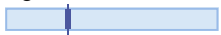


\$153.08 **-\$3.05 (-1.95%)** as of Friday's close

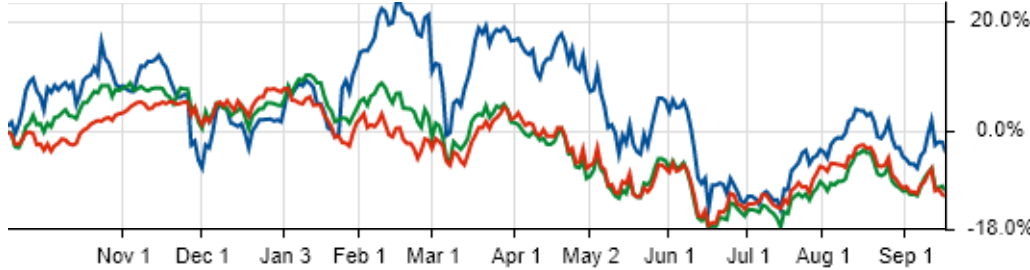
Cap (\$M USD) **\$114,771** P/E **15.7** EPS (1Y) **13.7%** Dividend **\$2.08** Last Filing **06/30/22**

52-wk Range
\$134.12  \$199.55

Sales (\$M) **48,317** Forward P/E **13.5** Sales (1Y) **27.1%** Div. Yield **1.4%** Next Earnings **10/28/22**

Dividend Adjusted Return Sep 16, 2021 - Sep 16, 2022

AXP 153.08 (-4.0%) **Financial Services 81.39 (-11.0%)** **S&P 500 3873.33 (-12.0%)**



AXP has outperformed the S&P 500 by 7.9% in the past year.

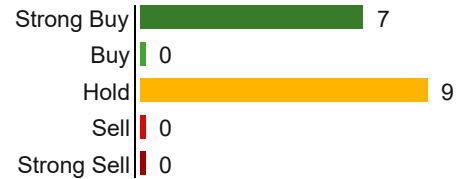
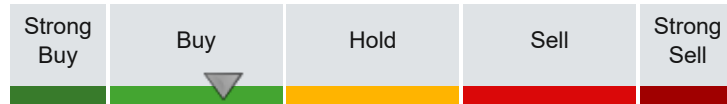
AXP has outperformed its sector by 7.0% in the past year.

The Financial Services sector has performed nearly in line with the market over the past year.

ANALYST CONSENSUS

Buy

The consensus rating has worsened a little since last month when it was also Buy.



QUANTITATIVE SCORES

Fair Value - **Low Confidence** ⓘ

The Margin of Safety is the difference between a company's Fair Value and the current price. See more on page 8.

1 warning ⓘ
Details on Page 8

Value Score **92**
Value Score: Our value score looks at EV/EBITDA, P/E, P/S, P/TB (Price/Tangible Book) and EPS Predictability. P/S and P/TB are compared within a sector. Other metrics are compared across all stocks

Quality Score **51**
Quality Score: Our quality score compares profitability and balance sheet metrics to find high quality companies using ROIC, Net Margin, Gross Margin, Interest Coverage, and Debt / Equity metrics.

Growth Score **62**
Growth Score: Our growth score looks at the 5 year history and the forward estimates for EBITDA, Sales, and EPS growth, ranking the best companies across all stocks.

Sentiment Score **30**
Sentiment Score: Our sentiment score finds stocks in favor by analyzing Short Interest, returns in key periods over the last year, Price vs. 52-wk High, Days Since 52-wk High and MACD signals.

BUSINESS SUMMARY

American Express is a global financial institution, operating in about 130 countries, that provides consumers and businesses charge and credit card payment products. The company also operates a highly profitable merchant payment network. Since 2018, it has operated in three segments: global consumer services, global commercial services, and global merchant and network services. In addition to payment products, the company's commercial business offers expense management tools, consulting services, and business loans.

Employees 64,000

Homepage www.americanexpress.com

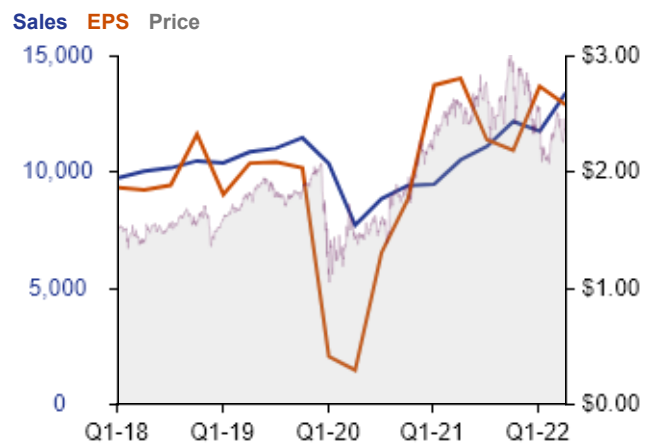
Headquarters New York, NY

VALUATION SUMMARY

	AXP	Industry	S&P 500
Value Score	92	62	75
Price / Earnings	15.7	17.6	20.4
Price / Sales	2.4	4.1	2.3
Price / Free Cash Flow	7.6	17.6	20.7
Price / Book	4.9	3.9	4.1
Price / Tangible Book	4.9	50.8	100+
EV / EBITDA	-	24.6	17.2
EPS Predict. Pctl.	79	62	70
Piotroski F Score	6	5	8
5-Year P/E Range	8.3	44.9	
5-Year P/B Range	2.4	6.4	
5-Year P/S Range	1.4	4.0	

GROWTH SUMMARY

	AXP	Industry	S&P 500
Growth Score	62	51	78
Sales Growth			
Sales Growth Next Year	12.4%	12.7%	7.6%
Sales 1-Year Chg (%)	27.1%	23.4%	15.2%
Sales 3-Year Avg (%)	4.9%	8.8%	16.9%
Sales 5-Year Avg (%)	8.6%	10.2%	14.3%
EPS Growth			
Next Yr. Growth Est.	14.8%	12.8%	10.1%
EPS 1-Year Chg (%)	13.7%	20.3%	16.6%
EPS 3-Year Avg (%)	6.6%	11.7%	13.1%
EPS 5-Year Avg (%)	14.8%	17.9%	13.4%



PEERS ANALYSIS SUMMARY

Ticker	Company	Cap (\$M USD)	P/E	Div. Yield	1M Return	1Y Return	Margin of Safety	Value Score	Growth Score	Quality Score
MA	Mastercard	\$304,534	32.0	0.6%	-12.3%	-8.5%	16%	73	97	96
AXP	American Express	\$114,771	15.7	1.4%	-7.4%	-4.8%	-	92	62	51
PYPL	PayPal Holdings	\$108,708	54.1	-	-7.9%	-66.8%	6%	77	93	81
COF	Capital One Finan...	\$39,026	4.4	2.4%	-11.9%	-35.3%	-	99	53	54
DFS	Discover Financial	\$27,565	6.5	2.4%	-8.1%	-17.2%	-	96	50	57
IX	ORIX	\$18,685	8.7	-	-5.9%	-21.2%	-	86	45	40
SYF	Synchrony Finl	\$15,661	4.7	2.8%	-9.8%	-31.7%	-	99	50	58
ALLY	Ally Financial	\$10,021	4.7	3.7%	-12.0%	-36.4%	-	98	54	51
LU	Lufax Holding	\$8,046	3.9	14.5%	-10.7%	-52.4%	-	67	-	61
CACC	Credit Acceptance	\$6,295	9.1	-	-19.5%	-18.6%	34%	92	89	69
SOFI	SoFi Technologies	\$5,580	10.0	-	-20.2%	-61.0%	-	26	-	25
WU	The Western Union	\$5,458	6.3	6.6%	-12.9%	-29.6%	22%	97	47	89

PROFITABILITY SUMMARY

	AXP	Industry	S&P 500
Quality Score	51	54	77
Gross Margin	0.0%	26.6%	30.2%
Operating Margin	21.2%	35.2%	14.8%
Net Margin	15.8%	24.1%	11.8%
Return on Assets	3.7%	10.1%	8.7%
Return on Equity	32.1%	43.0%	35.2%
ROIC	13.4%	25.8%	20.1%

RETURNS SUMMARY

	AXP	Industry	S&P 500
Sentiment Score	30	43	54
5-Day Return	-3.4%	-5.2%	-4.4%
1-Month Return	-7.4%	-10.7%	-9.7%
YTD Return	-5.6%	-21.0%	-17.8%
1-Year Return	-4.8%	-28.8%	-11.8%
3-Year Return	35.7%	4.1%	36.2%
5-Year Return	89.0%	58.1%	68.9%
Beta 1-Year	1.16	1.06	0.99

Dividend Adjusted Return Sep 16, 2021 - Sep 16, 2022



DIVIDEND

	AXP	Industry
Dividend Yield	1.4%	1.2%
Payout Ratio	19.4%	20.6%
TTM Yield	1.2%	-
Dividend Per Share	\$2.08	\$1.51
Div. 1Y Chg (%)	20.9%	16.2%
Div. 3Y Avg (%)	10.1%	13.5%
Div. 5Y Avg (%)	10.2%	10.9%
Cons. Growth Years	0	1
Div. Coverage Ratio	5.2	4.9

DEBT & EQUITY

Price	\$153.08
Net Cash Per Share	-\$22.40
Equity Per Share	\$30.99
Debt / Equity	1.8
Solvency Ratio	23%
Short % of Float	1.3%
Altman Z-Score	0.9

ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	2.00	# Up Last 30 days	2.00
# Down Last 30 days	0.00	# Down Last 30 days	0.00
Mean Estimate	2.20	Mean Estimate	2.37
% Change (30 Days)	0.46%	% Change (30 Days)	0.42%

MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$2.37	\$2.20	\$9.87	\$11.33
30 Days Ago	\$2.36	\$2.19	\$9.85	\$11.30
90 Days Ago	\$2.38	\$2.30	\$9.82	\$11.28
% Change (90 Days)	-0.4%	-4.3%	0.5%	0.4%

EARNINGS SURPRISES

Earnings surprise is the difference between a company's announced earnings and the average analyst estimated value. Surprises typically causes the stock price to jump and are often followed by more of the same surprise type.

Surprise Detail (Last 6 Quarters)

Surprise Summary (Last 12 Quarters)

Surprise Type	Amount	Percent
Positive Quarters (> 2%)	9	75.0%
Negative Quarters (< 2%)	1	8.3%
In-Line Quarters (within 2%)	2	16.7%

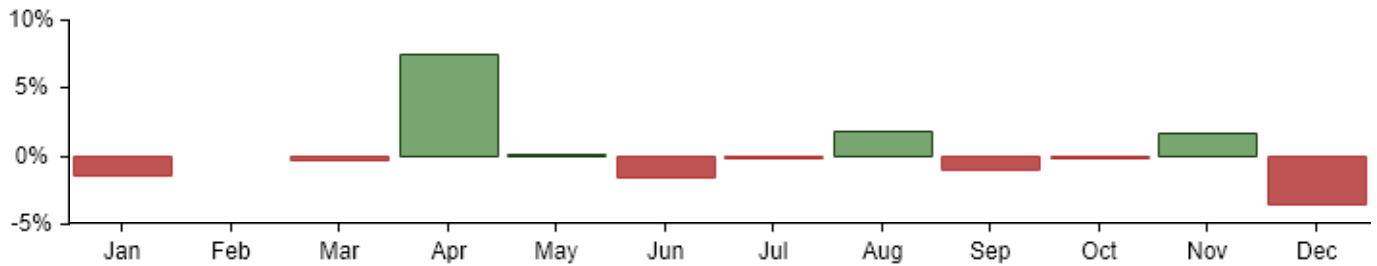
Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
Positive	07/22/22	06/30/22	\$2.57	\$2.37	8.4%
Positive	04/22/22	03/31/22	\$2.73	\$2.44	12.1%
Positive	01/25/22	12/31/21	\$2.18	\$1.77	23.2%
Positive	10/22/21	09/30/21	\$2.27	\$1.78	27.5%
Positive	07/23/21	06/30/21	\$2.80	\$1.64	70.7%
Positive	04/23/21	03/31/21	\$1.74	\$1.68	3.6%

RISK

	AXP	Industry	S&P 500
Best Monthly Return (5Y)	27.0%	19.4%	17.9%
Worst Monthly Return (5Y)	-24.8%	-21.3%	-16.4%
Beta 1-Year	1.16	1.06	0.99
Volatility 1-Year	0.35	0.28	0.21
Volatility 1Y Pctl.	34	-	-
Max Drawdown 1-Year	-30.9%	-30.4%	-23.5%
Max Drawdown 3-Year	-49.6%	-45.4%	-33.9%
Max Drawdown 5-Year	-49.6%	-45.1%	-33.9%

SEASONALITY

Ten-Year Seasonal Performance vs the S&P 500



5-YEAR RELATIVE PERFORMANCE VS S&P 500

Relative to the S&P 500 baseline, AXP has outperformed the S&P 500 by 20.7% in the past 5 Years.

AXP has outperformed its sector by 45.5% in the past 5 Years.

The Financial Services sector has underperformed the market by -24.8% in the past 5 Years.

Dividend Adjusted Return Sep 15, 2017 - Sep 16, 2022



Overall Rating vs. Peers

56

Ratings scores are relative to industry groups. They compare key metrics to rank stocks vs. their competitors. For example, higher growth than peers will score high even when the absolute growth is below the market average.

Growth vs Peers

Ticker	Company	Growth Rating vs. Peer	Sales QoQ Chg.	Eps QoQ Chg.	Sales Growth Next Y.	Sales 1Y Chg (%)	Sales 3Y Avg (%)	Sales 5Y Avg (%)
AXP	American Express	75	27.6%	-8.2%	12.4%	27.1%	4.9%	8.6%
PYPL	PayPal Holdings	72	9.1%	-	14.3%	10.7%	17.3%	17.5%
IX	ORIX	38	3.6%	-3.3%	-	7.0%	7.1%	4.4%
DFS	Discover Financial	31	-9.9%	-28.6%	8.2%	-0.6%	2.0%	4.7%
COF	Capital One Financial	28	11.6%	-34.9%	6.5%	10.8%	5.3%	4.3%

Valuation vs Peers

Ticker	Company	Valuation Rating vs. Peer	P/E	Forward P/E	PEG Trailing	P/S	P/B	5Y P/E Range
COF	Capital One Financial	85	4.4	5.6	0.2	1.3	0.7	3.8 -
IX	ORIX	80	8.7	-	2.7	1.7	0.8	4.5 - 14.2
DFS	Discover Financial	66	6.5	7.1	0.3	2.5	2.2	2.9 - 34.5
AXP	American Express	38	15.7	13.5	1.1	2.4	4.9	8.3 - 44.9
PYPL	PayPal Holdings	3	54.1	19.7	7.7	4.2	5.5	20.3 - 100+

Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
DFS	Discover Financial	79	0.0%	59.0%	38.1%	9.9% - 39.9%	0.8% - 4.9%
PYPL	PayPal Holdings	74	51.5%	14.0%	7.8%	10.1% - 26.8%	2.6% - 7.2%
COF	Capital One Finan...	66	0.0%	44.4%	30.8%	-0.2% - 19.6%	0.1% - 2.9%
AXP	American Express	64	0.0%	21.2%	15.8%	13.2% - 35.7%	1.5% - 4.3%
IX	ORIX	48	0.0%	21.5%	19.4%	6.4% - 11.7%	1.4% - 2.7%

Financial Strength vs Peers

Ticker	Company	Financial Strength Rating vs. Peers	Debt / Equity	Interest Coverage	Quick Ratio	Intangibles %	Solvency Ratio	Short % of Float
PYPL	PayPal Holdings	87	0.5	11.4	1.2	15.6%	6%	1.9%
DFS	Discover Financial	85	1.5	-	-	0.2%	28%	1.2%
COF	Capital One Financial	81	0.9	-	-	3.5%	28%	1.5%
IX	ORIX	70	1.6	-	-	-	14%	-
AXP	American Express	64	1.8	-	-	-	23%	1.3%

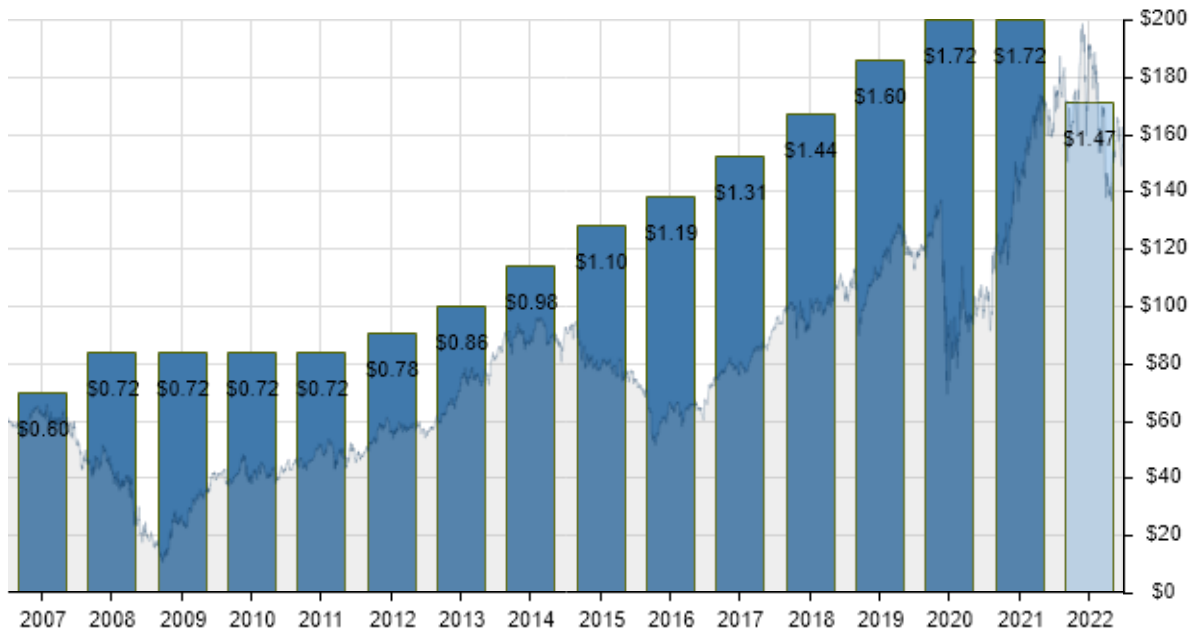
Dividends vs Peers

Ticker	Company	Dividends Rating vs. Peer	Div. Yield	TTM Yield	Price	Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
DFS	Discover Financial	61	2.4%	2.2%	\$100.91	\$2.40	10+	13.6%
COF	Capital One Financial	31	2.4%	2.4%	\$101.68	\$2.40	1	10.4%
AXP	American Express	17	1.4%	1.2%	\$153.08	\$2.08	0	19.4%
IX	ORIX	-	-	-	\$78.52	-	0	0.0%
PYPL	PayPal Holdings	-	-	-	\$94.00	-	0	-

Momentum vs Peers

Ticker	Company	Momentum Rating vs. Peer	1M Return	3M Return	6M Return	YTD Return	1Y Return	Beta 1Y	Volatility 1Y	Price vs 52-wk High (%)
AXP	American Express	67	-7.4%	11.7%	-14.7%	-5.6%	-4.8%	1.16	0.35	76.7%
DFS	Discover Financial	66	-8.1%	13.4%	-10.6%	-11.3%	-17.2%	1.22	0.39	75.6%
PYPL	PayPal Holdings	57	-7.9%	32.0%	-12.9%	-50.2%	-66.8%	1.66	0.57	33.3%
IX	ORIX	41	-5.9%	-8.3%	-20.2%	-22.9%	-21.2%	0.67	0.25	69.5%
COF	Capital One Financial	32	-11.9%	0.1%	-25.4%	-28.9%	-35.3%	1.23	0.38	58.2%

DIVIDEND DETAIL



CALENDAR YEAR DIVIDEND HISTORY

Year	Date	Pay Date	Text	Amount
2022 Dividends				\$1.47
	06/30/22	08/10/22	Regular	\$0.52
	04/07/22	05/10/22	Regular	\$0.52
	01/06/22	02/10/22	Regular	\$0.43
2021 Dividends				\$1.72
	10/07/21	11/10/21	Regular	\$0.43
	07/01/21	08/10/21	Regular	\$0.43
	03/31/21	05/10/21	Regular	\$0.43
	01/07/21	02/10/21	Regular	\$0.43
2020 Dividends				\$1.72
	10/08/20	11/10/20	Regular	\$0.43
	07/01/20	08/10/20	Regular	\$0.43
	04/02/20	05/08/20	Regular	\$0.43
	01/02/20	02/10/20	Regular	\$0.43
2019 Dividends				\$1.60
	10/03/19	11/08/19	Regular	\$0.43
	07/03/19	08/09/19	Regular	\$0.39
	04/04/19	05/10/19	Regular	\$0.39
	01/03/19	02/08/19	Regular	\$0.39
2018 Dividends				\$1.44
	10/04/18	11/09/18	Regular	\$0.39
	07/05/18	08/10/18	Regular	\$0.35
	04/05/18	05/10/18	Regular	\$0.35
	01/04/18	02/09/18	Regular	\$0.35

UPCOMING DIVIDEND

Ex-Dividend Date	06/30/22
Payment Date	08/10/22
Amount	\$0.52
Type	Regular

DIVIDEND RATE

Regular Dividend	\$0.52
Annual Dividend Rate	\$2.08
Annual Dividend Yield	1.4%
Trailing 12 Months Dividends	\$1.90
Trailing 12 Months Yield	1.2%

STATISTICS

Payout Ratio	19.4%
Dividend Coverage Ratio	515.3%
Consecutive Growth Years	0
3 Year Growth Rate	10.1%
5 Year Growth Rate	10.2%
10 Year Growth Rate	10.0%

FINANCIAL STATEMENT SUMMARY

USD in Millions	Chart	2017	2018	2019	2020	2021	TTM	CAGR
Income Statement								
Revenue		36,878	40,315	43,633	36,239	43,147	48,317	5.9%
Operating Income		10,227	11,451	12,127	9,151	9,280	10,260	0.1%
Net income		2,748	6,921	6,759	3,135	8,060	7,608	24.1%
Earnings per share diluted		\$2.99	\$7.91	\$7.99	\$3.77	\$10.02	\$9.78	28.6%
Average shares diluted		886	859	830	806	790	767	-3.0%
P/E Ratio		19.1	22.5	15.1	29.9	17.1	15.7	-4.2%
Balance Sheet								
Cash		32,879	27,381	24,274	32,826	21,522	25,363	-5.4%
Net Property, Plant and Equipm...		4,329	4,416	4,834	5,015	4,988	5,093	3.5%
Net Debt		26,203	34,142	40,003	12,004	19,396	17,116	-8.6%
Stockholders' Equity		18,261	22,290	23,071	22,984	22,177	23,235	5.2%
Cash Flow								
Operating Cash Flow		13,540	8,930	13,632	5,591	14,645	17,319	5.4%
Cap Ex		-1,062	-1,310	-1,645	-1,478	-1,550	-1,800	11.9%
Free Cash Flow		12,478	7,620	11,987	4,113	13,095	15,519	4.7%
Free Cash Flow per share		\$14.08	\$8.87	\$14.44	\$5.10	\$16.58	\$20.25	8.0%
Profitability								
Operating Margin		27.7%	28.4%	27.8%	25.3%	21.5%	21.2%	-5.5%
Return on Assets		1.5%	3.7%	3.4%	1.6%	4.3%	3.7%	20.9%
Return on Equity		14.5%	30.4%	28.7%	13.2%	35.7%	32.1%	18.4%
Return on Invested Capital		6.2%	11.6%	11.6%	7.6%	14.6%	13.4%	18.0%
Dividends								
Dividends Per Share		\$1.31	\$1.44	\$1.60	\$1.72	\$1.72	\$2.08	10.3%
Dividend Yield		1.4%	1.6%	1.4%	1.4%	1.1%	1.4%	-0.8%
Dividend Growth		-	9.9%	11.1%	7.5%	0.0%	20.9%	22.3%
Dividend Coverage		2.2x	5.4x	4.9x	2.2x	5.8x	5.2x	19.4%

VALUATION & PROFITABILITY HISTORY

Date →	TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings	15.7	26.7	16.1	14.6	31.5
Price / Cash Flow	6.8	13.0	30.3	6.5	6.6
Price / Book	4.9	5.3	4.1	4.2	4.8
Price / Tangible B...	4.9	5.3	4.1	4.2	4.8
Price / Sales	2.4	3.7	2.0	2.4	2.8
EV / EBITDA	-	-	-	-	-
Dividend Yield	1.4%	1.1%	1.6%	1.3%	1.3%
Shareholder Yield	8.7%	2.1%	5.9%	4.9%	4.1%
Gross Margin	0.0%	0.0%	0.0%	0.0%	0.0%
Net Margin	15.8%	18.5%	10.1%	16.7%	9.6%
Return on Assets	3.7%	3.8%	2.2%	3.5%	1.8%
Return on Equity	32.1%	27.1%	18.8%	29.6%	15.8%
ROIC	13.4%	13.0%	9.7%	12.2%	7.3%

WARNINGS

Name	Severity	Details
MACD Crossover	Low 	MACD Crossover Days: 1; MACD Divergence: -0.02

The MACD indicator has turned negative in the past week. This is a bearish signal among technical traders.

REPORT TIPS

Metric Definitions

Metric descriptions are available at stockrover.com/help/metrics/metric-overview

Quantitative Scores

Our scores analytics is to offer our concise analysis of a stock in powerful, but easy to digest format. Each of the composite score metrics are designed to use the best available accounting practices as well as source data from SEC filings. The scores are computed for a company vs. the market as a whole.

Fair Value

Fair value performs a forecasted discounted cash flow analysis of a company to determine the company's intrinsic value based on the expected future cash flows the company will produce. It basically determines what a company is worth based on how much cash flow it is expected to generate for you in the future, taking into account the time value of money and the predictability of those forecasted cash flows.

Peers

Peer ratings are computed from raking companies in the same

DISCLAIMER

Financial Statements and Historical Prices Provided by Morningstar. © 2022 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Stock Rover and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely.

The information provided does not constitute investment advice, nor does it constitute a recommendation to buy or sell any security. Stock Rover LLC and its content providers are not responsible for any losses resulting from trading decisions arising from any use of this information. Past performance is no guarantee of future results.

The information provided is as of the date written and is subject to change without notice

Additional data provided by [Zacks](#), [Intrinio](#), [Quandl](#), [Yodlee](#), [IEX Cloud](#)