

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2025-06-16** | Period of Report: **2025-06-16**

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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.: **251049075**
SIC: **6199** Finance services

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

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

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

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): June 16, 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
3.433% Fixed-to-Floating Rate Notes due May 20, 2032	AXP32	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 loans held for investment for the months ended May 31, April 30 and March 31, 2025. Effective June 1, 2025, the Company reclassified approximately \$1.6 billion in Card Member loans related to its Amazon small business cobrand portfolio to Card Member loans held for sale on the Consolidated Balance Sheets; accordingly such loans will not be reflected in Card Member loans held for investment beginning with the June monthly reporting period.

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

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

(Billions, except percentages)

	May 31, 2025	April 30, 2025	March 31, 2025
U.S. Consumer Card Member loans:			
Total loans	\$ 92.0	\$ 90.7	\$ 90.1
30 days past due loans as a % of total	1.3 %	1.4 %	1.4 %
Average loans	\$ 91.3	\$ 90.4	\$ 88.9
Net write-off rate – principal only ^(a)	2.1 %	2.0 %	2.4 %
U.S. Small Business Card Member loans:			
Total loans	\$ 32.0	\$ 31.6	\$ 31.2
30 days past due loans as a % of total	1.5 %	1.6 %	1.6 %
Average loans	\$ 31.8	\$ 31.4	\$ 30.7
Net write-off rate – principal only ^(a)	2.4 %	2.4 %	2.6 %
Total Card Member loans held for investment – U.S. Consumer and U.S. Small Business	\$ 124.0	\$ 122.3	\$ 121.3

(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)

	May 1, 2025 through May 31, 2025		April 1, 2025 through April 30, 2025		March 1, 2025 through March 31, 2025	
Ending total principal balance	\$	25.4	\$	25.2	\$	25.3
Defaulted amount	\$	0.04	\$	0.04	\$	0.05
Annualized default rate, net of recoveries		1.3 %		1.3 %		1.5 %
Total 30+ days delinquent	\$	0.2	\$	0.2	\$	0.2

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: June 16, 2025

**Document and Entity
Information**

Jun. 16, 2025

Entity Information [Line Items]

<u>Document Type</u>	8-K
<u>Document Period End Date</u>	Jun. 16, 2025
<u>Entity Registrant Name</u>	AMERICAN EXPRESS CO
<u>Entity Incorporation, State or Country Code</u>	NY
<u>Entity File Number</u>	1-7657
<u>Entity Tax Identification Number</u>	13-4922250
<u>Entity Address, Address Line One</u>	200 Vesey Street
<u>Entity Address, City or Town</u>	New York
<u>Entity Address, State or Province</u>	NY
<u>Entity Address, Postal Zip Code</u>	10285
<u>City Area Code</u>	212
<u>Local Phone Number</u>	640-2000
<u>Written Communications</u>	false
<u>Soliciting Material</u>	false
<u>Pre-commencement Tender Offer</u>	false
<u>Pre-commencement Issuer Tender Offer</u>	false
<u>Entity Emerging Growth Company</u>	false
<u>Amendment Flag</u>	false
<u>Entity Central Index Key</u>	0000004962
<u>Common Stock</u>	

Entity Information [Line Items]

<u>Title of 12(b) Security</u>	Common Shares (par value \$0.20 per Share)
<u>Trading Symbol</u>	AXP
<u>Security Exchange Name</u>	NYSE

Fixed-To-Floating Rate Note

Entity Information [Line Items]

<u>Title of 12(b) Security</u>	3.433% Fixed-to-Floating Rate Notes due May 20, 2032
<u>Trading Symbol</u>	AXP32
<u>Security Exchange Name</u>	NYSE


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  "localname": "PreCommencementIssuerTenderOffer",
  "presentation": {
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  },
  "lang": {
    "en-us": {
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        "label": "Pre-commencement Issuer Tender Offer",
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      }
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  },
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},
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  "lang": {
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        "label": "Pre-commencement Tender Offer",
        "documentation": "Boolean flag that is true when the Form S-K filing is intended to satisfy the filing obligation of the registrant as pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act."
      }
    }
  },
  "auth_ref": [
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},
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  "nsuri": "http://xbrl.sec.gov/del/2025",
  "localname": "Security12bTitle",
  "presentation": {
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  },
  "lang": {
    "en-us": {
      "role": {
        "targetLabel": "Title of 12(b) Security",
        "label": "Title of 12(b) Security",
        "documentation": "Title of a 12(b) registered security."
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    }
  },
  "auth_ref": [
    "r0"
  ]
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  "nsuri": "http://xbrl.sec.gov/del/2025",
  "localname": "SecurityExchangeName",
  "presentation": {
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  },
  "lang": {
    "en-us": {
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        "targetLabel": "Security Exchange Name",
        "label": "Security Exchange Name",
        "documentation": "Name of the Exchange on which a security is registered."
      }
    }
  },
  "auth_ref": [
    "r2"
  ]
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"dei_SolicitingMaterial": {
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  "nsuri": "http://xbrl.sec.gov/del/2025",
  "localname": "SolicitingMaterial",
  "presentation": {
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  "lang": {
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        "targetLabel": "Soliciting Material",
        "label": "Soliciting Material",
        "documentation": "Boolean flag that is true when the Form S-K filing is intended to satisfy the filing obligation of the registrant as soliciting material pursuant to Rule 14a-12 under the Exchange Act."
      }
    }
  },
  "auth_ref": [
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  "nsuri": "http://fasb.org/us-gaap/2025",
  "localname": "StatementClassOfStockAxis",
  "presentation": {
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  "lang": {
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        "documentation": "Statement Class of Stock Axis"
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  },
  "auth_ref": []
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"del_TradingSymbol": {
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  "nsuri": "http://xbrl.sec.gov/del/2015",
  "localname": "TradingSymbol",
  "presentation": {
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  "lang": {
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        "documentation": "Trading symbol of an instrument as listed on an exchange."
      }
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  "auth_ref": []
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"del_WrittenCommunications": {
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  },
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        "terseLabel": "Written Communications",
        "label": "Written Communications",
        "documentation": "Boolean flag that is true when the Form 8-K filing is intended to satisfy the filing obligation of the registrant as written communications pursuant to Rule 425 under the Securities Act."
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  },
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  ]
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    "Publisher": "SEC",
    "Name": "Exchange Act",
    "Number": "240",
    "Section": "12",
    "Subsection": "b"
  },
  "r11": {
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    "Publisher": "SEC",
    "Name": "Exchange Act",
    "Number": "240",
    "Section": "12",
    "Subsection": "b-2"
  },
  "r21": {
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    "Publisher": "SEC",
    "Name": "Exchange Act",
    "Number": "240",
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    "Subsection": "d1-1"
  },
  "r31": {
    "role": "http://www.xbrl.org/2003/role/presentationRef",
    "Publisher": "SEC",
    "Name": "Exchange Act",
    "Number": "240",
    "Section": "12",
    "Subsection": "4c"
  },
  "r41": {
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    "Publisher": "SEC",
    "Name": "Exchange Act",
    "Number": "240",
    "Section": "14",
    "Subsection": "12"
  },
  "r51": {
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    "Publisher": "SEC",
    "Name": "Exchange Act",
    "Number": "240",
    "Section": "14",
    "Subsection": "12"
  },
  "r61": {
    "role": "http://www.xbrl.org/2003/role/presentationRef",
    "Publisher": "SEC",
    "Name": "Securities Act",
    "Number": "230",
    "Section": "425"
  }
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