





RealRate

# SAVINGS & CREDIT 2024

## Discover Financial Services Rank 29 of 76



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 8.5% points. The greatest weakness of Discover Financial Services is the variable Deposits, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 0.23% points below the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	11,728,000
Debt	20,581,000
Deposits	108,931,000
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	119,126,000
Occupancy	0
Operating Expenses	0
Other Assets	7,013,000
Other Compr. Net Income	114,000
Other Expenses	886,000
Other Liabilities	7,182,000
Other Net Income	3,826,000
Other Revenues	0
Professional Fees	0
Securities	13,655,000
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	151,522,000
Liabilities	136,694,000
Expenses	886,000
Revenues	0
Stockholders Equity	14,828,000
Net Income	2,940,000
Comprehensive Net Income	3,054,000
BaseVar	146,521,000
ECR before LimitedLiability	7.3%
Economic Capital Ratio	15%