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Appendix





A message from Roger

At Discover®, we believe working to create a more equitable and sustainable world is fully aligned with all our other corporate objectives. Our core value of “Doing the Right Thing” guides our approach in all we do, from serving our customers and communities to ensuring strong governance to reducing our environmental impact. We are committed to using our full platform of jobs, products, business spend, philanthropy, and more to advance our ESG efforts, effect change, and help people achieve brighter financial futures.

Our commitment to the environment

As a digital bank that does not offer commercial loans, we have a relatively small environmental footprint. Still, we are doing our part to conserve resources. Since 2017, we have decreased our landfill waste rate by 42% and reduced our Scope 1 and 2 greenhouse gas emissions by 29% (well on track to meet our goal of 50% reduction by 2030). We want to do more by using less and are pursuing a number of opportunities with that goal in mind.

Our commitment to Diversity, Equity & Inclusion (DE&I) and Social Impact

We believe talent has been evenly distributed in our country, but opportunity has not—and all companies have a role to play in addressing inequity. In 2022, we exceeded U.S. and industry benchmarks for representation of women and People of Color (POC) at every management level, scored in the top 10% of all Glint clients on employee Engagement and

Inclusion,¹ and increased spend with diverse-owned businesses by 27%. In addition, the strong performance of our Chatham Customer Care Center, which will bring 1,000 jobs to Chicago’s South Side by 2024, inspired our decision to move our Ohio operations to Whitehall, a growing and diverse suburb in Columbus.

Our commitment to responsible governance

Discover holds \$71 billion in direct-to-consumer deposits, has the third largest payments network in the world, and serves tens of millions of customers each day. As such, having strong governance and risk management is critical. We adhere to a rigorous Code of Conduct, have protocols in place to meet regulatory requirements, prioritize cybersecurity and data privacy to protect consumers from online attacks, and are committed to transparency, accountability, and ethical behavior in all we do.

Looking ahead

As we present our first ESG Report, we are proud of the foundation we have built and optimistic about our future. We are pursuing ambitious, multi-year goals and are committed to being responsible corporate partners and stewards of the environment as we work to drive lasting social change. As we continue on our journey, we will look for opportunities to partner with others so we can scale faster, do more, and create a more equitable and sustainable world—one in which all people can pursue and achieve brighter financial futures.

“We believe talent has been evenly distributed in our country, but opportunity has not—and all companies have a role to play in addressing inequity.”

Roger Hochschild, Chief Executive Officer and President



¹ Engagement as an index of the two items Discover measures (employee satisfaction and willingness to recommend as a great place to work). Discover Inclusion Index is an aggregate measure of Authenticity, Belonging, Equal Opportunity, and Team Inclusion.



About this report

This report covers our progress and performance in the fiscal year 2022, which ended December 31, 2022, unless otherwise noted. In selecting content for inclusion in this report, we referenced the results from our 2021 ESG materiality assessment as well as frameworks and initiatives such as the Global Reporting Initiative Standards (GRI) and the Sustainability Accounting Standards Board (SASB). The terms “Discover,” the “company,” “we,” “us,” and “our” are used in this report to refer collectively to Discover® Financial Services, a Delaware corporation, together with its subsidiaries, including Discover Bank, where appropriate.

This report contains forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. Forward-looking statements generally are identified by words such as “anticipates,” “aims,” “aspires,” “believes,” “commits,” “estimates,” “expects,” “intends,” “may,” “projects,” “plans,” “could,” “should,” “will,” “continue,” and other similar expressions. All statements other than statements of historical fact could be forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance, and are subject to certain risks, uncertainties, and other factors, many of which are beyond our control and are difficult to predict. Numbers and percentages used in this report are estimates and may be based on assumptions. We describe risks and uncertainties

that could cause actual results to differ materially from those expressed in, or implied by, any of these forward-looking statements in our SEC filings, including our most recent Annual Report on Form 10-K and our subsequent reports on Forms 10-Q and 8-K. Except as required by law, we do not intend to update or revise any forward-looking statements as a result of new information, future events, or otherwise.

This report refers to “material” ESG areas to reflect the issues of greatest importance to Discover and our stakeholders. Used in this context, these terms are distinct from, and should not be confused with, the terms “material” and “materiality” as defined by or construed in accordance with securities law or as used in the context of financial statements and reporting. The information provided in this report reflects the Discover approach to ESG as of the date of this report and is subject to change without notice. We do not undertake to update any of such information in this report. Any references to “sustainable investing,” “sustainable investments,” “ESG,” or similar terms in this report are intended as references to the internally defined criteria of Discover or our businesses only, as applicable, and not to any jurisdiction-specific regulatory definition.

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About Discover

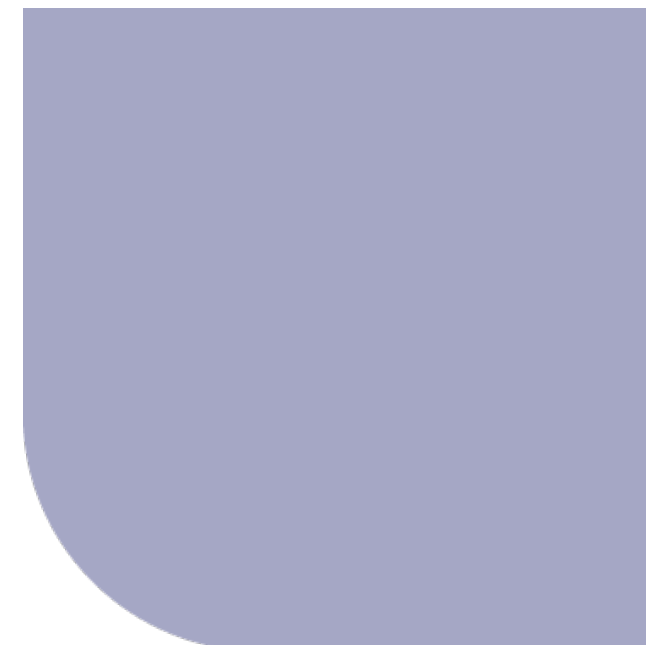
Discover® is one of the largest digital banks in the United States, offering a broad array of products, including credit cards, student loans, personal loans, home loans, and deposit products. The Discover brand is known for rewards, service, and value. Across all digital banking products, Discover seeks to help customers meet their financial needs and achieve brighter financial futures.

Discover Global Network, the global payments brand of Discover Financial Services, strives to be the most flexible and innovative payments partner in the United States and around the world. PULSE® is one of the nation’s leading ATM/debit networks, and Diners Club International® is a global payments network with acceptance around the world. Our Network Partners business provides payment transaction processing and settlement services on our network.



**over
20,000
employees**

**\$112.1 billion
in total loans**



**70 million
acceptance
locations**





ESG at Discover

Our approach to ESG

The Discover® ESG strategy is focused on meeting our shareholders’ and other stakeholders’ interests across specific ESG areas. Our approach includes goals across our three key ESG areas that further scale our impact through our business operations and reinforces our Core Values and mission.

The Nominating, Governance, and Public Responsibility Committee, in coordination with other committees of the Board, oversees our policies, programs, strategies, reporting, and goals related to ESG. Our ESG program is led by our Chief ESG Officer & Senior Vice President of Social Impact, who reports to a member of our Executive Committee. We execute program initiatives through our ESG Steering Committee and ESG Working Groups, comprised of practitioners and senior leaders with responsibility for ESG focus areas. We have formal mechanisms to involve these groups throughout the year. Regular engagement with our key stakeholders is critical to advancing our ESG strategy. We do this through a variety of mechanisms including surveys, meetings, partnerships, and events.

ESG Philosophy

We make it our mission every day to contribute to a more equitable and sustainable world so everyone can achieve a brighter financial future.

<p style="font-weight: bold; margin: 0;">Diversity, Equity & Inclusion (DE&I)</p> <p style="margin: 10px 0 0 0;">We make DE&I a part of everything we do so our employees can thrive, and we can best serve our customers.</p>	<p style="font-weight: bold; margin: 0;">Social Impact</p> <p style="margin: 10px 0 0 0;">We use our full platform of jobs, products, business spend, philanthropy, and more to advance equity—and motivate others to effect change.</p>	<p style="font-weight: bold; margin: 0;">Environmental Sustainability</p> <p style="margin: 10px 0 0 0;">We contribute to a more sustainable world through resource conservation and the reduction of our operational impact.</p>
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We commit to “Doing the Right Thing” by being transparent, accountable, and ethical in everything we do.

Governance



Our ESG goals and highlights

ESG Area	Goal	Highlights
<p>Diversity</p>	<p>Increase representation at all management levels by 2025:</p> <ul style="list-style-type: none"> · Increase women to 50% · Increase POC¹ to 40% · Increase Black and Hispanic to 15% 	<ul style="list-style-type: none"> · Increased women Directors and People Manager populations · Strengthened pipeline of POC to management levels · Increased Black and Hispanic representation at nearly all levels
<p>Equity</p>	<p>Establish and monitor equity measures to identify and address potential biases, which will improve recruiting, retention, and internal mobility</p>	<ul style="list-style-type: none"> · Established a measurement system that helps us assess potential equity gaps in our talent processes
<p>Inclusion</p>	<p>Achieve and maintain equally strong employee inclusion across all identity groups by 2024</p>	<ul style="list-style-type: none"> · Increased Inclusion Index score by 3 points, achieving a score of 80/100 or above for all identity groups
<p>Social Impact</p>	<p>Increase hyperlocal economic impact through hiring (2,000 jobs) and combined CRA investments & philanthropic giving (\$530+ million) across all locations by 2025</p>	<ul style="list-style-type: none"> · Our Chatham Customer Care Center hired over 450 employees, keeping us on track to meet our goal of creating 1,000 new jobs on Chicago’s South Side by 2024 · Announced our decision to move our Ohio Customer Care Center to the growing and diverse city of Whitehall
	<p>Business Diversity: \$125 million by 2025, representing more than a 100% increase from 2020</p> <p>Financial Literacy & Inclusion: Advance financial inclusion and equity in existing product portfolio, and develop our first Financial Inclusion North Star Goal in 2024</p>	<ul style="list-style-type: none"> · In 2022, we spent \$103 million with diverse-owned businesses,² a 27% increase from 2021 · Solid foundation aligned with our mission to create better financial futures and launching a Financial Inclusion task force in 2023
<p>Environmental Sustainability</p>	<p>Reduce our Scope 1 and Scope 2 GHG emissions³ by 50% from the 2017 baseline by 2030</p>	<ul style="list-style-type: none"> · Reduced our Scope 1 and 2 emissions by 29% from our 2017 baseline
	<p>Conduct assessments and build out a road map with additional goals, including resource conservation by the end of 2023</p>	<ul style="list-style-type: none"> · Conducting life cycle assessments starting in 2023
<p>Governance</p>	<p>We commit to “Doing the Right Thing” by being transparent, accountable, and ethical in everything we do</p>	<ul style="list-style-type: none"> · Risk-aware culture overseen by a separate Risk Oversight Committee · 31% of our Board of Directors are women; 50% of our Board committees are chaired by women

Chart notes:

¹ POC is defined as People of Color; POC comprises all races/ethnicities in the United States that are not categorized as White/Caucasian.

² A business with at least 51% ownership by one or more diverse group(s). Diverse groups include ethnic minorities, women, veterans, people with disabilities, or members of the LGBTQ+ community.

³ 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.



Appendix





Appendix A. GRI Content Index

Disclosure	Description	Response
GRI 2: General Disclosures 2021		
2-1	Organizational details	About Discover®
2-2	Entities included in the organization's sustainability reporting	About this report
2-3	Reporting period, frequency, and contact point	About this report AbigailBeach@Discover.com
2-9	Governance structure and composition	ESG at Discover
2-10	Nomination and selection of the highest governance body	Board diversity
2-11	Chair of the highest governance body	ESG at Discover
2-12	Role of the highest governance body in overseeing the management of impacts	ESG at Discover
2-13	Delegation of responsibility for managing impacts	ESG at Discover
2-14	Role of the highest governance body in sustainability reporting	ESG at Discover
2-15	Conflicts of interest	2023 Proxy Statement
2-18	Evaluation of the performance of the highest governance body	Our ESG goals and highlights
2-19	Remuneration policies	2023 Proxy Statement
2-20	Process to determine remuneration	2023 Proxy Statement
2-21	Annual total compensation ratio	2023 Proxy Statement
2-26	Mechanisms for seeking advice and raising concerns	Ethics and compliance
2-27	Compliance with laws and regulations	Ethics and compliance
2-28	Membership associations	Trade associations
2-29	Approach to stakeholder engagement	ESG at Discover
GRI 3: Material Topics 2021		
3-3	Management of material topics	ESG at Discover
200	Economic topics	
205	Anti-corruption 2016	
205-2	Communication and training about anti-corruption policies and procedures	Ethics and compliance
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	Ethics and compliance
300	Environmental topics	
303	Water and Effluents 2018	
303-1	Interactions with water as a shared resource	Dedicated to the last drop
303-5	Water consumption	Dedicated to the last drop
305	Emissions 2016	
305-1	Direct (Scope 1) GHG emissions	Built environment decarbonization
305-2	Energy indirect (Scope 2) GHG emissions	Built environment decarbonization
305-5	Reduction of GHG emissions	Built environment decarbonization
306	Waste 2020	
306-2	Management of significant waste-related impacts	Decreasing waste, improving transportation
306-3	Waste generated	Decreasing waste, improving transportation
400	Social topics	
401	Employment 2016	
401-1	New employee hires and employee turnover	Appendix E and F
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employee benefits
401-3	Parental leave	Employee benefits
403-6	Promotion of worker health	Employee benefits
404	Training and Education 2016	
404-2	Programs for upgrading employee skills and transition assistance programs	Diversity at all levels
405	Diversity and Equal Opportunity 2016	
405-1	Diversity of governance bodies and employees	Appendix D
415	Public Policy 2016	
415-1	Political contributions	Political disclosures



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	2022 10-K
FN-CF-230a	Data Security	
FN-CF-230a.3	Description of approach to identifying and addressing data security risks	Cybersecurity and data privacy section
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	Consumer Complaint Database
FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	2022 10-K
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 ¹

¹ 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
Women	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%
Men	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%
White	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%
POC	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%
Black	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
Hispanic	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%
Asian	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%
All Other	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%
WOC	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

- 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 E. Hires, promotions, and attrition of **salaried** employees

		2018	2019	2020	2021	2022
Women	Representation	48%	47%	46%	47%	48%
	Hires	42%	37%	34%	41%	42%
	Promotions	51%	50%	54%	51%	57%
	Attrition	43%	40%	46%	40%	40%
Men	Representation	52%	53%	54%	53%	52%
	Hires	58%	63%	66%	59%	58%
	Promotions	49%	50%	46%	49%	43%
	Attrition	57%	60%	54%	60%	60%
White	Representation	64%	61%	59%	58%	56%
	Hires	48%	42%	38%	38%	39%
	Promotions	60%	61%	62%	53%	59%
	Attrition	62%	55%	57%	52%	45%
POC	Representation	36%	39%	41%	42%	44%
	Hires	52%	58%	62%	62%	61%
	Promotions	40%	39%	38%	47%	41%
	Attrition	38%	45%	43%	48%	55%
Black	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

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

		2018	2019	2020	2021	2022
Hispanic	Representation	6%	6%	6%	6%	8%
	Hires	5%	6%	5%	8%	8%
	Promotions	6%	5%	8%	7%	10%
	Attrition	7%	6%	4%	6%	6%
Asian	Representation	21%	24%	26%	27%	26%
	Hires	39%	47%	49%	42%	39%
	Promotions	27%	28%	23%	32%	21%
	Attrition	21%	30%	29%	33%	41%
All Other	Representation	2%	2%	2%	2%	2%
	Hires	2%	1%	2%	3%	2%
	Promotions	2%	1%	2%	2%	3%
	Attrition	2%	2%	2%	2%	2%
WOC	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
Women	Representation	69%	70%	72%	74%	79%
	Hires	68%	68%	73%	76%	83%
	Promotions	65%	64%	66%	71%	79%
	Attrition	66%	67%	69%	70%	77%
Men	Representation	31%	30%	28%	26%	21%
	Hires	32%	32%	27%	24%	17%
	Promotions	35%	36%	34%	29%	21%
	Attrition	34%	33%	31%	30%	23%
White	Representation	59%	57%	57%	56%	51%
	Hires	52%	49%	48%	44%	43%
	Promotions	57%	57%	54%	54%	52%
	Attrition	54%	52%	47%	47%	46%
POC	Representation	41%	43%	43%	44%	49%
	Hires	48%	51%	52%	56%	57%
	Promotions	43%	43%	46%	46%	48%
	Attrition	46%	48%	53%	53%	54%
Black	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
DFS Overall	82	85	76	80	80	83	83	86	80	83	80	83
All Other	80	84	75	81	81	84	83	86	80	84	79	84
Asian	82	83	77	78	77	79	80	82	79	80	80	80
Black	78	84	74	80	74	83	80	86	77	83	79	84
Hispanic	83	85	76	80	82	85	83	87	81	84	81	84
White	82	85	77	81	81	84	84	87	81	84	80	83
LGBTQ+	82	87	76	83	81	83	84	88	81	85	80	85
Men	81	84	76	78	80	81	83	85	80	82	79	81
Women	82	85	77	81	80	84	83	87	80	84	81	84
Veteran	82	84	80	79	83	78	86	85	83	82	83	82
Disability	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
Women	27%	29%
Men	73%	71%
WOC	16%	18%
POC	55%	58%
White	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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