

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2025-07-01** | Period of Report: **2025-07-01**

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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.: **251097303**
SIC: **6199** Finance services

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

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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): July 1, 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

The following information is furnished under Item 7.01 - Regulation FD Disclosure:

On July 1, 2025, American Express Company issued a press release announcing its 2025 preliminary Stress Capital Buffer requirement based on the results of The Board of Governors of the Federal Reserve System's 2025 Comprehensive Capital Analysis and Review process. The press release is attached as Exhibit 99.1 to this Current Report on Form 8-K and incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

Exhibit	Description
99.1	Press Release of American Express Company, dated July 1, 2025, announcing its 2025 preliminary Stress Capital Buffer requirement.
104	The cover page of this Current Report on Form 8-K, formatted as inline XBRL.

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: July 1, 2025

NEWS RELEASE

NEWS RELEASE

NEWS RELEASE

NEWS RELEASE



American Express Announces 2025 Preliminary Stress Capital Buffer Requirement

New York, July 1, 2025 — American Express Company (NYSE: AXP) today announced that the Federal Reserve set the company's preliminary Stress Capital Buffer ("SCB") requirement at 2.5 percent, effective October 1, 2025 through September 30, 2026, based on the results of the 2025 Comprehensive Capital Analysis and Review process. This is the minimum SCB requirement under the applicable regulations and is consistent with American Express' previously disclosed SCB in effect through September 30, 2025.

"The results of this year's stress test once again reaffirmed our strong capital position and the earnings power of our resilient business model," said Christophe Le Caillec, Chief Financial Officer. "We remain focused on executing our disciplined capital allocation strategy, prioritizing investments in our business to drive sustainable long-term growth, while maintaining a strong balance sheet and returning excess capital to our shareholders."

As previously disclosed, American Express increased its quarterly dividend on common shares by 17 percent to \$0.82 per share beginning with the first quarter 2025 dividend declaration, and returned \$5.4 billion of capital to shareholders via share repurchases during the 12 months ended March 31, 2025.

The SCB requirement is subject to final confirmation by the Federal Reserve, which is expected by August 31, 2025.

ABOUT AMERICAN EXPRESS

American Express (NYSE: AXP) is a global, premium payments and lifestyle brand powered by technology. Our colleagues around the world back our customers with differentiated products, services and experiences that enrich lives and build business success.

Founded in 1850 and headquartered in New York, American Express' brand is built on trust, security, and service, and a rich history of delivering innovation and Membership value for our customers. With a hundred million merchant locations on our global network in around 200 countries and territories, we seek to provide the world's best customer experience every day to a broad range of consumers, small and medium-sized businesses, and large corporations.

For more information about American Express, visit americanexpress.com, americanexpress.com/en-us/newsroom/, and ir.americanexpress.com.

CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS

This release includes forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. The forward-looking statements, which are subject to risks and uncertainties, contain words such as “expect,” “intend,” “plan,” “aim,” “will,” “may,” “should,” “could,” “would,” “continue” and similar expressions. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date on which they are made. Actual results may differ from those set forth in the

forward-looking statements due to a variety of factors, including those described in American Express' Annual Report on Form 10-K for the year ended December 31, 2024 and its other reports filed with the SEC. The company undertakes no obligation to update or revise any forward-looking statements.

Source: American Express Company

Location: Global

Media:

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**Document and Entity
Information**

Jul. 01, 2025

Entity Information [Line Items]

<u>Document Type</u>	8-K
<u>Document Period End Date</u>	Jul. 01, 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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  },
  "xs:us": {
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  "xs:us": {
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    }
  }
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  "nsuri": "http://xbrl.sec.gov/del/2025",
  "localname": "Security12bTitle",
  "presentation": {
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  "xs:us": {
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},
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  "xs:us": {
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},
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  "localname": "SolicitingMaterial",
  "presentation": {
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    }
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        "label": "Trading Symbol",
        "documentation": "Trading symbol of an instrument as listed on an exchange."
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  "auth_ref": []
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    "Number": "240",
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    "Subsection": "b"
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    "Name": "Exchange Act",
    "Number": "240",
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    "Subsection": "b-2"
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    "Name": "Exchange Act",
    "Number": "240",
    "Section": "12",
    "Subsection": "d1-1"
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    "Publisher": "SEC",
    "Name": "Exchange Act",
    "Number": "240",
    "Section": "12",
    "Subsection": "4c"
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    "Publisher": "SEC",
    "Name": "Exchange Act",
    "Number": "240",
    "Section": "14",
    "Subsection": "12"
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    "Name": "Exchange Act",
    "Number": "240",
    "Section": "14d",
    "Subsection": "2b"
  },
  "r61": {
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    "Publisher": "SEC",
    "Name": "Securities Act",
    "Number": "230",
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