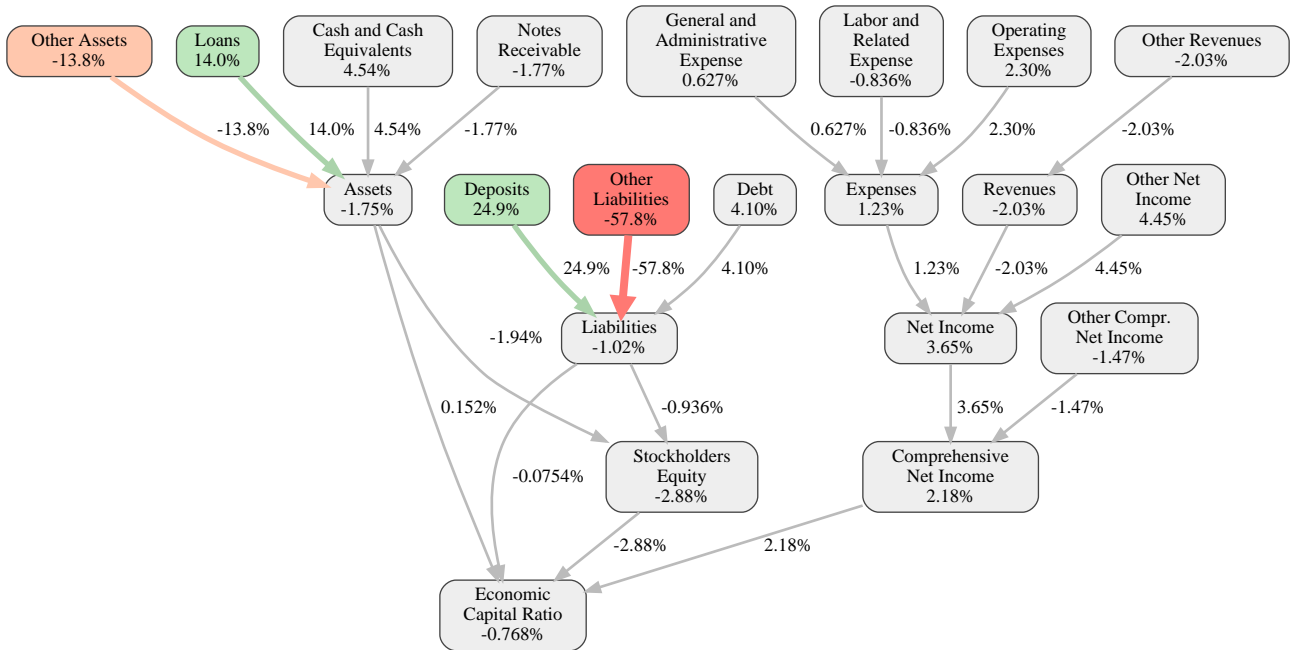




SAVINGS & CREDIT 2018

Discover Financial Services
Rank 40 of 108





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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 Deposits, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Discover Financial Services is the variable Other Liabilities, reducing the Economic Capital Ratio by 58% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.0%, being 0.77% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	13,387,000
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	1,512,000
Loans	81,627,000
Notes Receivable	0
Occupancy	99,000
Operating Expenses	315,000
Other Assets	3,505,000
Other Compr. Net Income	-1,429,000
Other Expenses	424,000
Other Liabilities	89,195,000
Other Net Income	5,421,000
Other Revenues	1,897,000
Professional Fees	655,000
Securities	1,568,000
Selling and Marketing Expense	776,000

Output Variable	Value in 1000 USD
Assets	100,087,000
Liabilities	89,195,000
Expenses	3,781,000
Revenues	1,897,000
Stockholders Equity	10,892,000
Net Income	3,537,000
Comprehensive Net Income	2,108,000
Economic Capital Ratio	8.0%