

Summary

Revenue

\$9.1Bil

-12%

GAAP Net Income

\$2.24Bil

>100%

GAAP EPS

\$2.74

>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 Earnings

ML Morrison



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