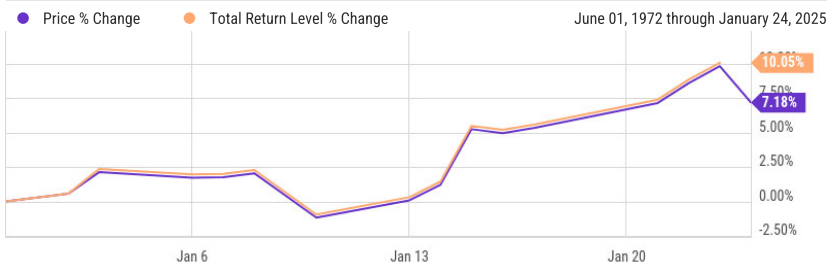


American Express Co



Performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than quoted performance data.

Inc. Statement	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Revenue	33.44B	32.76B	36.66B	36.88B	40.32B	43.63B	36.24B	43.15B	52.56B	60.36B	64.42B
Operating Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT Margin	31.99%	29.19%	26.59%	25.86%	27.45%	27.26%	17.64%	27.75%	23.49%	28.76%	32.31%
Effective Tax Rate	34.55%	34.96%	33.16%	62.99%	14.79%	19.81%	27.03%	24.60%	21.61%	20.35%	21.81%
Net Income	5.885B	5.163B	5.375B	2.748B	6.921B	6.759B	3.135B	8.06B	7.514B	8.374B	9.892B
EPS Basic	5.58	5.07	5.63	3.00	7.93	8.00	3.77	10.04	9.86	11.23	13.63
EPS Diluted	5.56	5.05	5.61	2.99	7.91	7.99	3.77	10.02	9.85	11.21	13.59

Balance Sheet	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Last Qtr.
Total Assets	159.10B	161.18B	158.89B	181.20B	188.60B	198.32B	191.37B	188.55B	228.35B	261.11B	270.98B
Total Liabilities	138.43B	140.51B	138.39B	162.94B	166.31B	175.25B	168.38B	166.37B	203.64B	233.05B	241.27B
Financial Debt	61.40B	52.84B	52.55B	59.06B	61.50B	64.25B	44.81B	40.90B	43.92B	49.16B	55.00B
Shareholders Equity	20.67B	20.67B	20.50B	18.26B	22.29B	23.07B	22.98B	22.18B	24.71B	28.06B	29.71B

Cash Flow	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Cash from Operations	10.99B	10.71B	8.291B	13.54B	8.93B	13.63B	5.591B	14.64B	21.08B	18.56B	15.04B
Cash from Investing	-7.967B	-8.193B	1.723B	-18.24B	-19.62B	-16.71B	11.63B	-10.53B	-33.69B	-24.43B	-20.33B
Cash from Financing	11.00M	-1.763B	-7.599B	12.24B	5.101B	-519.00M	-9.068B	-14.93B	24.51B	18.38B	9.273B
Free Cash Flow	9.795B	9.365B	6.916B	12.48B	7.62B	11.99B	4.113B	13.10B	19.22B	17.00B	13.20B

Dividend	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Dividend Per Share	1.24	1.13	1.22	1.34	1.48	1.64	1.72	1.72	2.08	2.40	2.70
Payout Ratio	17.69%	22.70%	22.46%	45.52%	19.13%	21.04%	47.02%	17.97%	20.83%	21.26%	--

Profitability	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Return on Assets	3.77%	3.22%	3.36%	1.62%	3.74%	3.49%	1.61%	4.24%	3.60%	3.42%	--
Return on Equity	29.30%	24.97%	26.11%	14.18%	34.13%	29.80%	13.61%	35.69%	32.05%	31.74%	--
Return on Invested Capital	7.27%	6.64%	7.33%	3.66%	8.59%	7.90%	4.04%	12.32%	11.41%	11.48%	--

Estimates	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2024	2025	2026
EPS	3.594	3.865	4.016	3.752	3.765	15.22	17.35	17.23
Revenue	17.05B	17.72B	18.01B	18.70B	18.62B	71.62B	77.50B	77.39B

Shareholder Friendliness	Liquidity	Short Interest
Dividend Yield	Quick Ratio Annual	Short Interest
Net Payout Yield	Current Ratio Ann	Days to Cover Short
Net Buyback Yield	Working Capital Ann	Percent of Float Short
Debt Paydwn Yield	EBIT/Int Expense Ann	% of Shr Outst Short

American Express is a global financial institution, operating in about 130 countries, that provides consumers and businesses charge and credit card payment products. The company also operates a highly profitable merchant payment network. Since 2018, it has operated in three segments: global consumer services, global commercial services, and global merchant and network services. In addition to payment products, the company's commercial business offers expense management tools, consulting services, and business loans.

Currency: USD

Symbol: AXP	Price - Jan. 23, 2025 325.87
Sector: Financials	Price Target 304.38
Industry: Consumer Finance	52 Week High - Jan. 23, 2025 326.28
Consensus Rating: Hold	52 Week Low - Jan. 24, 2024 186.43
Y-Rating: Neutral	Market Cap 229.56B
Last Fiscal Period: --	

Performance	1M	3M	YTD	1Y*	3Y*	5Y*	10Y*
Total Return	9.31%	20.42%	10.05%	77.64%	28.77%	21.56%	16.18%
Price Return	9.06%	20.15%	9.80%	75.70%	27.09%	19.92%	14.50%

*Figures are annualized.

Comparables	Total Returns			Valuation (TTM)	
	1Y*	3Y*	5Y*	P/E	P/S
AXP	77.64%	28.77%	21.56%	23.98	3.636
COF	59.84%	13.89%	16.04%	17.60	2.001
DFS	104.3%	23.49%	21.36%	11.35	2.814
BAC	45.17%	3.78%	9.02%	14.41	3.613

*Figures are annualized.

Growth	3Y	5Y	10Y
Revenue	18.54%	8.41%	6.27%
Operating Income	--	--	--
EPS Basic	43.88%	7.21%	8.62%
Total Dividends Paid	6.49%	6.10%	6.60%
Book Value	6.87%	4.71%	3.71%
Total Assets	10.91%	6.72%	5.46%

Valuation	TTM	3Y Med.	5Y Med.	Ind. Avg.
PE Ratio	23.98	17.30	18.07	23.40
PS Ratio	3.636	2.503	2.564	5.439
PB Ratio	7.727	5.205	4.92	5.254
Price/FCF	17.75	7.820	9.404	22.15
EV/EBITDA	--	--	--	23.40
EV/EBIT	11.33	9.524	10.30	14.34
EV/Revenue	3.662	2.591	2.612	6.847
EV/FCF	17.87	8.035	10.12	21.65
EV/Assets	0.7279	0.5971	0.5971	1.052
P/E Forward	21.41	--	--	--
P/S Forward	3.205	--	--	--
PEG Forward	0.5978	--	--	--

Risk	3Y	5Y	10Y
Beta	1.104	1.232	1.181
Standard Deviation	28.23%	32.20%	26.69%
Historical Sharpe Ratio	0.6944	0.564	0.4582
Max Drawdown	31.54%	49.64%	49.64%
VaR 5%	2.79%	3.11%	2.68%
Historical Sortino	1.364	0.7627	0.5921

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