

AMERICAN EXPRESS COMPANY

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1275216	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$24,167	\$29,947	23.9%	
Loans	\$13,050	\$16,585	27.1%	
Construction & development	\$0	\$0		
Closed-end 1-4 family residential	\$0	\$0		
Home equity	\$0	\$0		
Credit card	\$13,040	\$16,568	27.0%	
Other consumer	\$0	\$0		
Commercial & Industrial	\$0	\$7	10667.2%	
Commercial real estate	\$0	\$0		
Unused commitments	\$70,287	\$69,721	-0.8%	
Securitization outstanding principal	\$16,950	\$12,967	-23.5%	
Mortgage-backed securities (GSE and private issue)	\$80	\$112	40.2%	
Asset-backed securities	\$1,070	\$852	-20.3%	
Other securities	\$4,650	\$3,174	-31.7%	
Cash & balances due	\$3,813	\$5,649	48.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$19,601	\$24,057	22.7%	
Deposits	\$13,739	\$17,648	28.5%	
Total other borrowings	\$4,580	\$4,450	-2.8%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$4,566	\$5,890	29.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$475	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	17.1%	19.4%	--	
Tier 1 risk based capital ratio	13.7%	18.3%	--	
Total risk based capital ratio	15.0%	19.5%	--	
Return on equity ¹	32.0%	27.5%	--	
Return on assets ¹	5.7%	5.2%	--	
Net interest margin ¹	8.6%	7.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	358.6%	217.5%	--	
Loss provision to net charge-offs (qtr)	41.8%	34.0%	--	
Net charge-offs to average loans and leases ¹	6.5%	4.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	2.0%	2.1%	1.9%	1.3%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	9.4%	0.0%	26.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	2.0%	2.1%	1.9%	1.3%