



Corporate Impact Report





DISCOVER

Environmental



Big goals, small footprint



We contribute to a more sustainable world through resource conservation and the reduction of our operational impact.

We know that climate change disproportionately impacts vulnerable communities. As a company committed to helping people, caring for the planet is important to our business.

We're already a step ahead in advancing sustainability—as a digital bank, we have few physical locations so our operational carbon footprint is relatively small compared to similar companies.

Our Environmental Management System promotes a safe, resource-efficient work environment through its strategic policies and procedures designed to safeguard employees and visitors in our buildings.

In 2024, we're looking forward to several new initiatives that empower employees to contribute to a more sustainable workplace.



Our environmental initiatives are born at the intersection of sustainability and diversity, equity, and inclusion. We're aware that vulnerable communities often bear the brunt of environmental hazards, so we've identified goals that serve not just the planet but also the people who live on it.

Kathia Benitez, Director Sustainability, Compliance and Health & Safety



Environmental sustainability

Goals

Reduce our Scope 1 and Scope 2 GHG emissions by 50% from the 2017 baseline by 2030

Conduct lifecycle assessments and build out additional goals

Progress

Reduced our Scope 1 and 2 emissions by over 24% from our 2017 baseline

Continue to conduct lifecycle assessments with a focus on paper vs. electronic statements and credit card material to help inform potential environmental reduction strategies by the end of 2024



Our total emissions

Built environment decarbonization

Even with few physical locations, we’re determined to reduce our emissions from our operations and support a low-carbon environment.

To calculate our emissions, we rely on the Greenhouse Gas Protocol Standard, a comprehensive framework used industry-wide to measure and manage GHG emissions.

Through multiple energy-saving initiatives, we’ve reduced total Scope 1 and 2 emissions by 24% from our 2017 baseline.

See appendix for full Discover data

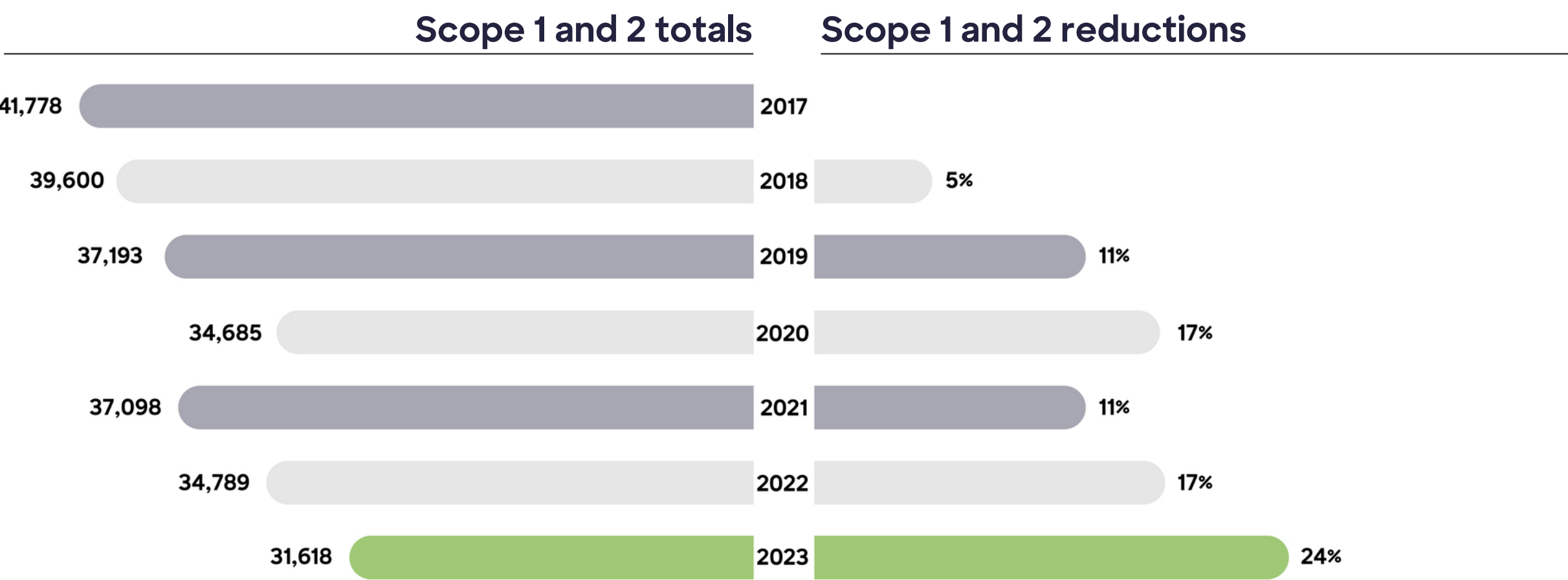
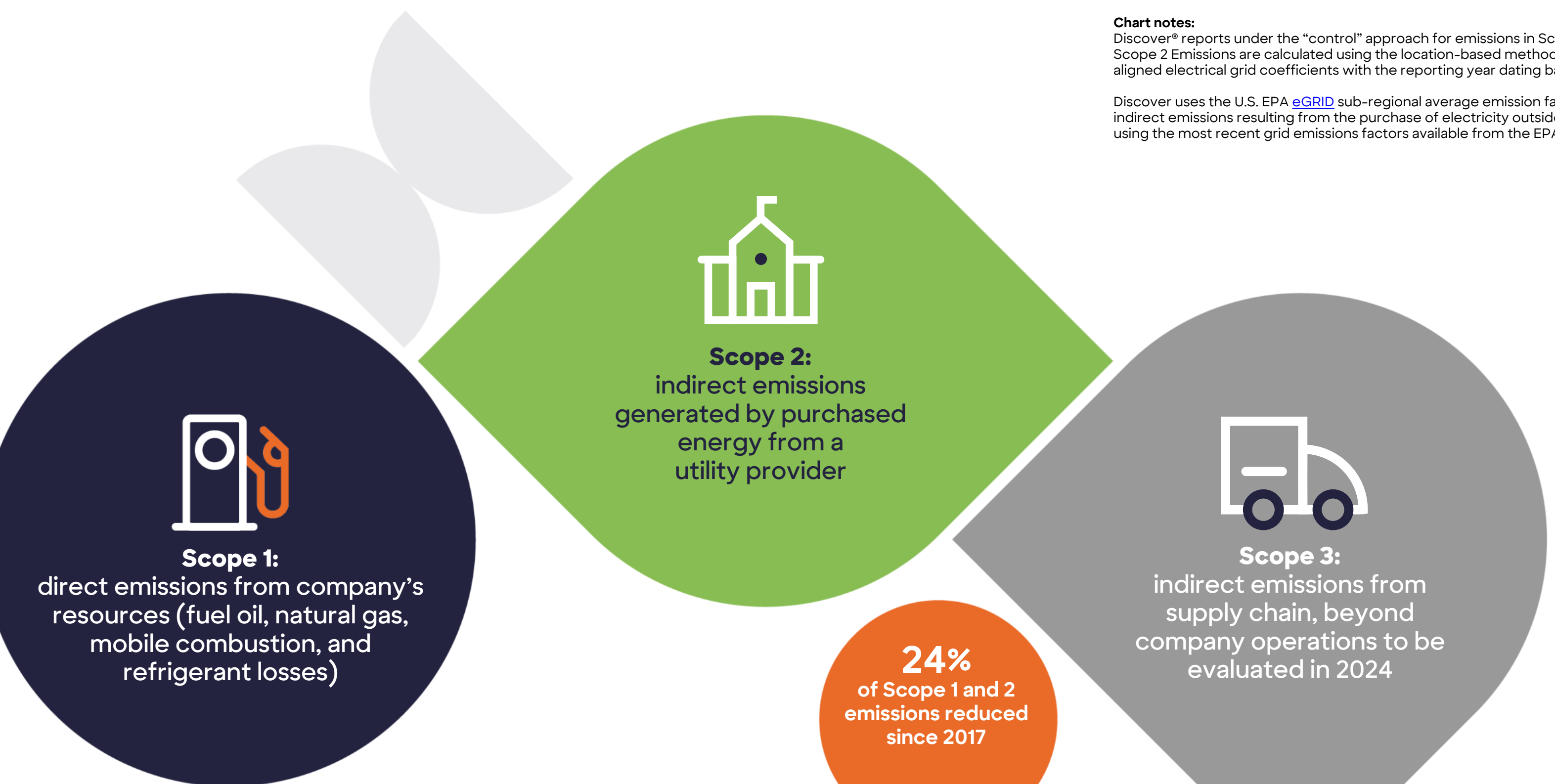


Chart notes:
Discover® reports under the “control” approach for emissions in Scopes 1 and 2, as defined in the Greenhouse Gas Protocol, from sources over which it has operational control. Scope 2 Emissions are calculated using the location-based method which reflects the average emissions intensity of grids on which energy consumption occurs. In 2023, we aligned electrical grid coefficients with the reporting year dating back to 2017. The changes are reflected in the table above.

Discover uses the U.S. EPA [eGRID](#) sub-regional average emission factors to calculate indirect emissions resulting from the purchase of electricity in the United States, while indirect emissions resulting from the purchase of electricity outside of the U.S. are calculated using DEFRA for the UK. Electricity emissions for the a reporting year are calculated using the most recent grid emissions factors available from the EPA and DEFRA as of the time GHG emissions calculations are run for the reporting year.

“We keep making changes to decrease our environmental impact. As of 2023, we’ve reduced our emissions by 24% since 2017, achieved a waste diversion rate of 74%, and saved over 46 million gallons of water since 2017. There’s more that we can do—we’re excited for our plans in 2024 and the future.

Richard Prange
Vice President, Real Estate, Facilities, and Sustainability



How we'll reduce emissions

Our goal for 2030 is to reduce Scope 1 and 2 GHG emissions by 50% following these strategies:

Operations, design, and construction

As we build or improve our offices¹, we find ways to use sustainable materials and technology, including:

1. Managing energy efficient buildings
2. Retrofitting traditional lighting with LED lighting and advanced lighting controls
3. Optimizing daylighting
4. Upgrading to efficient HVAC systems
5. Enhancing building automation systems

Renewable energy

We're researching opportunities to integrate renewable energy sources, like solar panels or geothermal systems to generate clean, on-site energy. We're also exploring renewable natural gas generated from composting organic waste in a local biodigester to offset our fossil fuel consumption.

Regular building audits

We conduct regular energy audits to assess the energy performance of our facilities, identify areas of inefficiency, and prioritize energy-saving opportunities. Engineers and building managers monitor, track, and analyze energy consumption patterns in real-time, providing performance data that can help make informed decisions on how to improve energy efficiency.

Teamwork

We partner with energy service providers, equipment vendors, and energy consultants to identify and implement energy-efficient technologies and practices. We engage employees to promote energy conservation and behavior change, fostering a culture of energy efficiency.

Certifications and regulations

We follow energy efficiency regulations and certifications, such as LEED (Leadership in Energy and Environmental Design) certification for sustainable building design, ENERGY STAR ratings, and local building codes and standards.



¹ Includes owned and operated buildings as well as leased suites



Building for tomorrow

Green building

We want the few buildings we own and lease 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 nonprofit 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, indoor air quality, and transportation. Earning LEED certification demonstrates commitment to reducing our environmental footprint.

In 2023, we achieved three new LEED certifications with two other sites pending evaluation.

Our LEED-certified workplaces:

1. **UK, Farnborough Ascent 3**—LEED v4.1 O+M: EB Gold attained in December 2023
2. **Discover Bank**—LEED v4.1 O+M: EB Silver attained in December 2023
3. **Discover Shanghai Office**—LEED v4 ID+C Silver attained in March 2023
4. **Riverwoods Office Building 2-4A**—LEED CI v2009 Silver attained in May 2017
5. **Riverwoods Office Building 1-1S, 2S, & 1C**—LEED CI v2009 Silver attained in June 2016
6. **Ohio Buckeye Data Center**—LEED NC v2009 Silver attained in January 2014

Another way we measure our buildings' efficiency is through ENERGY STAR Portfolio Manager, which is a U.S. program developed by the Environmental Protection Agency to help standardize and improve energy efficiency. Their benchmark tool helps us measure and compare our building's energy consumption to others like it. Our average ENERGY STAR score improved by 2% in 2023, and our energy use intensity decreased by 7%. With these improvements, we're pursuing an ENERGY STAR Certification, which certifies that our buildings operate more efficiently than 75% of similar buildings nationwide.





Building for tomorrow

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 traditional lighting with energy-efficient LED fixtures and advanced lighting controls—like sensors and daylight harvesting systems—to reduce energy consumption and maintenance costs. We’ve achieved 98% LED lighting in our buildings, and will replace the remaining 2% in the beginning of 2024.

WELL Health-Safety rating

We strive for buildings that are not only sustainable, but also safe for our employees and visitors. In 2023, we earned the WELL Health-Safety rating for 9 of our U.S. offices. 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, lighting, acoustics, thermal comfort, and air and water quality management. All these factors not only improve the health of those inside, but also contribute to overall energy efficiency.

The future of our buildings

We’re proud of the progress we’ve made, and we’re determined to do even better through these steps:

- Upgrade building systems, such as HVAC, to high-efficiency models
- Pursue LEED certifications for new construction or renovations that emphasize sustainable design, energy efficiency, water conservation, and indoor environmental quality
- Design and construct facilities with a focus on sustainable materials, green roofs, efficient insulation, and renewable energy integration
- Develop energy efficiency programs that engage employees
- Develop long-term, specific targets and strategies to further reduce carbon emissions across our building portfolio

We’re committed to taking a holistic approach to sustainability—using environmentally friendly practices that enhance the health and comfort of employees and visitors, decrease greenhouse gas emissions, and mitigate climate change.

“As a member of our Engineering team, I am proud to be making a difference on our environmental impact and am excited about leveraging cutting-edge technologies and innovative solutions that will allow us to operate more efficiently, lower emissions, and reduce our carbon footprint.

Luke, Facilities Operations Specialist





Sending less to landfills

Waste management

We are committed to minimizing waste in every part of our business, in every building. In 2023, Discover® recycled 1,310 tons of material across all our U.S. offices, achieving a 74% diversion rate.

We even keep track of what's in our trash. We require detailed reports on waste handling, disposal, and recycling from our third-party waste haulers. In 2023, we performed several waste audits for all waste streams in our operations. We sorted and identified different types of waste, which helps track volume across waste streams and informs a more effective recycling program. Because of these audits, we saw an increase in recycling awareness among our employees, and we're able to develop plans for organic composting in 2024.

There are more improvements we want to make through a comprehensive waste management plan:

- Evaluate Internet of Things devices that use sensors and technology to collect waste-related data
- Assess the impact of raw plastic material for cards versus a recyclable material
- Eliminate waste generation at the source through procurement, supplier take back programs, and reuse systems
- Optimize existing recycling programs and research potential for food scraps collection

- Introduce new recycling programs for unique waste streams
- Establish partnership with a Chicagoland urban green farm that can compost our waste for local farming and for renewable natural gas that can help offset our fossil fuel consumption
- Empower unit-level decision makers and change agents so they can implement local solutions that meet their specific needs

With the audit and improved data collection, we aim to set a waste diversion target for the organization that will be announced in 2024.

Helping people helps our planet

PCs for People: In 2023, we launched a partnership with PCs for People, a national nonprofit that gets low-cost computers and internet service into the homes of individuals, families, and nonprofits with low income. We will route some of our decommissioned corporate computers to PCs for People to be refurbished and repurposed.

Furniture donation: We donated office chairs and file cabinets in 2023, which diverted 77,100 pounds of furniture from ending up in landfills. That prevents 196,914 pounds of carbon dioxide from entering the atmosphere, which equals electric power for nearly 30 American homes for a year.



77,100
pounds of
furniture
diverted from
landfills



Paper makes a difference

89% Sustainable Forestry Initiative (SFI) Certified for all of our marketing paper

Over 50% of credit card statements are electronically distributed to our customers versus paper statements

74%
diversion
rate





Sharing rides and saving water

Sustainable transportation

We're trying to reduce our employees' carbon footprint, even before they get to work. We have several commuting options to support sustainable, equitable, and accommodating travel for everyone.

And in 2023, we enhanced all of these options for employees returning to the office:

- Carpools—Organized by Pace RideShare for Riverwoods employees
- Commuter Benefits Plan—Employees can use pre-tax dollars to purchase transportation passes, tickets, or vouchers; to pay a parking facility; or to fund an account for reimbursement of certain work-related transportation and parking expenses. Participating employees also receive a \$60 monthly subsidy. There were 12,151 commuter benefits plan users in 2023.
- Shuttles—Available between the Riverwoods office and public transportation options. There were 9,551 riders using shuttles in 2023.
- Vanpools—Guaranteed Ride Home Program
- Electric Vehicles—Added two new ChargePoint charging stations for a total of 12 in Riverwoods, with plans to evaluate implementation at other sites.

Water conservation and land use

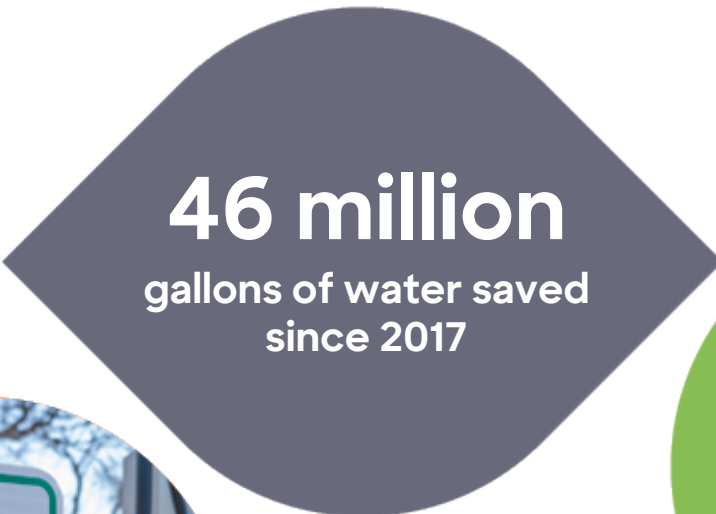
Conserving water is critical, not only in drought-prone areas, but all across the country. Our 2023 fresh water consumption decreased over 46 million gallons from 2017. We're monitoring water consumption, and generate internal reports on it monthly and annually.

For the water-related impact of our operations and services, we take a systematic approach. We conduct a thorough assessment across our entire operational footprint—including offices, data centers, and customer care centers. The scope includes direct and indirect impacts on water resources, considering water withdrawal, consumption, and potential runoff from the organization's activities.

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
- Implement xeriscaping to avoid supplemental irrigation and improve the quality of the landscape over time
- Hydrate using turf management to reduce water use and keep grass healthy
- Replace old rotor heads with efficient sprinkler heads to help with pressure regulation and efficiency of the sprinkler zones





Working for a better world

Inclusive engagement

Our commitment to sustainability doesn't come just from the top of our company. We believe in the power of our employees to make change.

Our diverse employee population takes part in shaping the environmental sustainability roadmap. The spectrum of perspectives makes a more effective strategy, which includes outreach to underrepresented groups and partnerships with environmental justice organizations.

Sustainability and social impact merge together, and we see the strength of this combination through the Green Team.

Our Green Team is an employee-run interest group that educates on sustainable actions and technologies while encouraging colleagues to be more environmentally mindful.

Their quarterly newsletters highlight sustainable initiatives at Discover® and community volunteering events. Members also write articles with sustainability tips for employees to use at home or at the office.

Green Team 2023 highlights

Earth Day: The Green Team led Earth Day activities at the Chatham office and Riverwoods office with guidance from local experts. The Chatham event focused on home energy efficiency, and the Riverwoods employees learned about restoring pollinators in their own backyards.

Waste audits: Riverwoods and Chatham employees sorted and measured trash at their offices to support the company's waste reduction goals and find more opportunities to decrease waste.

New chapter: The Green Team began organizing their first satellite chapter at the company's Salt Lake City office.

Beyond our offices: The Green Team's community involvement soared in 2023. Members volunteered at several local sustainability-focused events, and they grew partnerships with neighboring organizations. At the Riverwoods office, Green Team members participated in Adopt-A-Highway and completed their first highway trash pick-up. In 2024, Discover will sponsor highway cleanups in Utah, Arizona, Ohio, and Texas near the communities where we serve.

Continuing our sustainability journey

At Discover, we are committed to integrating environmental sustainability into our business practices. Through responsible supply chain management, energy efficiency, resource conservation, a focus on renewable energy, green building initiatives, risk mitigation, employee engagement, and collaborative partnerships, we strive to create a positive environmental impact. We believe that by acting now, we can contribute to a more sustainable world for future generations. We make it our mission to contribute to a more equitable and sustainable world so everyone can achieve a brighter financial future.

“As Green Team members, we recognize our responsibility extends beyond our organization. Guided by the Discover values, we strive to set a positive example and motivate others to join us in embracing the responsibility of living sustainably.

Cheryl
Senior Principal Research & Development Specialist,
Business Technology





DISCOVER

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	Managing our Corporate Impact
2-10	Nomination and selection of the highest governance body	Board diversity
2-11	Chair of the highest governance body	Managing our Corporate Impact
2-12	Role of the highest governance body in overseeing the management of impacts	Managing our Corporate Impact
2-13	Delegation of responsibility for managing impacts	Managing our Corporate Impact
2-14	Role of the highest governance body in sustainability reporting	Managing our Corporate Impact
2-15	Conflicts of interest	2024 Proxy Statement
2-18	Evaluation of the performance of the highest governance body	Goals and progress
2-19	Remuneration policies	2024 Proxy Statement
2-20	Process to determine remuneration	2024 Proxy Statement
2-21	Annual total compensation ratio	2024 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	Corporate Impact at Discover
GRI 3: Material Topics 2021		
3-3	Management of material topics	Managing our Corporate Impact
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	Sharing rides and saving water
303-5	Water consumption	Sharing rides and saving water
305	Emissions 2016	
305-1	Direct (Scope 1) GHG emissions	Our total emissions
305-2	Energy indirect (Scope 2) GHG emissions	Our total emissions
305-5	Reduction of GHG emissions	Our total emissions
306	Waste 2020	
306-2	Management of significant waste-related impacts	Sharing rides and saving water
306-3	Waste generated	Sending less to landfills
400	Social topics	
401	Employment 2016	
401-1	New employee hires and employee turnover	Appendix E&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	Appendix J
403-6	Promotion of worker health	Appendix K
404	Training and Education 2016	
404-2	Programs for upgrading employee skills and transition assistance programs	Diversity beyond recruitment
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. SASB Index

The index was prepared using the Sustainability Accounting Standards Board (SASB) Standards for the Financials Sector that Discover® determined to be most relevant to our business: Consumer Finance. The disclosure is in accordance with Industry Standards Version 2023-12. Unless otherwise noted, all data and descriptions are reported for the entire operations for the year ended December 31, 2023. Certain information may not be provided in this index if it (i) is not considered material; (ii) is deemed privileged or confidential; (iii) could cause a competitive disadvantage to Discover if publicly disclosed; or (iv) is not currently collected in a way that is consistent with the related SASB metric. Other primary information sources, in addition to this index and our 2023 Corporate Impact Report, include our 2023 Annual Report on form 10-K, 2024 Proxy Statement, and the Discover website.

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	For information on legal proceedings, please refer to page 129 Note 19: Litigation and Regulatory Matters to our consolidated financial statements.
FN-CF-230a	Data Security	
FN-CF-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, and (3) number of account holders affected	Not disclosed—see introduction
FN-CF-230a.2	Card-related fraud losses from (1) card-not-present fraud, and (2) card-present and other fraud	Not disclosed—see introduction
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.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	An explanation of our compensation programs can be found in the Compensation Discussion and Analysis section of our 2024 Proxy Statement which begins on page 63 .
FN-CF-270a.2	Approval rate for (1) credit and (2) pre-paid products for applicants	Not disclosed—see introduction
FN-CF-270a.3	(1) Average fees from add-on products, (2) average APR of credit products, (3) average age of credit products, (4) average number of credit accounts, and (5) average annual fees for pre-paid products	Not disclosed—see introduction
FN-CF-270a.4	(1) Number of customer complaints filed, and (2) percentage with monetary or non-monetary relief	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	For information on legal proceedings, please refer to page 129 Note 19: Litigation and Regulatory Matters to our consolidated financial statements.



Appendix C. Diversity on a global scale

We welcome employees from all over the world to come together as one team at Discover®. That diversity of backgrounds and perspectives enriches our workplace and furthers our capabilities.

Our offices in the UK, China, and Singapore strengthen our overall workforce.

Over 730 Discover employees work in a country outside the United States.



Appendix D. Gender and race/ethnicity at Discover®

		2019	2020	2021	2022	2023
Women	Officers	35%	33%	36%	36%	42%
	Directors	40%	38%	41%	46%	48%
	People Managers	52%	51%	53%	53%	53%
	Individual Contributor, Salaried	45%	44%	45%	46%	46%
	Individual Contributor, Hourly	69%	72%	74%	79%	81%
Men	Officers	65%	67%	64%	64%	58%
	Directors	60%	62%	59%	54%	52%
	People Managers	48%	49%	47%	47%	47%
	Individual Contributor, Salaried	55%	56%	55%	54%	54%
	Individual Contributor, Hourly	31%	28%	26%	21%	19%
White	Officers	73%	72%	69%	70%	69%
	Directors	74%	75%	72%	72%	71%
	People Managers	67%	66%	66%	63%	61%
	Individual Contributor, Salaried	57%	55%	54%	52%	49%
	Individual Contributor, Hourly	58%	57%	56%	51%	50%
POC	Officers	27%	28%	31%	30%	31%
	Directors	26%	25%	28%	28%	29%
	People Managers	33%	34%	34%	37%	39%
	Individual Contributor, Salaried	43%	45%	46%	48%	51%
	Individual Contributor, Hourly	42%	43%	44%	49%	50%
Black	Officers	6%	5%	5%	4%	4%
	Directors	3%	4%	5%	5%	5%
	People Managers	7%	7%	7%	9%	8%
	Individual Contributor, Salaried	6%	6%	6%	8%	8%
	Individual Contributor, Hourly	12%	13%	16%	23%	24%



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

		2019	2020	2021	2022	2023
Hispanic/Latiné	Officers	6%	7%	8%	8%	7%
	Directors	3%	3%	4%	5%	5%
	People Managers	7%	8%	7%	8%	8%
	Individual Contributor, Salaried	6%	6%	6%	8%	8%
	Individual Contributor, Hourly	22%	20%	20%	18%	18%
Asian	Officers	15%	16%	16%	16%	19%
	Directors	19%	18%	19%	18%	18%
	People Managers	17%	18%	17%	18%	20%
	Individual Contributor, Salaried	29%	31%	31%	30%	34%
	Individual Contributor, Hourly	2%	2%	2%	2%	2%
All Other	Officers	0%	0%	1%	2%	2%
	Directors	1%	1%	1%	—%	1%
	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	8%	9%	9%	9%	10%
	Directors	10%	9%	11%	13%	15%
	People Managers	16%	16%	17%	19%	19%
	Individual Contributor, Salaried	19%	19%	19%	21%	23%
	Individual Contributor, Hourly	30%	31%	33%	40%	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 .15% 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

		2019	2020	2021	2022	2023
Women	Representation	47%	46%	47%	48%	48%
	Hires	37%	34%	41%	42%	40%
	Promotions	50%	54%	51%	57%	56%
	Attrition	40%	46%	40%	40%	38%
Men	Representation	53%	54%	53%	52%	52%
	Hires	63%	66%	59%	58%	60%
	Promotions	50%	46%	49%	43%	44%
	Attrition	60%	54%	60%	60%	62%
White	Representation	61%	59%	58%	56%	53%
	Hires	42%	38%	38%	39%	33%
	Promotions	61%	62%	53%	59%	58%
	Attrition	55%	57%	52%	45%	48%
POC	Representation	39%	41%	42%	44%	47%
	Hires	58%	62%	62%	61%	67%
	Promotions	39%	38%	47%	41%	42%
	Attrition	45%	43%	48%	55%	52%
Black	Representation	6%	6%	7%	8%	8%
	Hires	4%	6%	10%	11%	9%
	Promotions	4%	6%	6%	8%	8%
	Attrition	7%	8%	7%	6%	12%



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

		2019	2020	2021	2022	2023
Hispanic/Latiné	Representation	6%	6%	6%	8%	8%
	Hires	6%	5%	8%	8%	7%
	Promotions	5%	8%	7%	10%	9%
	Attrition	6%	4%	6%	6%	7%
Asian	Representation	24%	26%	27%	26%	29%
	Hires	47%	49%	42%	39%	50%
	Promotions	28%	23%	32%	21%	22%
	Attrition	30%	29%	33%	41%	31%
All Other	Representation	2%	2%	2%	2%	2%
	Hires	1%	2%	3%	2%	2%
	Promotions	1%	2%	2%	3%	4%
	Attrition	2%	2%	2%	2%	2%
WOC	Representation	18%	18%	18%	20%	21%
	Hires	23%	19%	23%	26%	26%
	Promotions	23%	25%	26%	23%	22%
	Attrition	20%	20%	20%	21%	19%

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 .15% of the Discover® population identifies as nonbinary.
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- 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

		2019	2020	2021	2022	2023
Women	Representation	70%	72%	74%	79%	81%
	Hires	68%	73%	76%	83%	83%
	Promotions	64%	66%	71%	79%	82%
	Attrition	67%	69%	70%	77%	80%
Men	Representation	30%	28%	26%	21%	19%
	Hires	32%	27%	24%	17%	17%
	Promotions	36%	34%	29%	21%	18%
	Attrition	33%	31%	30%	23%	20%
White	Representation	57%	57%	56%	51%	50%
	Hires	49%	48%	44%	43%	40%
	Promotions	57%	54%	54%	52%	50%
	Attrition	52%	47%	47%	46%	41%
POC	Representation	43%	43%	44%	49%	50%
	Hires	51%	52%	56%	57%	60%
	Promotions	43%	46%	46%	48%	50%
	Attrition	48%	53%	53%	54%	59%
Black	Representation	13%	13%	16%	23%	24%
	Hires	12%	16%	26%	31%	34%
	Promotions	9%	10%	12%	22%	27%
	Attrition	13%	16%	18%	26%	32%



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

		2019	2020	2021	2022	2023
Hispanic/Latiné	Representation	22%	22%	20%	18%	18%
	Hires	29%	27%	20%	17%	17%
	Promotions	25%	26%	26%	18%	15%
	Attrition	25%	27%	25%	19%	18%
Asian	Representation	2%	2%	2%	2%	2%
	Hires	2%	2%	2%	2%	1%
	Promotions	2%	2%	1%	2%	2%
	Attrition	2%	3%	2%	1%	2%
All Other	Representation	6%	6%	6%	6%	6%
	Hires	8%	8%	7%	7%	8%
	Promotions	7%	7%	6%	6%	7%
	Attrition	8%	8%	8%	7%	8%
WOC	Representation	30%	31%	33%	40%	40%
	Hires	36%	41%	43%	48%	50%
	Promotions	34%	33%	36%	38%	42%
	Attrition	33%	38%	38%	43%	48%

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 .15% 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. Employee age data

Each generation has its own unique perspective, and a workplace that has many generations can draw from the best of each. That’s why we support employees of different ages at Discover.

Employee age	2023
% of employees under 26	9%
% of employees between 27–45	63%
% of employees between 46–58	21%
% of employees over 58	7%

Chart notes:
Data as of December 31, 2023.



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

	Authenticity			Belonging			Equal Opportunity			Team Inclusion			Inclusion Index			Engagement		
	2021	2022	2023	2021	2022	2023	2021	2022	2023	2021	2022	2023	2021	2022	2023	2021	2022	2023
DFS Overall	82	85	84	76	80	78	80	83	81	83	86	85	80	83	82	80	83	80
All Other	80	84	82	75	81	79	81	84	82	83	86	85	80	84	82	79	84	81
Asian	82	83	83	77	78	79	77	79	79	80	82	83	79	80	81	80	80	79
Black	78	84	83	74	80	79	74	83	81	80	86	86	77	83	82	79	84	81
Hispanic/Latiné	83	85	85	76	80	80	82	85	84	83	87	86	81	84	84	81	84	82
White	82	85	84	77	81	78	81	84	81	84	87	86	81	84	82	80	83	80
LGBTQ+	82	87	86	76	83	82	81	83	82	84	88	88	81	85	84	80	85	82
Men	81	84	83	76	78	77	80	81	80	83	85	85	80	82	81	79	81	78
Women	82	85	84	77	81	79	80	84	81	83	87	85	80	84	83	81	84	81
Veteran	82	84	81	80	79	75	83	78	77	86	85	85	83	82	80	83	82	79
Disability	79	84	83	75	81	79	78	83	81	82	87	86	78	84	82	80	85	81

Chart notes:

- Scores are out of 100.
- Data for 2021 are pulled in August 2021. Data for 2022 are pulled in October 2022. Data for 2023 are pulled in October 2023. Data are for United States only. Our Inclusion Index is an aggregate measure of Authenticity, Belonging, Equal Opportunity, and Team Inclusion.



Appendix I. Discover® representation in technology roles

	2021	2022	2023
Women	27%	29%	34%
Men	73%	71%	66%
WOC	16%	18%	20%
POC	55%	58%	60%
White	45%	42%	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 .15% 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.

Representation of tech roles by region

	2023
Number of Discover employees outside of US	730
% of PG08 and above tech POC in EMEA	46%
% of PG08 and above tech POC in US	57%
% of PG08 and above tech women in APAC	71%
% of PG08 and above tech women in EMEA	13%
% of PG08 and above tech women in US	30%
Number of tech employees in APAC	220
Number of tech employees in EMEA	325
Number of tech employees in US	4,184
Total Chatham Tech Hub tech employees at end of 2023	13

Chart notes:

- PG08 indicates Manager level.
- POC is defined as People of Color; POC comprises all races/ethnicities in the United States that are not categorized as White/Caucasian.
- EMEA is defined as Europe, the Middle East, and Africa.
- APAC is defined as Asia-Pacific region.



Appendix J. Parental leave

We support our employees through all of life’s milestones. The work/life balance culture at Discover® makes it possible for so many employees to return to work after parental leave.

Parental leave	2023
Retention rate of women that took parental leave	91%
Retention rate of men that took parental leave	92%
% of women return to work after parental leave	99%
% of men return to work after parental leave	99%



Appendix K. Employee health and safety

Our Health and Safety Program prioritizes the well-being of its employees, vendors, contractors, and visitors. We have a range of policies, initiatives, and trainings designed to mitigate risks, promote a safe work environment, and ensure compliance with health and safety standards.

Our Health and Safety Policy outlines our commitment to safeguarding employees and visitors. And it addresses hazard identification, risk assessment, emergency preparedness, incident reporting, and compliance with safety and legal requirements.

Employee training is also available at all levels, including orientation for new hires, ongoing training on hazard awareness, emergency response, and safety procedures. Training programs are tailored to specific job roles and potential workplace risks.

We conduct regular risk assessments to identify potential hazards in the workplace, including ergonomic factors and physical safety. We then eliminate or minimize risks through engineering controls, administrative measures, and personal protective equipment.

Employees and visitors can report health and safety incidents, near misses, and occupational illnesses. We then investigate and analyze root causes, implement corrective actions, and share lessons learned to prevent future occurrences.

Employee Health and Safety	2023
Number of work-related injuries	12
Number of work-related fatalities	0



Appendix L. Environmental emissions

Year								
Scope	Activity Type	2017	2018	2019	2020	2021	2022	2023
Scope 1	Stationary combustion (tCO2e)	1,156	1,048	1,043	1,121	1,108	1,216	1,243
	Mobile combustion (tCO2e)	51	28	44	33	7	6	7
	Fugitive emissions from air-conditioning (tCO2e)	662	427	187	526	726	2,325	1,788
	Other fugitive or process emissions (tCO2e)	0	0	0	0	0	0	0
	Scope 1 total	1,869	1,502	1,275	1,680	1,841	3,547	3,038
Scope 2	Purchased electricity–location-based	39,909	38,098	35,918	33,005	35,256	31,242	28,580
	Steam heating	0	0	0	0	0	0	0
	Scope 2 total	39,909	38,098	35,918	33,005	35,256	31,242	28,580
Scope 1 and 2 Totals		41,778	39,600	37,193	34,685	37,098	34,789	31,618
Stationary combustion		62%	70%	82%	67%	60%	34%	41%
Mobile combustion		3%	2%	3%	2%	0%	0%	0%
Fugitive emissions from air-conditioning		35%	28%	15%	31%	39%	66%	59%
Scope 1 and 2 reductions			5%	11%	17%	11%	17%	24%

Chart notes:
Discover® reports under the “control” approach for emissions in Scopes 1 and 2, as defined in the Protocol, from sources over which it has operational control. Scope 2 Emissions are calculated using the location-based method which reflects the average emissions intensity of grids on which energy consumption occurs. In 2023, we aligned electrical grid coefficients with the reporting year dating back to 2017, the changes are reflected in the table.

Discover uses the U.S. EPA eGRID sub-regional average emission factors to calculate indirect emissions resulting from the purchase of electricity in the United States, while indirect emissions resulting from the purchase of electricity outside of the U.S. are calculated using DEFRA for the UK. Electricity emissions for the current reporting year are calculated using the most recent grid emissions factors available from the EPA and DEFRA as of the time GHG emissions calculations are run for the reporting year.

Our emissions are not currently verified by an independent third party.



Appendix M. Environmental emissions (UK)

In 2023, our UK office attained LEED V4.1 Gold Rating in Operations and Maintenance, high energy performance certificate, and excellent BREEAM (Building Research Establishment Environmental Assessment Methodology) ratings. We reduced our operational impact in the UK through the use of LED lights, electrical vehicle charging stations, and the use of Integrated Renewable Energy via onsite solar panels. Our office also includes rooftop beehives and an onsite box cafe designed to reduce waste and energy consumption.

Scope	Year			
	2020	2021	2022	2023
Scope 1 total (tCO ₂)	80	189	191	239
Scope 2 total (tCO ₂)	241	592	548	527

Chart notes:
Discover® reports under the “control” approach for emissions in Scopes 1 and 2, as defined in the Protocol, from sources over which it has operational control. Scope 2 Emissions are calculated using the location-based method which reflects the average emissions intensity of grids on which energy consumption occurs. In 2023, we aligned electrical grid coefficients with the reporting year dating back to 2017, the changes are reflected in the table.

Discover uses the U.S. EPA eGRID sub-regional average emission factors to calculate indirect emissions resulting from the purchase of electricity in the United States, while indirect emissions resulting from the purchase of electricity outside of the U.S. are calculated using DEFRA for the UK. Electricity emissions for the current reporting year are calculated using the most recent grid emissions factors available from the EPA and DEFRA as of the time GHG emissions calculations are run for the reporting year.

Our emissions are not currently verified by an independent third party.



Appendix N. Environmental sustainability data

Measure	2017	2018	2019	2020	2021	2022	2023
Fuel (MWh)	5,959	5,466	5,405	5,782	5,754	6,344	6,545
Electricity (MWh)	79,964	80,293	80,176	80,822	81,749	74,346	67,438
Water (Gallons)	109,674,684	114,682,350	94,021,944	92,298,367	67,172,075	77,070,097	63,433,535
% of total water consumed in a region of high water stress	27%	24%	26%	24%	24%	35%	0%
Waste diversion rate						42%	74%
Power Usage Effectiveness (PUE), Buckeye Data Center							1.53
Power Usage Effectiveness (PUE), Shared Services Building							1.73

Chart notes:

- Waste Diversion rate reported in 2022 only represents mixed recycling. 2023 diversion rate includes mixed recycling (cardboard, paper, shredded paper, etc.), electronic waste, wood pallets, organic landscaping, scrap metals, universal and hazardous waste.
- Power usage effectiveness (PUE) is a metric used to determine the energy efficiency of a data center. PUE is determined by dividing the total amount of power entering a data center by the power used to run the IT equipment within it.



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