

## Summary

Revenue

\$17Bil

+7%

GAAP Net Income

\$2.6Bil

+6%

GAAP EPS

\$3.64

+9%

Book value per share

\$42.28

+12%

## Segment Revenue - Percent Change



US Consumer Services

+10%



International Card Services

+8%



Commercial Services

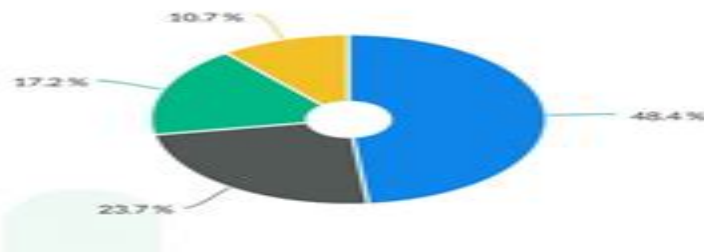
+7%



Global Merchant &amp; Network Services

-3%

## Revenue Mix



## Balance Sheet



Cash and cash equivalents

\$52.5Bil



Long-term debt

\$51.2Bil

“Our performance across key areas, including Card Member spending, customer retention, demand for our premium products, and credit performance, continued to be strong across our customer base, consistent with and in many cases better than what we saw in 2024.”

- Stephen J. Squeri, CEO

## Operating Statistics

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

## Other Highlights



Average fee per card

\$111

+13%



Consolidated expenses

\$12.5Bil

+10%



Net card fees

\$2.3Bil

+18%

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

# American Express Quarterly Results

**Peipei Pang**



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