Other Expenses	294,000
Other Liabilities	3,860,000
Other Net Income	1,435,000
Other Revenues	0
Professional Fees	0
Securities	9,914,000
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	112,889,000
Liabilities	102,005,000
Expenses	294,000
Revenues	0
Stockholders Equity	10,884,000
Net Income	1,141,000
Comprehensive Net Income	1,305,000
BaseVar	108,393,500
ECR before LimitedLiability	6.3%
Economic Capital Ratio	14%