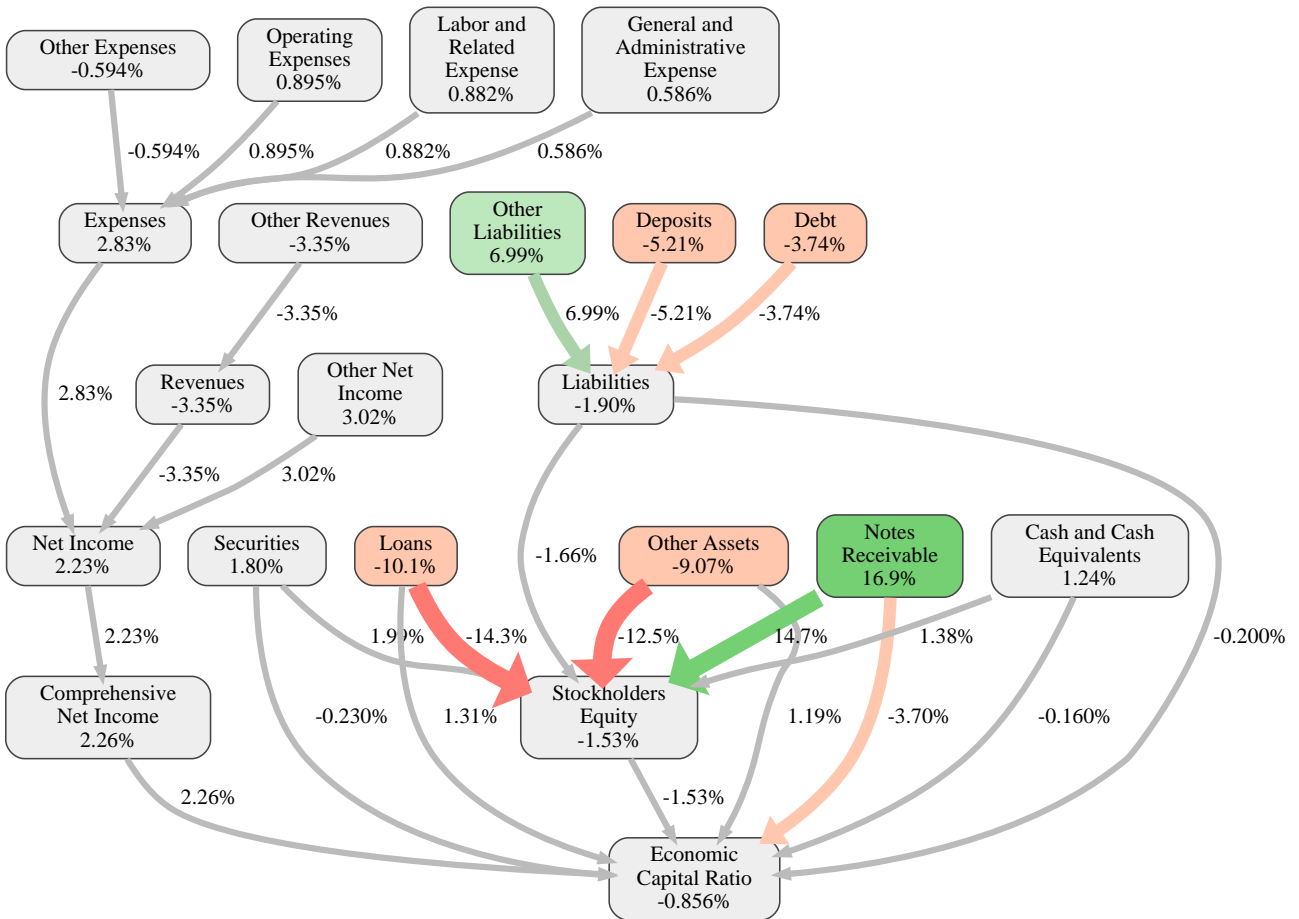




SAVINGS & CREDIT 2022

Discover Financial Services
Rank 28 of 106





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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 17% points. The greatest weakness of Discover Financial Services is the variable Loans, reducing the Economic Capital Ratio by 10% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 0.86% points below the market average of 19%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	11,332,000
Debt	18,477,000
Deposits	72,393,000
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	86,862,000
Occupancy	0
Operating Expenses	0
Other Assets	5,144,000
Other Compr. Net Income	-139,000
Other Expenses	1,615,000
Other Liabilities	5,964,000
Other Net Income	7,064,000
Other Revenues	0
Professional Fees	0
Securities	6,904,000
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	110,242,000
Liabilities	96,834,000
Expenses	1,615,000
Revenues	0
Stockholders Equity	13,408,000
Net Income	5,449,000
Comprehensive Net Income	5,310,000
BaseVar	107,947,000
ECR before LimitedLiability	12%
Economic Capital Ratio	18%