



# Environmental Sustainability

Contributing to a more sustainable future

**DISCOVER**



# Our environmental sustainability goals

**Commitment**

**We contribute to a more sustainable world through resource conservation and the reduction of our operational impact.<sup>1</sup>**

As a digital bank, our carbon footprint is relatively small. But we still have a responsibility to do more—just by using less. We have set specific goals that align with our environmental sustainability commitment and will further reduce our carbon footprint.

## Environmental governance

We progress towards our environmental sustainability goals through the leadership of the Environmental Working Group. This group meets regularly throughout the year to implement and monitor sustainability targets and initiatives. Its objective is to reduce the company’s footprint across all company operations that impact energy and emissions, supply chain, sustainable products and services, and resiliency planning.

The working group currently engages around five environmental focus areas: built environment decarbonization, resource conservation, sustainable transportation, water conservation and land use, and inclusive engagement.

“Our Environmental Working Group has been instrumental to our progress in 2022. We Succeed Together is one of our core Discover® Behaviors and this group embodies that behavior.”

Kathia Benitez, Director Sustainability, Compliance and Health & Safety, and Environmental Working Group Committee Lead



**Environmental sustainability**

<p><b>Goals</b></p> <p>Reduce our Scope 1 and Scope 2 GHG emissions by 50% from the 2017 baseline by 2030<sup>2</sup></p> <p>Conduct assessments and build out a road map with additional goals, including resource conservation by the end of 2023</p>	<p><b>Highlights</b></p> <p>Reduced our Scope 1 and 2 emissions by 29% from our 2017 baseline</p> <p>Conducting life cycle assessments in 2023</p>
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<sup>1</sup> Please refer to our forward-looking statements, trademark, and copyright language on the About this report page.  
<sup>2</sup> Greenhouse gases (GHG) Scope 1 is defined as direct emissions from company’s resources, like fuel oil, natural gas, mobile combustion, and refrigerant losses. Scope 2 is defined as indirect emissions generated by electricity purchased from a utility provider.



# Built environment decarbonization

As a digital bank, we don't have much of a physical footprint, but we are committed to reducing our emissions and supporting a low-carbon environment.

We've reduced total Scope 1 and 2 emissions by 29% from our 2017 baseline through several energy-saving measures. To calculate our emissions, we rely on the Greenhouse Gas (GHG) Protocol Standard, a comprehensive framework used industry-wide to calculate and manage GHG emissions.

Our goal is to reduce our Scope 1 and Scope 2 GHG emissions by 50%<sup>1</sup> through these measures:

- Maximize building efficiency through lighting upgrades and end-of-life<sup>2</sup> equipment replacements
- Improve building automation and set point optimization, behavioral changes, and retro commissioning of existing building systems
- Evaluate electrification to reduce use of fossil fuels, explore onsite solar, and offsite renewable energy investments such as a Virtual Power Purchase Agreement

**Scope 1: direct emissions** from company's resources (fuel oil, natural gas, mobile combustion, and refrigerant losses)

**Scope 2: indirect emissions** generated by purchased energy and from a utility provider

**Scope 3: indirect emissions** from supply chain, beyond company operations to be evaluated in 2023

## Our emissions profile

Scope	Activity Type	Year					
		2017	2018	2019	2020	2021	2022
Scope 1	Stationary combustion (tCO <sub>2</sub> e)	1,156	1,048	1,043	1,121	1,109	1,216
	Mobile combustion (tCO <sub>2</sub> e)	51	28	44	33	44	6
	Fugitive emissions from air-conditioning (tCO <sub>2</sub> e)	662	427	188	526	793	2,325
	Other fugitive or process emissions (tCO <sub>2</sub> e)	0	0	0	0	0	0
Scope 1 total		1,869	1,503	1,275	1,680	1,946	3,547
Scope 2	Purchased electricity - location-based	46,493	39,975	37,909	38,487	38,807	31,014
	Steam heating	0	0	0	0	0	0
	Scope 2 total	46,493	39,975	37,909	38,487	38,807	31,014
Scope 1 and 2 Totals		48,362	41,478	39,184	40,167	40,753	34,561
Stationary combustion		62%	70%	82%	67%	57%	34%
Mobile combustion		3%	2%	3%	2%	2%	0%
Fugitive emissions from air-conditioning		35%	28%	15%	31%	41%	66%
Scope 1 and 2 reductions			14%	19%	17%	16%	29%

## Measuring our progress

We learn more about energy use and can advance our environmental efforts through the [ENERGY STAR Portfolio Manager](#). This online tool helps us compare our energy, water, and waste performance to the U.S. average performance of similar buildings. We also disclose energy use with certain local jurisdictions to support city-wide climate goals.

<sup>1</sup> From the 2017 baseline by 2030

<sup>2</sup> End-of-Life (EOL) is a term the original equipment manufacturer (OEM) uses to indicate a piece of equipment has reached the end of its "useful life" and will no longer market, sell, or update equipment after a specified date. This is most often due to a newer model being released by the manufacturer that replaces the older model.



# Building for tomorrow

## Green buildings

Even with a relatively small physical footprint, we want our buildings to meet a higher, greener standard so they can contribute to a lower-carbon world. That’s why we’re members of the [U.S. Green Building Council](#), a non-profit that champions greener buildings and communities. They rate buildings’ sustainability using the world-recognized system, [Leadership in Energy and Environmental Design \(LEED\)](#). To achieve a LEED certification, a project or building is rated on several factors, like energy, water, waste, and transportation. Discover® has achieved a LEED certification for 8% of our total U.S. square footage that is owned and under our operational control.

- Our data center located at the Ohio campus was certified LEED-New Construction v2009 Silver in 2014
- Certain spaces in our Riverwoods Headquarters were certified LEED-Commercial Interiors v2009 Silver<sup>1</sup>

We’ve made progress, and we are committed to doing even better. We’re evaluating all our buildings and their potential to achieve LEED v.1 Operations and Maintenance certification and will report our progress towards that certification in 2023.

## Efficient lighting

Another way we promote sustainability in our buildings is through lighting. Low-wattage lighting is a simple way we can reduce energy use and save money. Starting in 2018, we retrofitted lighting fixtures at our facilities in Utah and Phoenix<sup>2</sup>, which significantly contributed to our portfolio emissions reductions. Over the next two years, we’ll continue to transition to efficient lighting in more locations.

## WELL Health-Safety rating

We strive for buildings that are not only sustainable, but also safe for our employees and visitors. In 2021, we earned the [WELL Health-Safety rating](#) for 9 of our U.S. offices.<sup>3</sup> This rating system was established after COVID-19 to assess indoor air quality in shared spaces. It’s a science-based, third-party evaluation that examines several factors, like cleaning and sanitization procedures, emergency preparedness, and air and water quality management.

“Similar to our company mission to help people achieve a brighter financial future, I am proud of our efforts to contribute to a brighter environmental future. This year, we established a solid baseline and understanding of our impact, making it easier to know what we can do better. Going forward, we’re focused on thoughtful initiatives that balance both environmental and financial impact.”

Richard Prange, Vice President of Facilities Operations, Real Estate, & Sustainability



<sup>1</sup> Certified spaces in Riverwoods include Building 1, floors 1S, 2S and 1C certified in 2016, and Building 2, floor 4A certified in 2017.  
<sup>2</sup> We vacated our Phoenix facility on December 31, 2022.  
<sup>3</sup> Includes owned and operated buildings as well as leased suites, and a leased facility that we vacated on December 31, 2022.



# Decreasing waste, improving transportation

## Waste management

We are committed to minimizing waste in every part of our business, in every building. In 2022, Discover® recycled 216 tons of material across all our U.S. offices<sup>1</sup> achieving a 42% diversion rate. That’s equivalent to removing 146 gasoline-powered passenger vehicles from the road for one year.<sup>2</sup>

We aim to increase our waste diversion rate after conducting a building-level audit in 2023 that will also inform our diversion goal. There are a few improvements we want to make through a comprehensive waste-management plan:

- Eliminate waste generation at the source through procurement and reuse systems
- Optimize existing recycling programs and research potential for food scraps collection
- Introduce new recycling programs for unique waste streams
- Empower unit-level decision makers and change agents so they can implement local solutions that meet their specific needs

## Sustainable transportation

Even before they get to work, we’re trying to reduce our employees’ carbon footprint. We’ve organized several commuting options to support sustainable, equitable, and accommodating travel choices.

- Carpools—Organized by Pace RideShare for Riverwoods employees
- Commuter Benefits Plan—Employees can use pre-tax dollars to purchase transportation passes, tickets, or vouchers; pay a parking facility; or to fund an account that can be used for reimbursement of certain work-related transportation and parking expenses  
Participating employees also receive a \$60 monthly subsidy
- Shuttles—A shuttle bus is provided for employees between the Riverwoods office and public transportation options
- Vanpools—We offer a Guaranteed Ride Home Program
- Electric Vehicles—We have ten ChargePoint charging stations in Riverwoods with plans to evaluate implementation at other sites

“We’ve taken significant steps to improve our impact on the environment, including reducing our emissions by 29% since 2017, achieving a 42% waste diversion rate, and saving over 32 million gallons of water since 2017. There’s more that we can do, and we’re excited to drive even greater changes in 2023 and beyond.”

Todd Podell, Senior Vice President, Chief Procurement & Corporate Services Officer



**42%**  
**diversion rate**  
**across all**  
**Discover offices**  
**in 2022**



<sup>1</sup> Includes owned and operated buildings as well as leased suites.  
<sup>2</sup> <https://www.epa.gov/energy/greenhouse-gas-equivalencies-calculator#results>



# Dedicated to the last drop

## Water conservation and land use

Conserving water is critical, not only in drought prone areas, but all across the country. Our 2022 fresh water consumption decreased over 32 million gallons from 2017. That's equivalent to filling 48 Olympic-sized swimming pools with water.<sup>1</sup> To reduce water usage, we rely mostly on facilities' plumbing and landscaping conservation efforts. We use low-flow fixtures like faucets and flushometers in several locations.

We also follow sustainable landscaping techniques:

- Use native plants that thrive in local climates, like deserts
- Implement xeriscaping to avoid supplemental irrigation and improve the quality of the landscape over time
- Hydrate using turf management to keep lawns healthier and lower water use
- Replace old rotor heads with efficient sprinkler heads to help with pressure regulation and efficiency of the sprinkler zones
- Explore controller upgrades that allow predictive watering

## Inclusive engagement

Our commitment to sustainability doesn't just come from the top of our company. We believe in the power of our employees to make change, like we've seen with our Green Team.

Our Green Team, made up of hundreds of Discover® employees, is a volunteer group that educates on sustainable actions and technologies while encouraging colleagues to be more environmentally mindful at home and in the office. They engage through quarterly newsletters, facilitate Earth Day events, match employees to volunteer opportunities in nature, deliver speaker events and workshops, and connect employees with resource experts across a network of internal and external partnerships.

## Continuing our sustainability journey

**The next step in our sustainability journey is to assess carbon-intensive areas in our operations, including conducting life cycle assessments that will identify total environmental, financial, and societal impacts associated with paper consumption and plastic credit cards.**

“I continue to be impressed by Discover and the way it supports bringing your authentic self to work and I love working here. Green Team's words, kindness, leadership, and support mean a lot to me!”

Green Team member



<sup>1</sup> <https://www.justintools.com/unit-conversion/volume.php?k1=shots&k2=olympic-size-swimming-pool>



# Appendix





## Appendix A. GRI Content Index

Disclosure	Description	Response
<b>GRI 2: General Disclosures 2021</b>		
2-1	Organizational details	<a href="#">About Discover®</a>
2-2	Entities included in the organization's sustainability reporting	<a href="#">About this report</a>
2-3	Reporting period, frequency, and contact point	<a href="#">About this report</a> <a href="mailto:AbigailBeach@Discover.com">AbigailBeach@Discover.com</a>
2-9	Governance structure and composition	<a href="#">ESG at Discover</a>
2-10	Nomination and selection of the highest governance body	<a href="#">Board diversity</a>
2-11	Chair of the highest governance body	<a href="#">ESG at Discover</a>
2-12	Role of the highest governance body in overseeing the management of impacts	<a href="#">ESG at Discover</a>
2-13	Delegation of responsibility for managing impacts	<a href="#">ESG at Discover</a>
2-14	Role of the highest governance body in sustainability reporting	<a href="#">ESG at Discover</a>
2-15	Conflicts of interest	<a href="#">2023 Proxy Statement</a>
2-18	Evaluation of the performance of the highest governance body	<a href="#">Our ESG goals and highlights</a>
2-19	Remuneration policies	<a href="#">2023 Proxy Statement</a>
2-20	Process to determine remuneration	<a href="#">2023 Proxy Statement</a>
2-21	Annual total compensation ratio	<a href="#">2023 Proxy Statement</a>
2-26	Mechanisms for seeking advice and raising concerns	<a href="#">Ethics and compliance</a>
2-27	Compliance with laws and regulations	<a href="#">Ethics and compliance</a>
2-28	Membership associations	<a href="#">Trade associations</a>
2-29	Approach to stakeholder engagement	<a href="#">ESG at Discover</a>
<b>GRI 3: Material Topics 2021</b>		
3-3	Management of material topics	<a href="#">ESG at Discover</a>
200	Economic topics	
205	Anti-corruption 2016	
205-2	Communication and training about anti-corruption policies and procedures	<a href="#">Ethics and compliance</a>
206	Anti-competitive Behavior 2016	





## Appendix A. GRI Content Index (continued)

Disclosure	Description	Response
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	<a href="#">Ethics and compliance</a>
300	Environmental topics	
303	Water and Effluents 2018	
303-1	Interactions with water as a shared resource	<a href="#">Dedicated to the last drop</a>
303-5	Water consumption	<a href="#">Dedicated to the last drop</a>
305	Emissions 2016	
305-1	Direct (Scope 1) GHG emissions	<a href="#">Built environment decarbonization</a>
305-2	Energy indirect (Scope 2) GHG emissions	<a href="#">Built environment decarbonization</a>
305-5	Reduction of GHG emissions	<a href="#">Built environment decarbonization</a>
306	Waste 2020	
306-2	Management of significant waste-related impacts	<a href="#">Decreasing waste, improving transportation</a>
306-3	Waste generated	<a href="#">Decreasing waste, improving transportation</a>
400	Social topics	
401	Employment 2016	
401-1	New employee hires and employee turnover	<a href="#">Appendix E and F</a>
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<a href="#">Employee benefits</a>
401-3	Parental leave	<a href="#">Employee benefits</a>
403-6	Promotion of worker health	<a href="#">Employee benefits</a>
404	Training and Education 2016	
404-2	Programs for upgrading employee skills and transition assistance programs	<a href="#">Diversity at all levels</a>
405	Diversity and Equal Opportunity 2016	
405-1	Diversity of governance bodies and employees	<a href="#">Appendix D</a>
415	Public Policy 2016	
415-1	Political contributions	<a href="#">Political disclosures</a>



## Appendix B. Sustainability Accounting Standards Board (SASB) Index

The index below includes SASB standards for the Financial Sector that we have determined to be most relevant for our business. For more information about Discover® and our business, please see our [2022 10-K](#).

Disclosure	Description	Response
FN-CF	Consumer Finance	
FN-CF-220a	Customer Privacy	
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	DFS only uses and shares customer personal information for purposes outlined in our privacy statements and terms and conditions, or as permitted by law.
FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	<a href="#">2022 10-K</a>
FN-CF-230a	Data Security	
FN-CF-230a.3	Description of approach to identifying and addressing data security risks	<a href="#">Cybersecurity and data privacy section</a>
FN-CF-270a	Selling Practices	
FN-CF-270a.4	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or non-monetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	<a href="#">Consumer Complaint Database</a>
FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	<a href="#">2022 10-K</a>
FN-CB	Commercial Banks	
FN-CB-240a.1	Amount of loans outstanding qualified to programs designed to promote small business and community development	\$701,315,881.52 <sup>1</sup>

<sup>1</sup> Book value of outstanding loans and community development investments as of December 31, 2022.



## Appendix C. Diversity on a **global** scale

We welcome employees from all over the world to come together to work as one team at Discover®.

That diversity of backgrounds and perspectives enriches our workplace and furthers our capabilities.

- We sponsor over 1,100 active employees from other countries to work in the United States, which is 12% of our total U.S. salaried employees.
- Over 650 Discover employees work in a country outside the United States. We have offices in the UK, China, and Singapore that strengthen our overall workforce.



## Appendix D. Gender and race/ethnicity at Discover

		2018	2019	2020	2021	2022
<b>Women</b>	Officers	29%	35%	33%	36%	36%
	Directors	40%	40%	38%	41%	46%
	People Managers	51%	52%	51%	53%	53%
	Individual Contributor, Salaried	47%	45%	44%	45%	46%
	Individual Contributor, Hourly	69%	69%	72%	74%	79%
<b>Men</b>	Officers	71%	65%	67%	64%	64%
	Directors	60%	60%	62%	59%	54%
	People Managers	49%	48%	49%	47%	47%
	Individual Contributor, Salaried	53%	55%	56%	55%	54%
	Individual Contributor, Hourly	31%	31%	28%	26%	21%
<b>White</b>	Officers	74%	73%	72%	69%	70%
	Directors	73%	74%	75%	72%	72%
	People Managers	70%	67%	66%	66%	63%
	Individual Contributor, Salaried	60%	57%	55%	54%	52%
	Individual Contributor, Hourly	60%	58%	57%	56%	51%
<b>POC</b>	Officers	26%	27%	28%	31%	30%
	Directors	27%	26%	25%	28%	28%
	People Managers	30%	33%	34%	34%	37%
	Individual Contributor, Salaried	40%	43%	45%	46%	48%
	Individual Contributor, Hourly	40%	42%	43%	44%	49%
<b>Black</b>	Officers	4%	6%	5%	5%	4%
	Directors	4%	3%	4%	5%	5%
	People Managers	7%	7%	7%	7%	9%
	Individual Contributor, Salaried	6%	6%	6%	6%	8%
	Individual Contributor, Hourly	13%	12%	13%	16%	23%

**Chart notes:**

- Current data on gender is measured men/women. We recognize this does not represent the full spectrum of gender identities, but we are matching to the external benchmark. Results from our self-ID campaign indicate that .17% of the Discover® population identifies as nonbinary.
- Officers are comprised of the Executive Vice President, Senior Vice President, and Vice President population. People Managers are employees who have a supervisory role but not Directors or above. Individual Contributors are employees whose FLSA status is Exempt and do not have a supervisory role.
- Comparisons to system(s) of record, both current and historical, may vary due to rounding and/or transactional changes.
- Discover partners with an independent, third-party consultant to conduct a company-wide pay equity analysis that considers race, ethnicity, and gender.
- Data as of December 31 for each year listed
- POC is defined as People of Color; POC comprises all races/ethnicities in the United States that are not categorized as White/Caucasian.
- WOC is defined as Women of Color; WOC comprises women from all races/ethnicities in the United States that are not categorized as White/Caucasian.



Appendix D. Gender and race/ethnicity at Discover (continued)

		2018	2019	2020	2021	2022
<b>Hispanic</b>	Officers	8%	6%	7%	8%	8%
	Directors	2%	3%	3%	4%	5%
	People Managers	7%	7%	8%	7%	8%
	Individual Contributor, Salaried	6%	6%	6%	6%	8%
	Individual Contributor, Hourly	19%	22%	20%	20%	18%
<b>Asian</b>	Officers	14%	15%	16%	16%	16%
	Directors	19%	19%	18%	19%	18%
	People Managers	15%	17%	18%	17%	18%
	Individual Contributor, Salaried	26%	29%	31%	31%	30%
	Individual Contributor, Hourly	2%	2%	2%	2%	2%
<b>All Other</b>	Officers	0%	0%	0%	1%	2%
	Directors	1%	1%	1%	1%	0%
	People Managers	2%	2%	2%	2%	2%
	Individual Contributor, Salaried	2%	2%	2%	2%	2%
	Individual Contributor, Hourly	6%	6%	6%	6%	6%
<b>WOC</b>	Officers	5%	8%	9%	9%	9%
	Directors	11%	10%	9%	11%	13%
	People Managers	15%	16%	16%	17%	19%
	Individual Contributor, Salaried	19%	19%	19%	19%	21%
	Individual Contributor, Hourly	28%	30%	31%	33%	40%

**Chart notes**

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- Officers are comprised of the Executive Vice President, Senior Vice President, and Vice President population. People Managers are employees who have a supervisory role but not Directors or above. Individual Contributors are employees whose FLSA status is Exempt and do not have a supervisory role.
- Comparisons to system(s) of record, both current and historical, may vary due to rounding and/or transactional changes.
- Discover partners with an independent, third-party consultant to conduct a company-wide pay equity analysis that considers race, ethnicity, and gender.
- Data as of December 31 for each year listed
- POC is defined as People of Color; POC comprises all races/ethnicities in the United States that are not categorized as White/Caucasian.
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## Appendix E. Hires, promotions, and attrition of **salaried** employees

		2018	2019	2020	2021	2022
<b>Women</b>	Representation	48%	47%	46%	47%	48%
	Hires	42%	37%	34%	41%	42%
	Promotions	51%	50%	54%	51%	57%
	Attrition	43%	40%	46%	40%	40%
<b>Men</b>	Representation	52%	53%	54%	53%	52%
	Hires	58%	63%	66%	59%	58%
	Promotions	49%	50%	46%	49%	43%
	Attrition	57%	60%	54%	60%	60%
<b>White</b>	Representation	64%	61%	59%	58%	56%
	Hires	48%	42%	38%	38%	39%
	Promotions	60%	61%	62%	53%	59%
	Attrition	62%	55%	57%	52%	45%
<b>POC</b>	Representation	36%	39%	41%	42%	44%
	Hires	52%	58%	62%	62%	61%
	Promotions	40%	39%	38%	47%	41%
	Attrition	38%	45%	43%	48%	55%
<b>Black</b>	Representation	7%	6%	6%	7%	8%
	Hires	5%	4%	6%	10%	11%
	Promotions	5%	4%	6%	6%	8%
	Attrition	9%	7%	8%	7%	6%

**Chart notes**

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- Comparisons to system(s) of record, both current and historical, may vary due to rounding and/or transactional changes.
- Discover® partners with an independent, third-party consultant to conduct a company-wide pay equity analysis that considers race, ethnicity, and gender.
- Data as of December 31 for each year listed
- POC is defined as People of Color; POC comprises all races/ethnicities in the United States that are not categorized as White/Caucasian.
- WOC is defined as Women of Color, WOC comprises women of all races/ethnicities in the United States that are not categorized as White/Caucasian.



## Appendix E. Hires, promotions, and attrition of **salaried** employees (continued)

		2018	2019	2020	2021	2022
<b>Hispanic</b>	Representation	6%	6%	6%	6%	8%
	Hires	5%	6%	5%	8%	8%
	Promotions	6%	5%	8%	7%	10%
	Attrition	7%	6%	4%	6%	6%
<b>Asian</b>	Representation	21%	24%	26%	27%	26%
	Hires	39%	47%	49%	42%	39%
	Promotions	27%	28%	23%	32%	21%
	Attrition	21%	30%	29%	33%	41%
<b>All Other</b>	Representation	2%	2%	2%	2%	2%
	Hires	2%	1%	2%	3%	2%
	Promotions	2%	1%	2%	2%	3%
	Attrition	2%	2%	2%	2%	2%
<b>WOC</b>	Representation	17%	18%	18%	18%	20%
	Hires	23%	23%	19%	23%	26%
	Promotions	25%	23%	25%	26%	23%
	Attrition	17%	20%	20%	20%	21%

### Chart notes

- Current data on gender is measured men/women. We recognize this does not represent the full spectrum of gender identities, but we are matching to the external benchmark. Results from our self-ID campaign indicate that .17% of the Discover population identifies as nonbinary.
- Comparisons to system(s) of record, both current and historical, may vary due to rounding and/or transactional changes.
- Discover® partners with an independent, third-party consultant to conduct a company-wide pay equity analysis that considers race, ethnicity, and gender.
- Data as of December 31 for each year listed
- POC is defined as People of Color; POC comprises all races/ethnicities in the United States that are not categorized as White/Caucasian.
- WOC is defined as Women of Color, WOC comprises women of all races/ethnicities in the United States that are not categorized as White/Caucasian.



## Appendix F. Hires, promotions, and attrition of hourly employees

		2018	2019	2020	2021	2022
<b>Women</b>	Representation	69%	70%	72%	74%	79%
	Hires	68%	68%	73%	76%	83%
	Promotions	65%	64%	66%	71%	79%
	Attrition	66%	67%	69%	70%	77%
<b>Men</b>	Representation	31%	30%	28%	26%	21%
	Hires	32%	32%	27%	24%	17%
	Promotions	35%	36%	34%	29%	21%
	Attrition	34%	33%	31%	30%	23%
<b>White</b>	Representation	59%	57%	57%	56%	51%
	Hires	52%	49%	48%	44%	43%
	Promotions	57%	57%	54%	54%	52%
	Attrition	54%	52%	47%	47%	46%
<b>POC</b>	Representation	41%	43%	43%	44%	49%
	Hires	48%	51%	52%	56%	57%
	Promotions	43%	43%	46%	46%	48%
	Attrition	46%	48%	53%	53%	54%
<b>Black</b>	Representation	13%	13%	13%	16%	23%
	Hires	13%	12%	16%	26%	31%
	Promotions	11%	9%	10%	12%	22%
	Attrition	15%	13%	16%	18%	26%

**Chart notes:**

- Current data on gender is measured men/women. We recognize this does not represent the full spectrum of gender identities, but we are matching to the external benchmark. Results from our self-ID campaign indicate that .17% of the Discover population identifies as nonbinary.
- Comparisons to system(s) of record, both current and historical, may vary due to rounding and/or transactional changes.
- Discover® partners with an independent, third-party consultant to conduct a company-wide pay equity analysis that considers race, ethnicity, and gender.
- Data as of December 31 for each year listed
- POC is defined as People of Color; POC comprises all races/ethnicities in the United States that are not categorized as White/Caucasian.
- WOC is defined as Women of Color; WOC comprises women of all races/ethnicities in the United States that are not categorized as White/Caucasian.





## Appendix F. Hires, promotions, and attrition of hourly employees (continued)

		2018	2019	2020	2021	2022
Hispanic	Representation	20%	22%	22%	20%	18%
	Hires	26%	29%	27%	20%	17%
	Promotions	22%	25%	26%	26%	18%
	Attrition	21%	25%	27%	25%	19%
Asian	Representation	2%	2%	2%	2%	2%
	Hires	2%	2%	2%	2%	2%
	Promotions	3%	2%	2%	1%	2%
	Attrition	2%	2%	3%	2%	1%
All Other	Representation	6%	6%	6%	6%	6%
	Hires	7%	8%	8%	7%	7%
	Promotions	7%	7%	7%	6%	6%
	Attrition	8%	8%	8%	8%	7%
WOC	Representation	28%	30%	31%	33%	40%
	Hires	35%	36%	41%	43%	48%
	Promotions	31%	34%	33%	36%	38%
	Attrition	31%	33%	38%	38%	43%

### Chart notes:

- Current data on gender is measured men/women. We recognize this does not represent the full spectrum of gender identities, but we are matching to the external benchmark. Results from our self-ID campaign indicate that .17% of the Discover population identifies as nonbinary.
- Comparisons to system(s) of record, both current and historical, may vary due to rounding and/or transactional changes.
- Discover® partners with an independent, third-party consultant to conduct a company-wide pay equity analysis that considers race, ethnicity, and gender.
- Data as of December 31 for each year listed
- POC is defined as People of Color; POC comprises all races/ethnicities in the United States that are not categorized as White/Caucasian.
- WOC is defined as Women of Color; WOC comprises women of all races/ethnicities in the United States that are not categorized as White/Caucasian.



Appendix G. Authenticity, Belonging, Equal Opportunity, Team Inclusion, and Engagement **scores**

	Authenticity		Belonging		Equal Opportunity		Team Inclusion		Inclusion Index		Engagement	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
<b>DFS Overall</b>	82	85	76	80	80	83	83	86	80	83	80	83
<b>All Other</b>	80	84	75	81	81	84	83	86	80	84	79	84
<b>Asian</b>	82	83	77	78	77	79	80	82	79	80	80	80
<b>Black</b>	78	84	74	80	74	83	80	86	77	83	79	84
<b>Hispanic</b>	83	85	76	80	82	85	83	87	81	84	81	84
<b>White</b>	82	85	77	81	81	84	84	87	81	84	80	83
<b>LGBTQ+</b>	82	87	76	83	81	83	84	88	81	85	80	85
<b>Men</b>	81	84	76	78	80	81	83	85	80	82	79	81
<b>Women</b>	82	85	77	81	80	84	83	87	80	84	81	84
<b>Veteran</b>	82	84	80	79	83	78	86	85	83	82	83	82
<b>Disability</b>	79	84	75	81	78	83	82	87	78	84	80	85

**Chart notes:**

- Scores are out of 100
- Data for 2021 are pulled in August 2021. Data for 2022 are pulled in October 2022. Data are for United States only. Our Inclusion Index is an aggregate measure of Authenticity, Belonging, Equal Opportunity, and Team Inclusion.



Appendix H. **Discover** representation in technology roles

	2021	2022
<b>Women</b>	27%	29%
<b>Men</b>	73%	71%
<b>WOC</b>	16%	18%
<b>POC</b>	55%	58%
<b>White</b>	45%	42%

**Chart notes:**

- Current data on gender is measured men/women. We recognize this does not represent the full spectrum of gender identities, but we are matching to the external benchmark. Results from our self-ID campaign indicate that .17% of the Discover® population identifies as nonbinary.
- Data as of December 31 for each year listed
- Comparisons to system(s) of record, both current and historical, may vary due to rounding and/or transactional changes.
- WOC is defined as Women of Color; WOC comprises women of all races/ethnicities in the United States that are not categorized as White/Caucasian
- POC is defined as People of Color; POC comprises all races/ethnicities in the United States that are not categorized as White/Caucasian.



Appendix I. Environmental **sustainability** data

Measure	2017	2018	2019	2020	2021	2022
Fuel (MWh)	5,959	5,466	5,405	5,782	5,754	6,344
Electricity (MWh)	86,034	80,293	80,176	80,822	81,761	74,346
Water (Gallons)	109,674,684	114,682,350	94,021,944	92,298,367	67,172,075	77,070,097
Waste diversion rate						42%

**Chart notes:**  
Data as of December 31 for each year listed



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