



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 8.9% points. The greatest weakness of Discover Financial Services is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 0.22% points above the market average of 16%.

| Input Variable | Value in 1000 USD | Output Variable | Value in 1000 USD |
|------------------------------------|-------------------|-----------------------------|-------------------|
| Cash and Cash Equivalents | 8,499,000 | Assets | 147,640,000 |
| Debt | 16,253,000 | Liabilities | 129,714,000 |
| Deposits | 107,009,000 | Expenses | 1,539,000 |
| Depreciation and Amortization | 0 | Revenues | 0 |
| General and Administrative Expense | 0 | Stockholders Equity | 17,926,000 |
| Interest Expense | 0 | Net Income | 4,535,000 |
| Interest Payable | 0 | Comprehensive Net Income | 4,464,000 |
| Labor and Related Expense | 0 | BaseVar | 142,519,000 |
| Loans | 0 | ECR before LimitedLiability | 9.7% |
| Notes Receivable | 112,795,000 | Economic Capital Ratio | 17% |
| Occupancy | 0 | | |
| Operating Expenses | 0 | | |
| Other Assets | 11,716,000 | | |
| Other Compr. Net Income | -71,000 | | |
| Other Expenses | 1,539,000 | | |
| Other Liabilities | 6,452,000 | | |
| Other Net Income | 6,074,000 | | |
| Other Revenues | 0 | | |
| Professional Fees | 0 | | |
| Securities | 14,630,000 | | |
| Selling and Marketing Expense | 0 | | |