American Express Shareholder Meeting 2021

MAY 4, 2021



Agenda

ITEM		PRESENTER
1.	**Opening Remarks**	**Stephen J. Squeri**
2.	**Rules of the Meeting**	**Kristina V. Fink**
3.	**Official Business of the Meeting**	**Stephen J. Squeri**

1. Election of director nominees for a term of one year
2. Ratification of appointment of PricewaterhouseCoopers LLP as the Company's independent registered public accounting firm for 2021
3. Approval, on an advisory basis, of the Company's executive compensation
4. Shareholder proposal relating to action by written consent
5. Shareholder proposal relating to annual report on diversity
6. Such other business that may properly come before the meeting

4.	**Voting and Closing of the Polls**	**Stephen J. Squeri**
5.	**Preliminary Voting Results**	**Kristina V. Fink**
6.	**Adjournment of Official Business of the Meeting**	**Stephen J. Squeri**
7.	**Chairman's Report**	**Stephen J. Squeri**
8.	**General Q&A Session**	**Stephen J. Squeri**

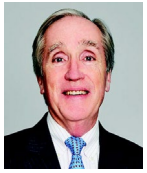
Our Board of Directors*



Thomas J. Baltimore *(2021)*
Chairman and CEO,
Park Hotels & Resorts, Inc.



Charlene Barshefsky
Former Senior International Partner, WilmerHale



John J. Brennan
Chairman Emeritus and Senior Advisor,
The Vanguard Group, Inc.



Peter Chernin
Founder and CEO,
Chernin Entertainment, LLC



Ralph de la Vega
Former Vice Chairman,
AT&T, Inc.



Michael O. Leavitt
Founder and Chairman,
Leavitt Partners, LLC



Theodore J. Leonsis
Founder, Chairman and CEO, Monumental Sports & Entertainment, LLC



Karen L. Parkhill
Executive Vice President and Chief Financial Officer,
Medtronic, Inc.



Charles E. Phillips *(2020)*
Former Chairman and CEO,
Infor, Inc.



Lynn A. Pike
Former President,
Capital One Bank



Stephen J. Squeri
Chairman and CEO
American Express Company



Daniel L. Vasella
Honorary Chairman and Former Chairman and CEO, Novartis AG



Lisa W. Wardell *(2021)*
Chairman and CEO,
Adtalem Global Education, Inc.



Ronald A. Williams
Former Chairman and CEO,
Aetna, Inc.

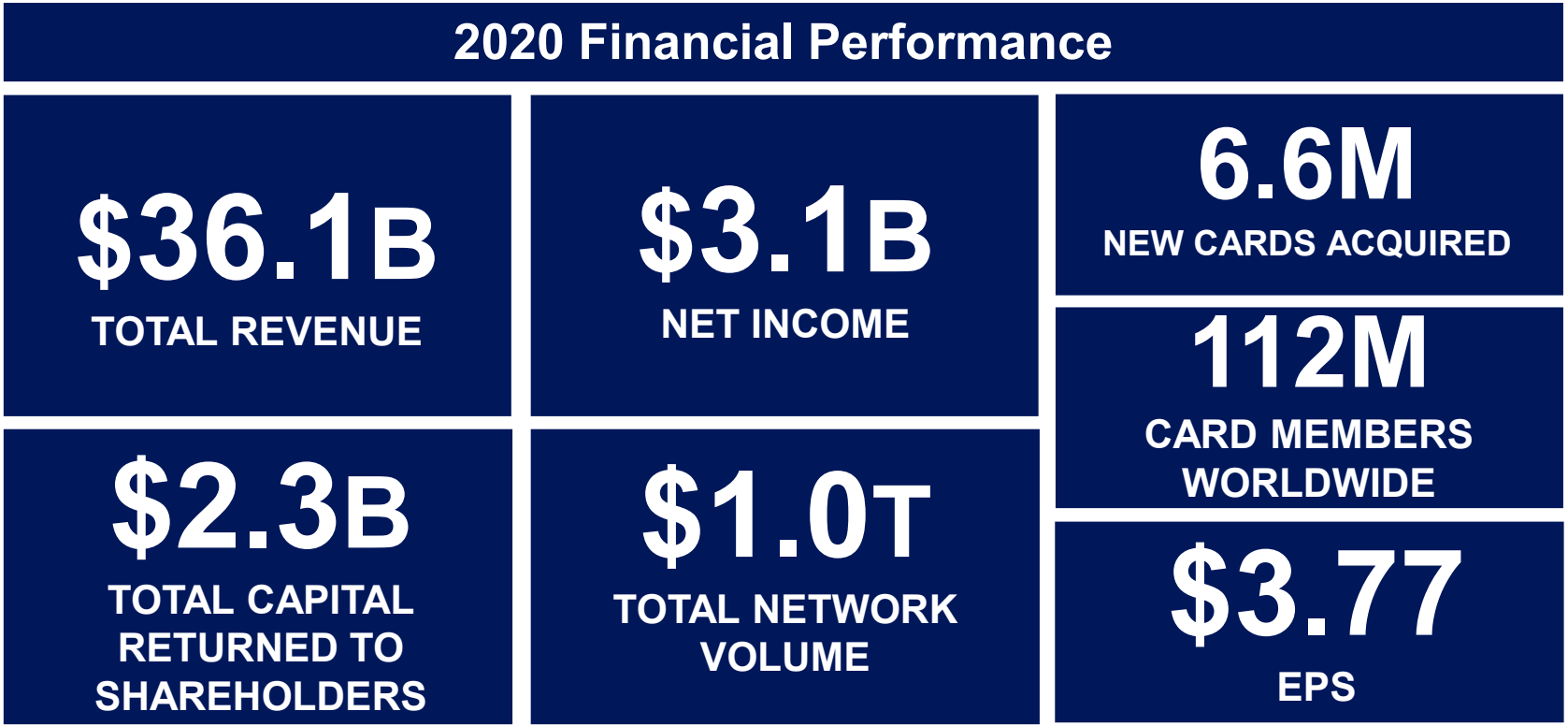


Christopher D. Young
Executive Vice President – Business Development,
Microsoft Corp.

**Reflects members of our Board who will stand for re-election at our Annual Meeting of Shareholders on May 4, 2021*

AMERICAN EXPRESS

2020 Performance



Key Priorities for Managing Through the Cycle – 2020 Highlights

Support our colleagues and win as a team

- **64K+** Global colleagues enabled to work from home
- Executing robust, multi-faceted Return to Office plan
- Ranked #9 in Fortune's 100 Best Companies to Work For® 2020
- Created Office of Enterprise Inclusion, Diversity and Business Engagement and committed to 100% pay equity

Protect our customers and the brand

- Largest ever global campaign in 18 countries and territories
- Injected >$1B in value across multiple products
- Maintained Card Attrition Rates below 2019 levels
- Rolled out new and enhanced financial relief programs in over 20 countries
- #1 in Customer Satisfaction with National Credit Card Companies*

Structure the company for growth in the future

- **3.7M+** New Merchant Locations added outside of the U.S.
- First foreign card processing network to launch in mainland China
- Acquired best-in-class digital SME cash management platform
- Extended key Cobrand partnerships including Marriott, British Airways, Amazon and Lowe's
- Launched proprietary accounts payable automation offering, **American Express One AP™**

Remain financially strong

- Best-in-class credit metrics due to robust risk management efforts and capabilities
- Record levels of liquidity
- Capital ratios well above targets
- Maintained the dividend

** For J.D. Power 2020 award information, visit jdpower.com/awards*

Q1’21 Performance

Q1’21 Financial Performance

$9.1B
TOTAL REVENUE

$2.2B
NET INCOME

2.1M
NEW CARDS ACQUIRED

113M
CARD MEMBERS WORLDWIDE

$0.7B
TOTAL CAPITAL RETURNED TO SHAREHOLDERS

$269.3B
TOTAL NETWORK VOLUME

$2.74
EPS

AMERICAN EXPRESS