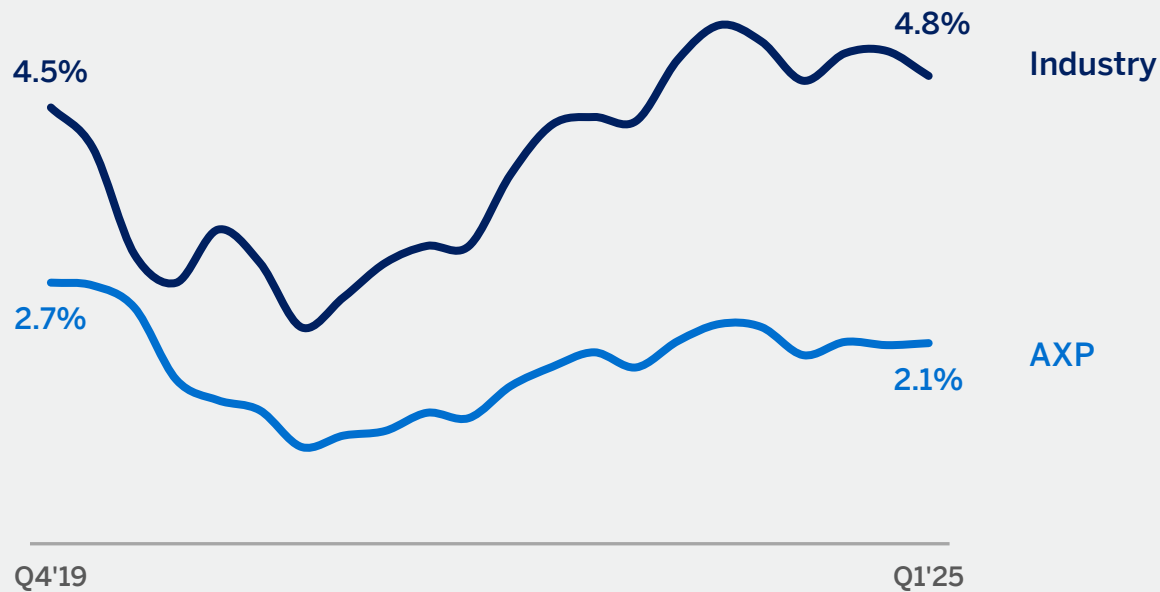


U.S. Consumer Credit Performance by Generation

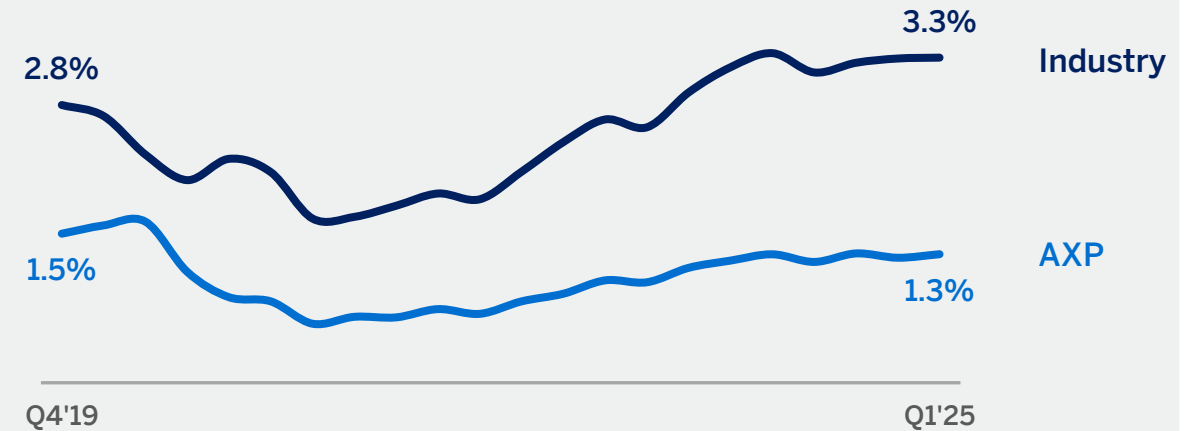
U.S. Consumer 30+ Days Past Due (as of billing cycle)

% of Card Member Loans and Receivables

Millennials & Gen-Z



Gen-X & Baby Boomer +



Industry data presented above sourced from Experian Analytical Sandbox. AXP US Consumer Card Member loans and receivables 30+ days past due as a % of total presented above reflects Card Member balances and aging as of their most recent billing statement prior to the end of the applicable quarterly reporting period, as reported to Experian. This metric is calculated on a billing cycle basis to be comparable with industry data presented and differs from delinquency rate metrics disclosed in AXP's quarterly earnings materials which are calculated with balances and aging as of quarter-end.