

## Summary

Revenue

\$9.1Bil

-12%

GAAP Net Income

\$2.24Bil

&gt;100%

GAAP EPS

\$2.74

&gt;100%

Net Interest Income

\$1.83Bil

-21%

## Segment Revenue - Percent Change

Global Consumer  
Services Group

-11%

Global Commercial  
Services

-14%

Global Merchant &  
Network Services

-13%

## Revenue Mix



## Balance Sheet

Cash and cash  
equivalents

\$40Bil

+3%



Long-term debt

\$42Bil

-21%

“We view 2021 as a transition year, where we are focused on making investments to rebuild growth momentum in our core business. We’ve fired up our card acquisition engine, adding 2.1 million new proprietary cards during the quarter. Also, the additional value we provided on several of our premium products is helping to drive increased Card Member engagement, and our attrition rates and customer satisfaction levels remain better than pre-pandemic levels.”

- Stephen J. Squeri, CEO

## Operating Statistics

Average basic Card Member spending in the US  
(in dollars)Card Member loans in the US  
(\$ in billions)

## Other Highlights



Average fee per card

\$73

+16%



Consolidated Expenses

\$6.7Bil

-7%



Net card fees

\$1.25Bil

+13%

(All comparisons are on a year-over-year basis, unless otherwise stated)

# American Express Q1 Results

**Victor M. Corman**



## **American Express Q1 Results:**

*New Money* Lana Swartz, 2020-05-01 A new vision of money as a communication technology that creates and sustains invisible often exclusive communities One of the basic structures of everyday life money is at its core a communication media Payment systems cash card app or Bitcoin are informational and symbolic tools that integrate us into or exclude us from the society that surrounds us Examining the social politics of financial technologies Lana Swartz reveals what's at stake when we pay This accessible and insightful analysis comes at a moment of disruption from fin tech startups to cryptocurrency schemes a variety of technologies are poised to unseat traditional financial infrastructures Swartz explains these changes traces their longer histories and demonstrates their consequences Getting paid and paying determines whether or not you can put food on the table She shows just how important these invisible systems are The data that payment produces is uniquely revelatory and newly valuable New forms of money create new forms of identity new forms of community and new forms of power

**F&S Index United States Annual**, 1999     *The Hindu Index*, 2004     *Standard & Poor's Stock Reports*, 2008-05

The Franchise Ratings Guide Gary Kowalski, 2006 In America a new franchise outlet opens every eight minutes a rate that is accelerating both here and worldwide yet to date no publication has provided more than a cursory glimpse into the owners' experiences The Franchise Ratings Guide is a deeper examination revealing an industry in which deceit is common and a full 30% of franchise owners regret their purchase The Franchise Ratings Guide provides essential and thorough advice on pre-purchase steps in depth actual owner insight from more than 3 000 franchise owners and reference data on each company surveyed including contact investment and royalty information It's got all the information you need to make an informed investment decision     Business Statistics Ken Black, 2024 Business Statistics uses current real world data to equip students with the business analytics techniques and quantitative decision making skills required to make more thoughtful information based decisions in today's workplace Helping the student understand business analytics and the role that business statistics plays in it the book has infused the language of business analytics along with its definitions approaches and explanations throughout the text Continuing the tradition of presenting and explaining business statistics using clear complete and student friendly pedagogy this international edition includes new chapter cases reinforcing the vibrancy and relevance of statistics In addition topical changes have been made in select chapters and problems have been revised in all the chapters

Global Credit Review - Volume 4 Risk Management Institute Singapore, 2014-10-10 Global Credit Review is an annual publication that provides an overview of the most important developments in global credit markets and the regulatory landscape The fourth volume covers theoretical and empirical research on credit ratings and credit risk and reports on recent findings and evolutions of the RMI Credit Research Initiative The ultimate objective of this publication is to advance the state of research and development in the critical area of credit risk and rating systems With a distinctive focus on topics related to credit markets and credit risk this publication will be of interest to finance professionals policy makers and

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