



# American Express Company 2026 Annual Meeting of Shareholders

MAY 5, 2026

# 2025 PERFORMANCE

## 2025 Key Metrics

**\$72B**

**TOTAL REVENUE**

YoY Growth: 10%

**\$10.8B**

**NET INCOME**

**\$15.38**

**EPS<sup>(1)</sup>**

**153M**

**CARDS-IN-FORCE**

**\$7.6B**

**TOTAL CAPITAL  
RETURNED TO  
SHAREHOLDERS**

**\$1.7T**

**WORLDWIDE  
BILLED BUSINESS**

**12.5M**

**NEW PROPRIETARY  
CARDS ACQUIRED**

1) Attributable to common shareholders. Represents net income less earnings allocated to participating share awards and dividends on preferred shares. See Annex 1 for a reconciliation to EPS growth on a GAAP basis.

# OUR STRATEGIC IMPERATIVES

**1** Expand our leadership in the premium consumer space

**2** Build on our strong position in commercial payments

**3** Strengthen our global, integrated network

**4** Build on our unique global position

**5** Reimagine our customer and colleague experiences

# Q1 2026 PERFORMANCE

## Q1 2026 Key Metrics

**\$19B**

**TOTAL REVENUE**

YoY Growth: 11%

**\$3.0B**

**NET INCOME**

**\$4.28**

**EPS<sup>(1)</sup>**

**154M**

**CARDS-IN-FORCE**

**\$2.3B**

**TOTAL CAPITAL  
RETURNED TO  
SHAREHOLDERS**

**\$428B**

**WORLDWIDE  
BILLED BUSINESS**

**3.1M**

**NEW PROPRIETARY  
CARDS ACQUIRED**

1) Attributable to common shareholders. Represents net income less earnings allocated to participating share awards and dividends on preferred shares. See Annex 1 for a reconciliation to EPS growth on a GAAP basis.

**AMERICAN**  
**EXPRESS**

# Appendix



# Annex 1



## Adjusted EPS, Excluding the Impact of Accertify Gain on Sale

	FY'25	FY'24	FY'25 vs FY'24 YoY% Inc/Dec
<b>GAAP Diluted EPS</b>	<b>\$15.38</b>	<b>\$14.01</b>	<b>10%</b>
Accertify Gain on Sale (pretax)	—	\$0.74	
Tax Impact of Accertify Gain on Sale	—	(\$0.08)	
<b>Accertify Gain on Sale (after tax)</b>	<b>—</b>	<b>\$0.66</b>	
<b>Adjusted Diluted EPS Excluding the Impact of Accertify Gain on Sale</b>	<b>\$15.38</b>	<b>\$13.35</b>	<b>15%</b>