



AMERICAN EXPRESS Q1 2025 RESULTS

New York | April 17, 2025

AMERICAN EXPRESS DELIVERS STRONG FIRST-QUARTER RESULTS WITH REVENUE OF \$17.0 BILLION, UP 7%, OR 8% ON AN FX-ADJUSTED BASIS

EARNINGS PER SHARE OF \$3.64 INCREASED 9%

COMPANY MAINTAINS FULL-YEAR REVENUE AND EPS GUIDANCE

	Quarter Ended March 31,		Percentage Inc./ (Dec)
	2025	2024	
Billed Business (Billions)	\$387.4	\$367.0	6%
<i>FX-adjusted¹</i>		\$363.9	6%
Total Revenues Net of Interest Expense	\$16,967	\$15,801	7%
<i>FX-adjusted¹</i>		\$15,652	8%
Net Income	\$2,584	\$2,437	6%
Diluted Earnings Per Common Share (EPS) ²	\$3.64	\$3.33	9%
Average Diluted Common Shares Outstanding	702	722	(3)%

(Millions, except per share amounts, and where indicated)

Stephen J. Squeri | Chairman and Chief Executive Officer

We delivered strong results during the first quarter, reflecting the power of our premium customer base. FX-adjusted revenue increased 8 percent year-over-year, or 9 percent excluding the leap year impact,³ to \$17.0 billion. Total Card Member spending continued to grow at a solid pace, up 6 percent, or 7 percent excluding the leap year impact.³

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.

Based on the steady spend and credit trends we have seen to date and the current economic outlook, we are maintaining our full-year guidance for revenue growth of 8 to 10 percent and EPS of \$15.00 to \$15.50, in line with the ranges we provided in January, subject to the macroeconomic environment.

Looking ahead, we will continue to manage the company for the long term, focusing on backing our customers and colleagues, exercising disciplined expense management, and strategically investing in our business.

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