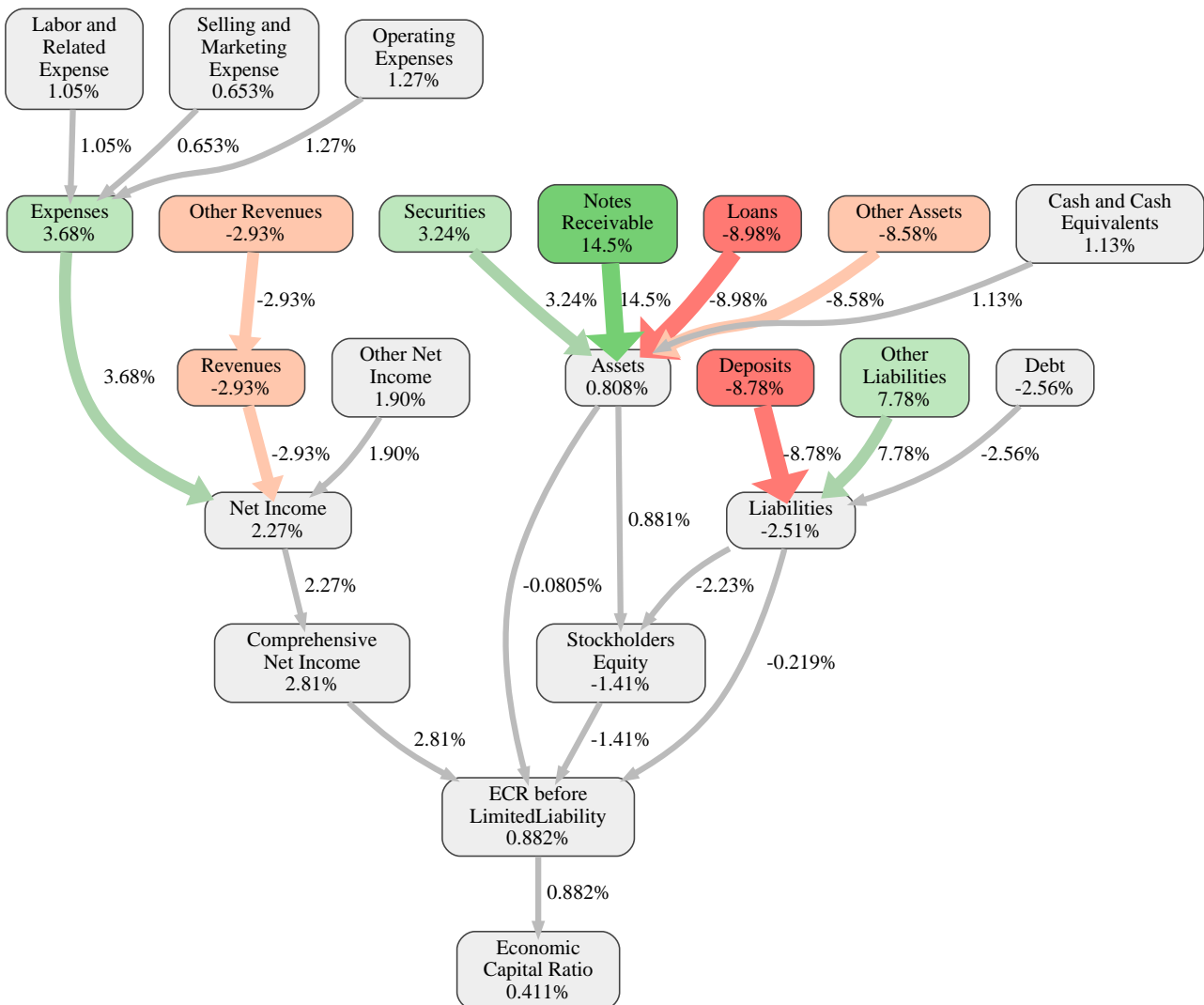




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Discover Financial Services
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The relative strengths and weaknesses of Discover Financial Services are analyzed with respect to the market average, including all of its competitors. We analyzed all 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 14% points. The greatest weakness of Discover Financial Services is the variable Loans, reducing the Economic Capital Ratio by 9.0% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 0.41% points above the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	8,897,000
Debt	20,108,000
Deposits	91,636,000
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	104,746,000
Occupancy	0
Operating Expenses	0
Other Assets	5,777,000
Other Compr. Net Income	-245,000
Other Expenses	1,350,000
Other Liabilities	5,294,000
Other Net Income	5,742,000
Other Revenues	0
Professional Fees	0
Securities	12,208,000
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	131,628,000
Liabilities	117,038,000
Expenses	1,350,000
Revenues	0
Stockholders Equity	14,590,000
Net Income	4,392,000
Comprehensive Net Income	4,147,000
BaseVar	128,001,500
ECR before LimitedLiability	9.2%
Economic Capital Ratio	16%