SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2025-05-15** | Period of Report: **2025-05-15**
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FILER

AMERICAN EXPRESS CO
CIK:**4962**| IRS No.: **134922250** | State of Incorp.:**NY** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **001-07657** | Film No.: **25950426**
SIC: **6199** Finance services

Mailing Address	Business Address
200 VESEY STREET	*200 VESEY STREET*
50TH FLOOR	*50TH FLOOR*
NEW YORK NY 10285	*NEW YORK NY 10285*
	2126402000

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): May 15, 2025

AMERICAN EXPRESS COMPANY

(Exact name of registrant as specified in its charter)

New York	1-7657	13-4922250
(State or other jurisdiction of incorporation)	**(Commission File Number)**	**(IRS Employer Identification No.)**

200 Vesey Street,

New York, New York 10285

(Address of principal executive offices and zip code)

(212) 640-2000

(Registrant's telephone number, including area code)

Not Applicable

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

<u>Title of each class</u>	<u>Trading Symbol(s)</u>	<u>Name of each exchange on which registered</u>
Common Shares (par value $0.20 per Share)	AXP	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 Regulation FD Disclosure

American Express Company (the "Company") is hereby furnishing below delinquency and write-off statistics for its U.S. Consumer and U.S. Small Business Card Member lending portfolios for the months ended April 30, March 31 and February 28, 2025. Effective December 1, 2024, the Company reclassified the Card Member loans related to its Lowe's small business cobrand portfolio to Card Member loans held for sale on the Consolidated Balance Sheets. Such Card Member loans are not reflected in the table below, which only reflects Card Member loans held for investment.

American Express Company
U.S. Consumer and U.S. Small Business
Delinquency and Write-off Rate Statistics

As of and for the months ended April 30, March 31 and February 28, 2025

(Billions, except percentages)

	April 30, 2025		March 31, 2025		February 28, 2025	
U.S. Consumer Card Member loans:						
Total loans	$	90.7	$	90.1	$	87.8
30 days past due loans as a % of total		1.4 %		1.4 %		1.4 %
Average loans	$	90.4	$	88.9	$	88.6
Net write-off rate – principal only [a]		2.0 %		2.4 %		2.5 %
U.S. Small Business Card Member loans:						
Total loans	$	31.6	$	31.2	$	30.2
30 days past due loans as a % of total		1.6 %		1.6 %		1.6 %
Average loans	$	31.4	$	30.7	$	30.2
Net write-off rate – principal only [a]		2.4 %		2.6 %		2.6 %
Total Card Member loans – U.S. Consumer and U.S. Small Business	$	122.3	$	121.3	$	118.0

(a) Net write-off rate based on principal only (i.e., excluding interest and/or fees).

The statistics presented above provide information that is additional to the data reported by the American Express Credit Account Master Trust (the "Lending Trust") in its monthly Form 10-D report filed with the Securities and Exchange Commission. The Card Member loans that have been securitized through the Lending Trust do not possess identical characteristics with those of the total U.S. Consumer or U.S. Small Business Card Member loan portfolios, which include securitized and non-securitized Card Member loans. The reported credit performance of the Lending Trust may, on a month-to-month basis, be better or worse as a result of, among other things,

differences in the mix, vintage and aging of loans, the use of end-of-period principal loan balances to calculate write-off statistics in the Lending Trust compared to the use of average loan balances over the reporting period used in the statistics of the U.S. Consumer and U.S. Small Business Card Member loan portfolios, as well as other mechanics of the calculation for the Lending Trust net write-off rate, which is impacted by any additions to the Lending Trust within a particular period. In addition, statistics for the U.S. Consumer and U.S. Small Business Card Member loan portfolios and the Lending Trust for any particular

monthly period may be subject to variability due to a number of factors, including the number of days in a month, timing of holidays and weekends, seasonality and the timing of information received from third parties.

Set forth below is certain information regarding the credit performance of the Lending Trust for its three most recent monthly reporting periods, as reported in its Form 10-D report filed with respect to each such period.

American Express Credit Account Master Trust

(Billions, except percentages)

	April 1, 2025 through April 30, 2025		March 1, 2025 through March 31, 2025		February 1, 2025 through February 28, 2025
Ending total principal balance	$	25.2	$ 25.3	$	24.7
Defaulted amount	$	0.04	$ 0.05	$	0.05
Annualized default rate, net of recoveries		1.3 %	1.5 %		1.8 %
Total 30+ days delinquent	$	0.2	$ 0.2	$	0.2

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

AMERICAN EXPRESS COMPANY
(REGISTRANT)

By: /s/ James J. Killerlane III

Name: James J. Killerlane III
Title: Corporate Secretary

Date: May 15, 2025

Document and Entity Information	**May 15, 2025**

Cover [Abstract]

Document Type	8-K
Document Period End Date	May 15, 2025
Entity Registrant Name	AMERICAN EXPRESS CO
Entity Central Index Key	0000004962
Amendment Flag	false
Entity Incorporation, State or Country Code	NY
Entity File Number	1-7657
Entity Tax Identification Number	13-4922250
Entity Address, Address Line One	200 Vesey Street
Entity Address, City or Town	New York
Entity Address, State or Province	NY
Entity Address, Postal Zip Code	10285
City Area Code	212
Local Phone Number	640-2000
Written Communications	false
Soliciting Material	false
Pre-commencement Tender Offer	false
Pre-commencement Issuer Tender Offer	false
Title of 12(b) Security	Common Shares (par value $0.20 per Share)
Trading Symbol	AXP
Security Exchange Name	NYSE
Entity Emerging Growth Company	false

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