

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%



Commercial Services

+7%



International Card Services

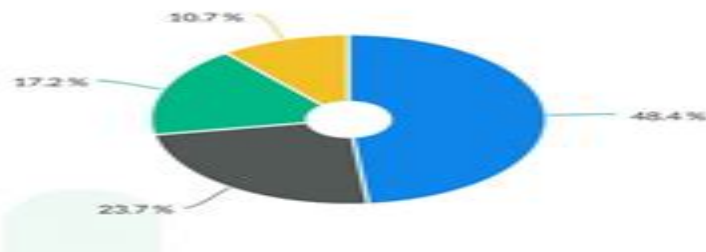
+8%



Global Merchant & 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

Xiaolong Qi



American Express Quarterly Results:

American Express Quarterly Results Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**American Express Quarterly Results**," compiled by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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