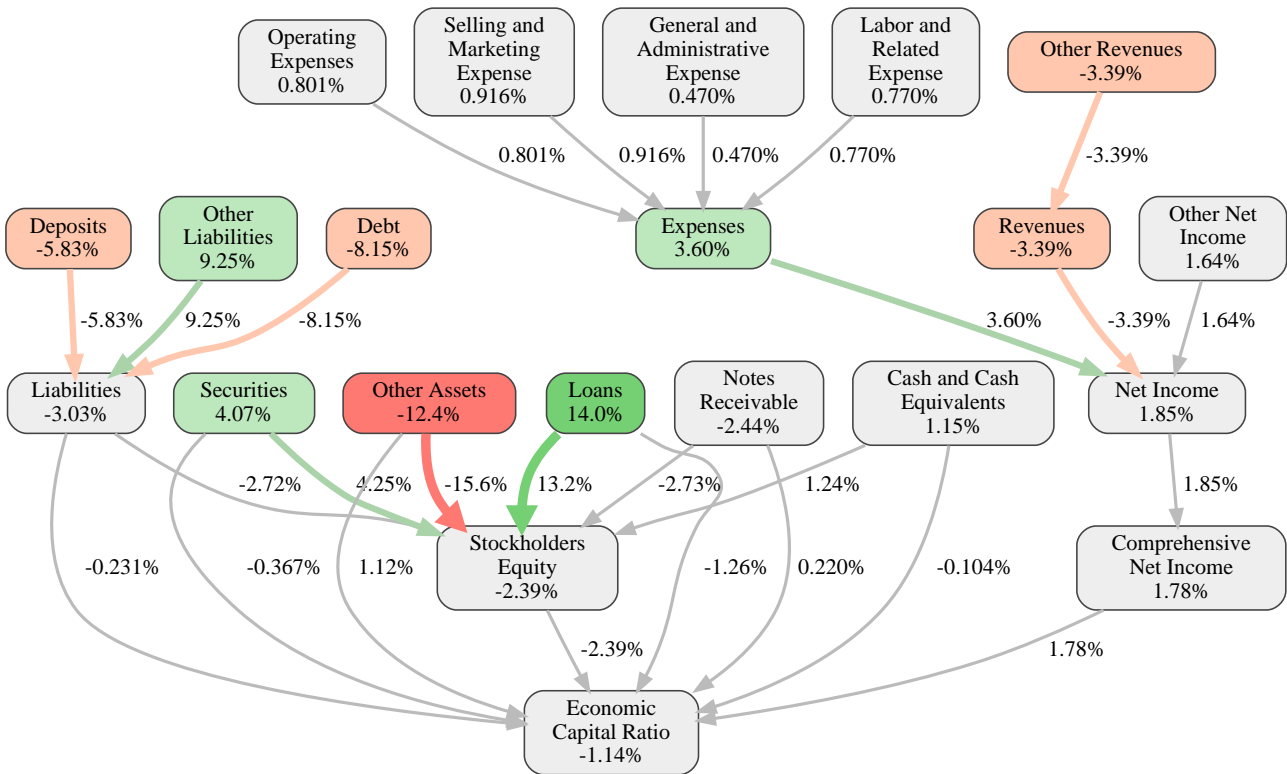




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The relative strengths and weaknesses of Discover Financial Services are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Discover Financial Services compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Discover Financial Services is the variable Other Assets, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 1.1% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	6,964,000
Debt	25,701,000
Deposits	72,746,000
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	92,511,000
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	3,926,000
Other Compr. Net Income	37,000
Other Expenses	878,000
Other Liabilities	3,690,000
Other Net Income	3,835,000
Other Revenues	0
Professional Fees	0
Securities	10,595,000
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	113,996,000
Liabilities	102,137,000
Expenses	878,000
Revenues	0
Stockholders Equity	11,859,000
Net Income	2,957,000
Comprehensive Net Income	2,994,000
Economic Capital Ratio	8.3%