

American Express Company (AXP)

Financial Services / Financial - Credit Services · New York Stock Exchange

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$313.59	\$211.8B	\$387.49	19.0	84.3%	34%	9/9	-2.9%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	3.4M	\$290.97	2.52	13.6%	13%	1.5	+180.7%

Operating globally, American Express Company and its affiliated entities deliver a comprehensive suite of charge and credit payment card solutions, alongside a variety of travel-related offerings. Its business structure is organized into three primary divisions: the Global Consumer Services Group, Global Commercial Services, and Global Merchant and Network Services. Among its core offerings are diverse payment and financing instruments, robust network infrastructure services, tools for managing accounts payable expenses, and comprehensive travel and lifestyle support. Furthermore, it facilitates merchant services such as acquisition, transaction processing, settlement, and point-of-sale marketing, providing vital information and assistance to businesses. The company also specializes in fraud mitigation and developing and managing customer loyalty initiatives. These products and services are made available to a broad clientele, encompassing individual consumers, small and mid-sized enterprises, and large corporate entities. Distribution channels include digital platforms (mobile and online applications), collaborations with third-party vendors and partners, direct communication methods like mail and telephone, dedicated internal sales forces, and direct response advertising campaigns. Established in 1850, American Express Company maintains its corporate headquarters in New York, New York.

SECTOR Financial Services INDUSTRY Financial - Credit Services EXCHANGE NYSE MARKET CAP \$211.8B EMPLOYEES 76,800 (SEC-filed) CEO Stephen Joseph Squeri
IPO 1972-06-01 COUNTRY US
200 Vesey Street, New York City, NY 10285 · Tel 212 640 2000 · americanexpress.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

56 / 100

Street mean **\$361.80** (10 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

ROUTINE SELLING — LOW SIGNAL

\$6M sold / 6 mo, zero open-market buys

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · AXP -2.9% · S&P 500 +15.9% · spread -18.8pp



7 Years vs S&P 500 · AXP +180.7% · S&P 500 +189.9% · spread -9.2pp



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

56

OF 100

Score Breakdown

Profitability	75/100
Growth	58/100
Momentum	83/100
Quality	80/100
Earnings Quality	70/100
Balance Sheet	50/100
Value	50/100
Risk (safety)	100/100
Overall	56.0/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
COF	63
MA	77
V	73
PYPL	64
SYF	56
GPN	23
AXP	56

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

56 / 100

IS Score 56.0 / 100 · -6.9 from peak of 63

Quarter	Business Quality
23 Q1	56
23 Q2	58
23 Q3	60
23 Q4	58
24 Q1	62
24 Q2	63
24 Q3	58
24 Q4	56
25 Q1	54
25 Q2	56
25 Q3	55
25 Q4	57
26 Q1	56

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

LEAN BULLISH

Technical Score 58 / 100 · Power +17 · 15 of 22 indicator votes bullish

Date	Price Structure
07-23	56
08-13	87
09-03	26
09-25	26
10-16	56

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

Both readings sit above the midpoint — business quality at 56 and price structure at 58 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 56.0	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 54 → 52 → 54 → 56	the direction matters more than the level
Technical vote share back above 50%	now 55%	price structure no longer broken
Institutional holder count rises two quarters running	peak 3,046 → now 3,025	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

6 SMART MONEY CONFLUENCE

EDGE · disclosure sources

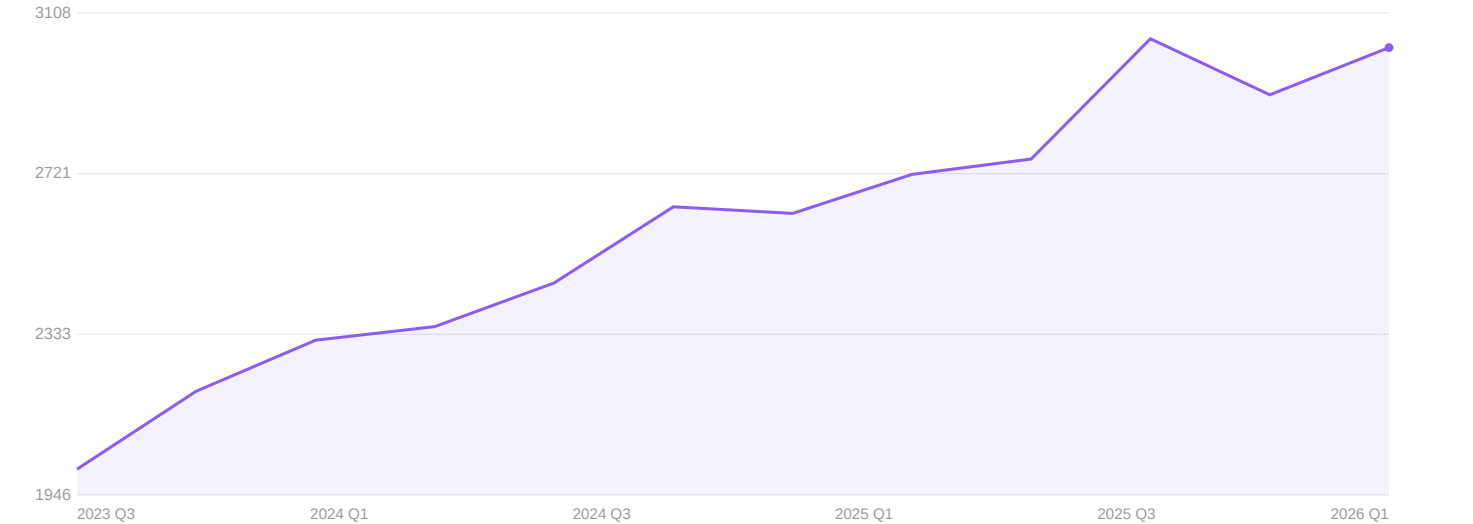
SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 5 buys 2026-09-15	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1399 up / 1327 down net +72 funds	INSTITUTIONS ADDED (13F) 114 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 3,046 · latest 3,025 (-21 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	3,025	581.0M	\$193.1B	85.7%
2026 Q1	2,911	578.3M	\$171.7B	85.3%
2025 Q4	3,046	586.4M	\$212.6B	86.5%
2025 Q3	2,756	582.4M	\$190.4B	85.9%
2025 Q2	2,719	595.6M	\$186.9B	87.8%
2025 Q1	2,625	597.8M	\$158.1B	88.2%
2024 Q4	2,641	598.2M	\$174.0B	88.2%
2024 Q3	2,457	589.6M	\$156.1B	87.0%
2024 Q2	2,352	603.9M	\$136.7B	89.1%
2024 Q1	2,319	609.6M	\$135.5B	89.9%
2023 Q4	2,196	612.4M	\$112.1B	90.3%
2023 Q3	2,008	612.0M	\$89.4B	90.3%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

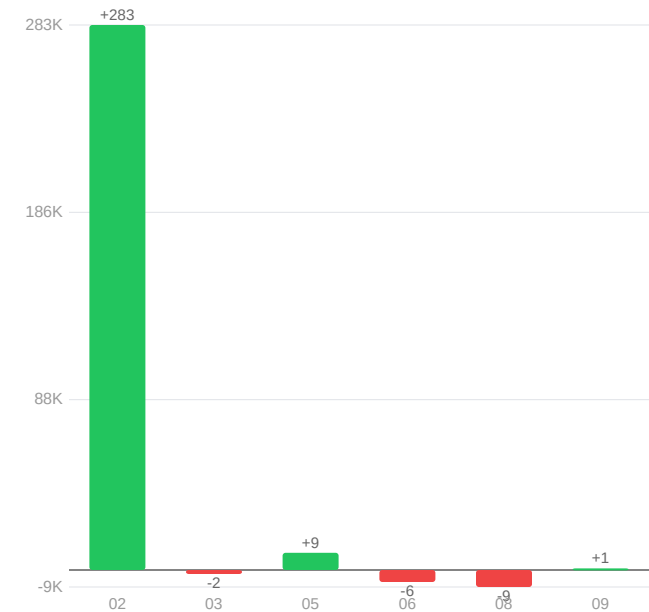
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Wardell Lisa W	director	2026-09-30	A-Award	120	—	10,575
Wallace Noel R.	director	2026-09-30	A-Award	116	—	1,091
Phillips Jr Charles E	director	2026-09-30	A-Award	60	—	10,591
Majoras Deborah P	director	2026-09-30	A-Award	58	—	5,199
Brennan John Joseph	director	2026-09-30	A-Award	212	—	29,784
Baltimore Thomas J Jr	director	2026-09-30	A-Award	116	—	10,529
Angelakis Michael J	director	2026-09-30	A-Award	58	—	1,971
Young Christopher David	director	2026-09-30	A-Award	128	—	21,179

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	5	18,916	\$6.3M	Counted
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Routine Selling — Low Signal	\$6.3M 5 txns / 6 mo	\$0.0M 0 txns / 6 mo	None active 3+ insiders / 21 days

10 FORM 144 PLANNED-SALE PIPELINE live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-06-15	Glenda Mcneal	7,033	\$2.4M
2026-03-06	Jessica Lieberm Quinn	3,032	\$0.9M
2026-02-19	Raymond D Joabar	14,000	\$4.8M
2026-02-12	Howard M Grosfield	8,134	\$2.8M
Trailing 12 mo	15 filings	314,133	\$107M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-03-26	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-15	2026-10-09
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-15	2026-10-09
Richard W. Allen	House	BUY	\$1,001 - \$15,000	2026-05-08	2026-06-17
Shelley Moore Capito	Senate	BUY	\$1,001 - \$15,000	2026-03-11	2026-04-05
Shelley Moore Capito	Senate	BUY	\$1,001 - \$15,000	2026-03-11	2026-04-05
Markwayne Mullin	Senate	BUY	\$1,001 - \$15,000	2025-12-29	2026-01-16
HOUSE 12-MO 32 trades 17 purchases		SENATE 12-MO 4 trades 4 purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

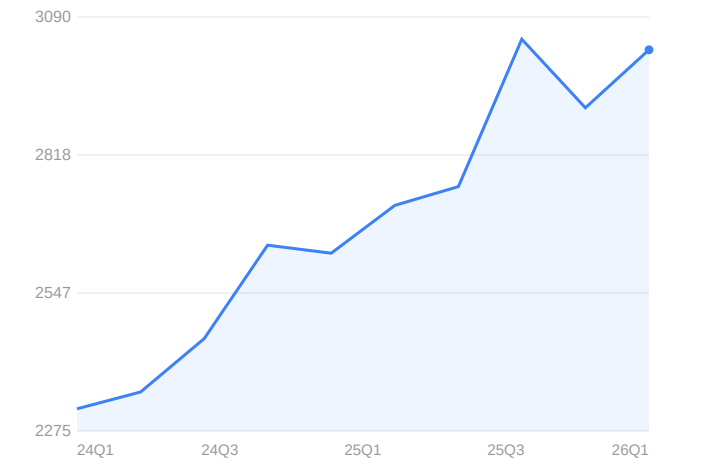
13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 2,911	13F SHARES 578M 85.3% of shares out	NEW / CLOSED 193 / 285 positions, QoQ	INCREASED / REDUCED 1,080 / 1,223 positions, QoQ	
PUT/CALL (13F) 1.24 option positions	FREE FLOAT 99.9% 674M sh			

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Smead Capital Management, Inc.	562,102	\$171M
Cacti Asset Management Llc	389,972	\$119M
Td Waterhouse Canada Inc.	328,420	\$99M
Douglas Lane & Associates, Llc	265,930	\$81M
Wealth Enhancement Advisory Servic	254,966	\$74M
Fjarde Ap-Fonden /Fourth Swedish N	194,541	\$59M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

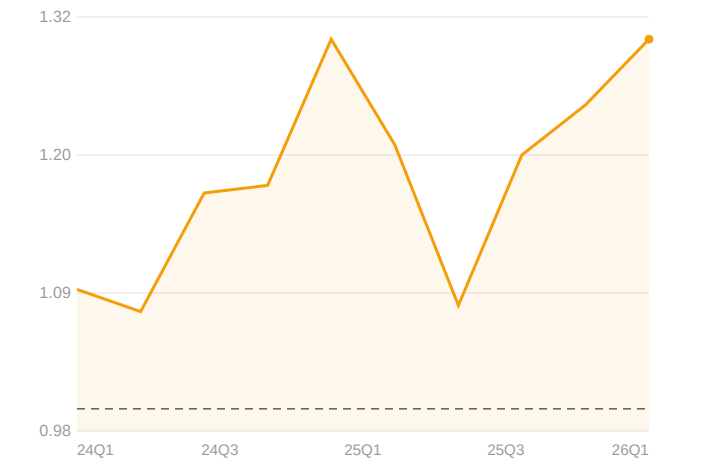
13F Filers Holding AXP — quarterly



2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.2%	\$4.9B
VSMPX	0.2%	\$4.9B
VTI	0.2%	\$4.9B
VTSAX	0.2%	\$4.9B
VFIAX	0.2%	\$4.2B
VFINX	0.2%	\$4.2B

Institutional Put/Call — quarterly

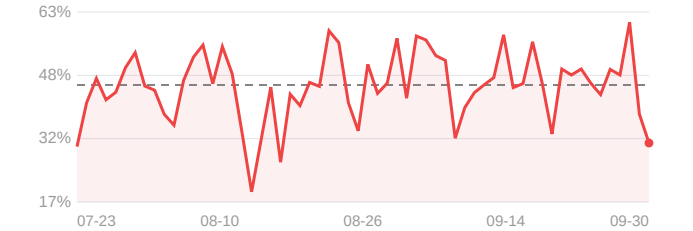


THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

14 SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

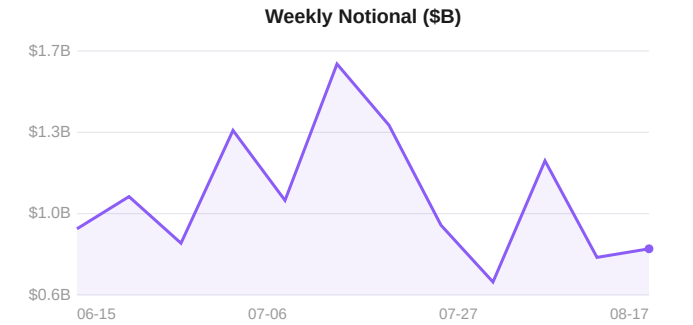


Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION	20-DAY AVG	TREND	BY MARKET CENTER
31.2%	46.2%	Rising	Q: 31% · N: 37% · B: 43%
2026-10-15	50-day 45.5%	20d vs 50d	latest session

15 DARK POOL ACTIVITY

EDGE · live ATS data

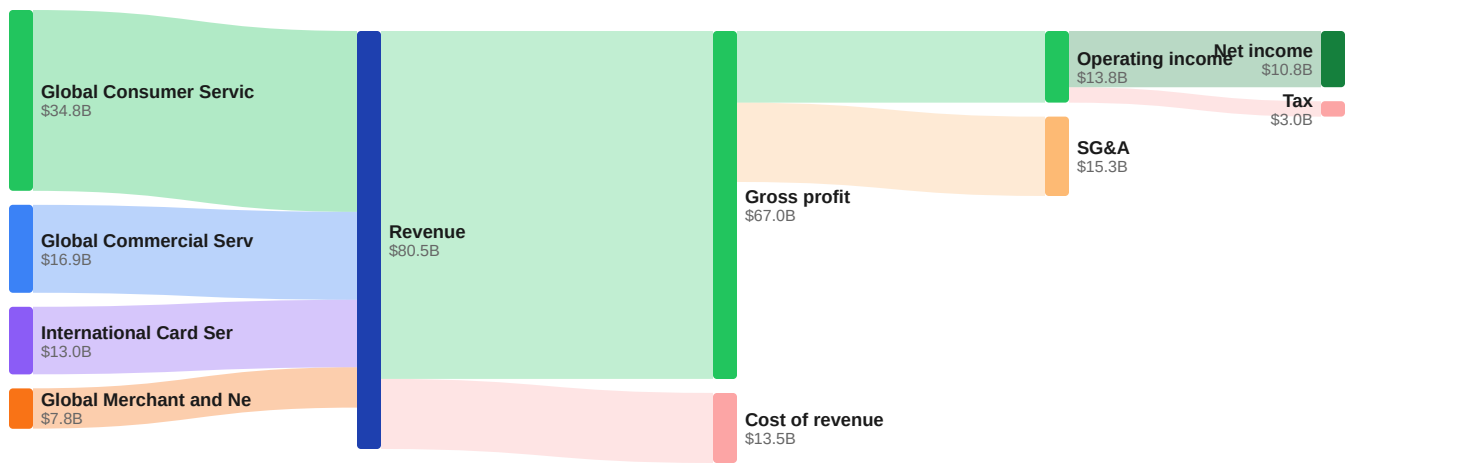


Where AXP Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	3.7M	33 sh
Ubsa Ubs Ats	2.6M	33 sh
Sgmt Sigma X2	1.8M	30 sh
Ebxl Level Ats	1.4M	20 sh
Mstx Ms Trajectory Cross (Ats-1)	1.1M	26 sh
Mlix Instinct X	1.1M	44 sh

16 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of American Express Company revenue goes. All values FY2025 filings, live.

17 GEOGRAPHIC REVENUE

live segmentation

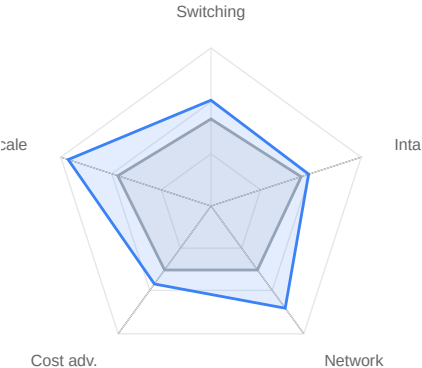
REGION	REVENUE	SHARE
United States Geographic Region	\$56.0B	78%
EMEA Geographic Region	\$7.1B	10%
JAPA Geographic Region	\$5.2B	7%
LACC Geographic Region	\$4.2B	6%
Other Unallocated	\$-271M	-0%

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

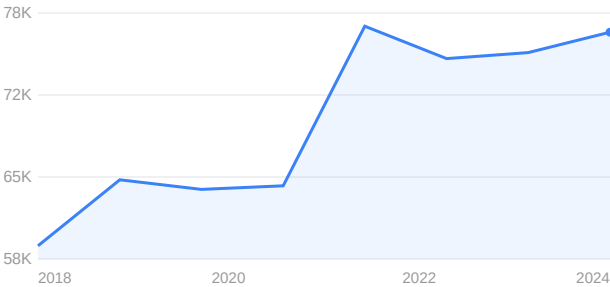
18 MOAT & COMPETITIVE POSITION

LIVE MODEL · 72/100 WIDE

Moat score 72/100 — Wide; primary source Efficient Scale.



3.8 · Employees (SEC filings)



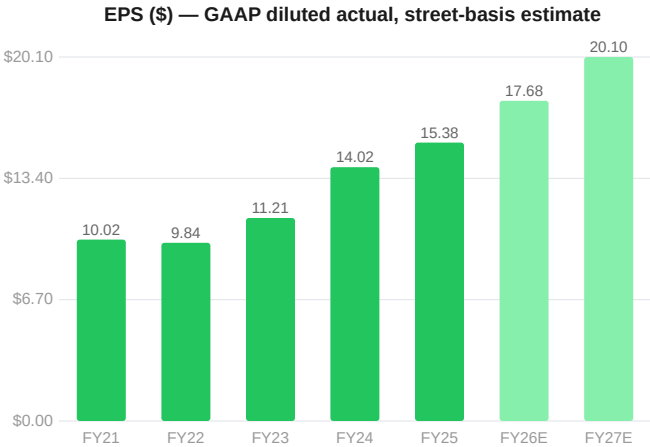
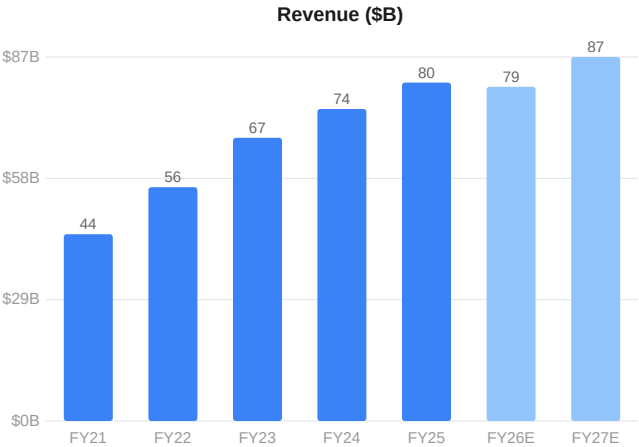
19 CORPORATE INFORMATION — KEY OFFICERS

76,800 employees

OFFICER	TITLE
Stephen Joseph Squeri	Chairman & Chief Executive Officer
Ravikumar Radhakrishnan	Executive Vice President & Chief Information Officer
Christophe Le Caillec	Chief Financial Officer
Howard Martin Grosfield	Group President of US Consumer Services

20 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus

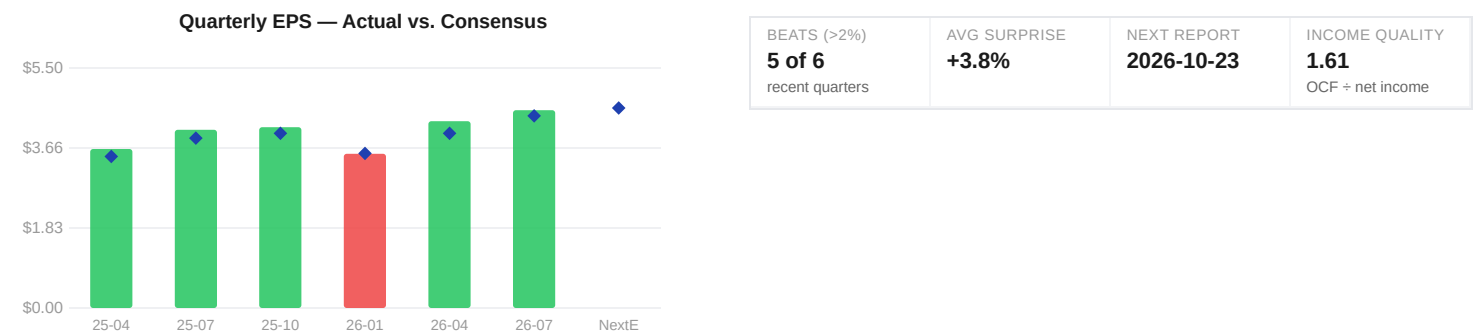


Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

21 ESTIMATE VS. ACTUAL & SURPRISES

live data



22 REPORTED VS. CONSENSUS — FULL HISTORY

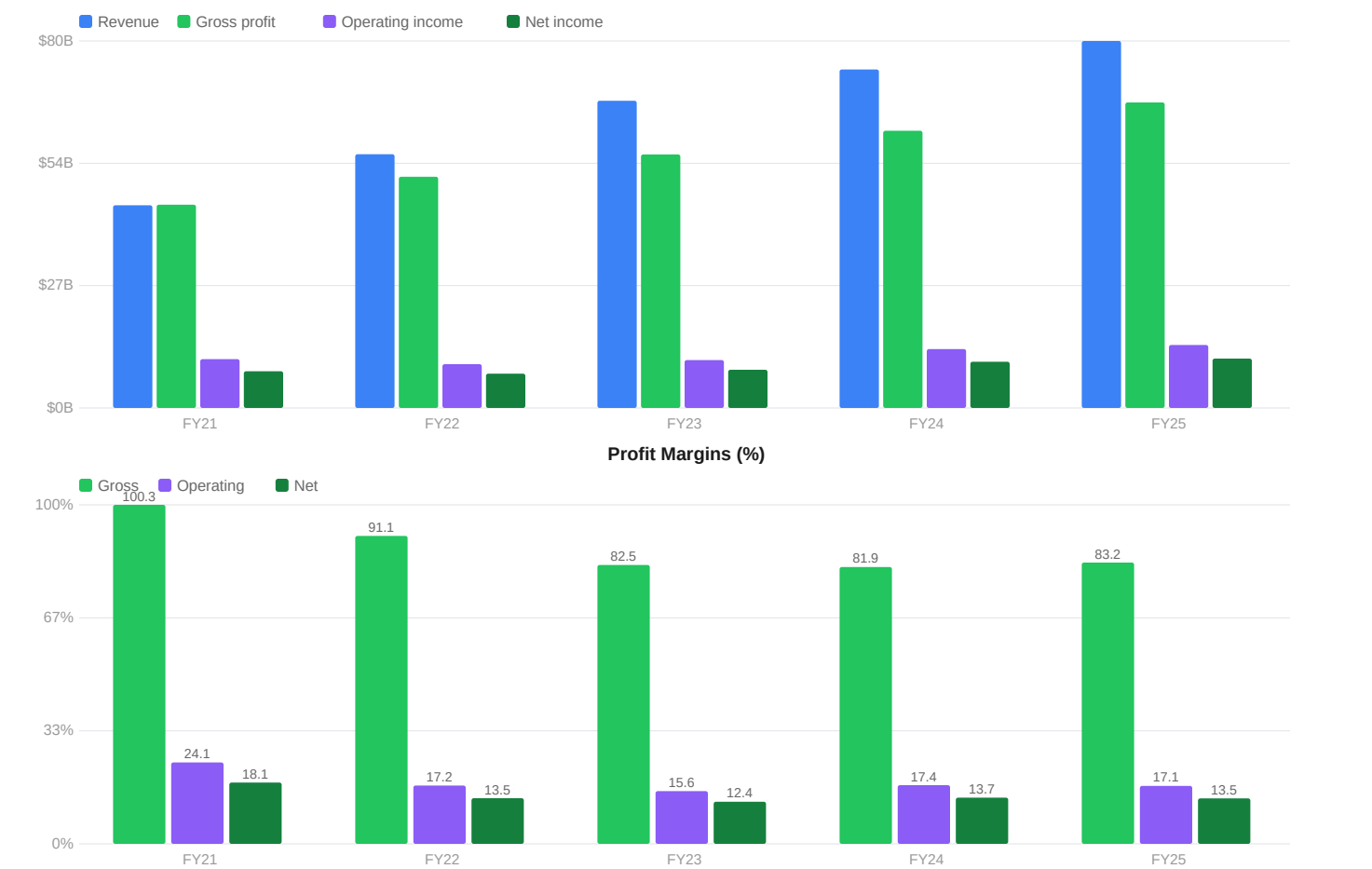
0 quarters · live data

BEAT RATE —% 0 of 0 quarters		CURRENT STREAK 0 longest 0		AVG EPS SURPRISE —% median —%		SURPRISE TREND — last 4 vs prior 4	
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE	

Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

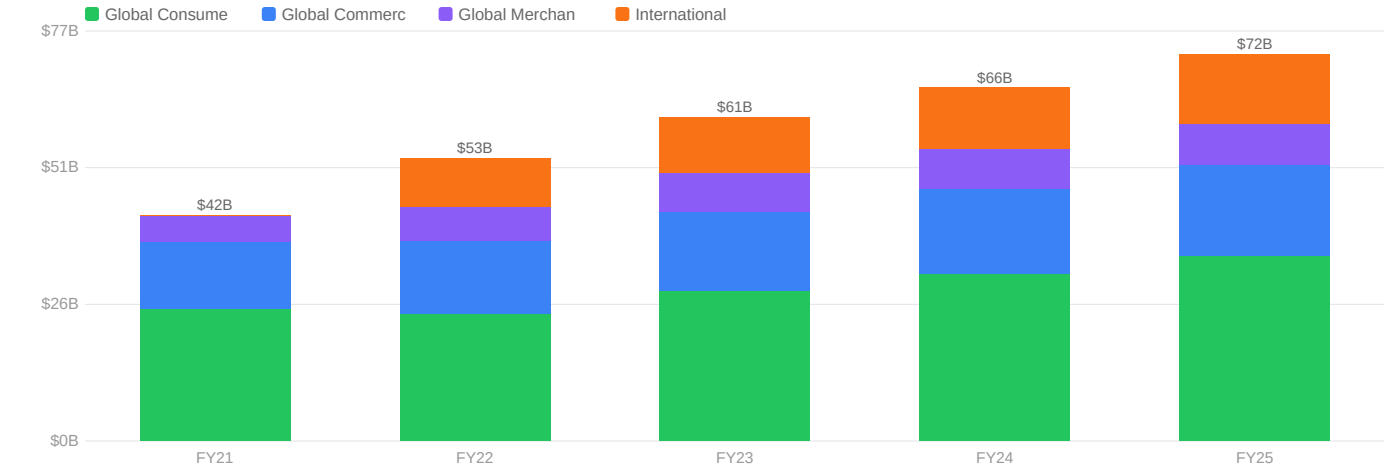
INCOME TRENDS — 5 YEAR

live financials



NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+15.9%	+25.2%	+21.1%	+10.1%	+8.4%
Gross profit	+41.4%	+13.7%	+9.7%	+9.3%	+10.2%
Operating income	+148.8%	-10.3%	+9.7%	+22.7%	+7.0%
Net income	+157.1%	-6.8%	+11.4%	+21.0%	+7.0%

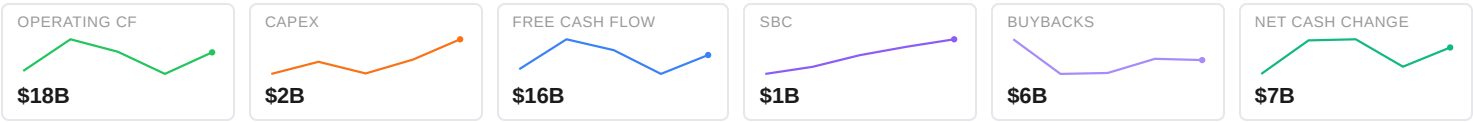
23 INCOME STATEMENT — FULL

live financials

\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	44.4	55.6	67.4	74.2	80.5	
Cost of revenue	-0.1	4.9	11.8	13.4	13.5	
Gross profit	44.6	50.7	55.6	60.8	67.0	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	11.5	12.7	13.3	14.2	15.3	
Operating income	10.7	9.6	10.5	12.9	13.8	
EBITDA	12.4	11.2	12.2	14.6	15.6	
D&A	1.7	1.6	1.7	1.7	1.8	
Pretax income	10.7	9.6	10.5	12.9	13.8	
Income tax	2.6	2.1	2.1	2.8	3.0	
Net income	8.1	7.5	8.4	10.1	10.8	
Diluted EPS (\$)	10.02	9.84	11.21	14.02	15.38	
Diluted shares (M)	790	752	736	713	696	

CASH FLOW TRENDS

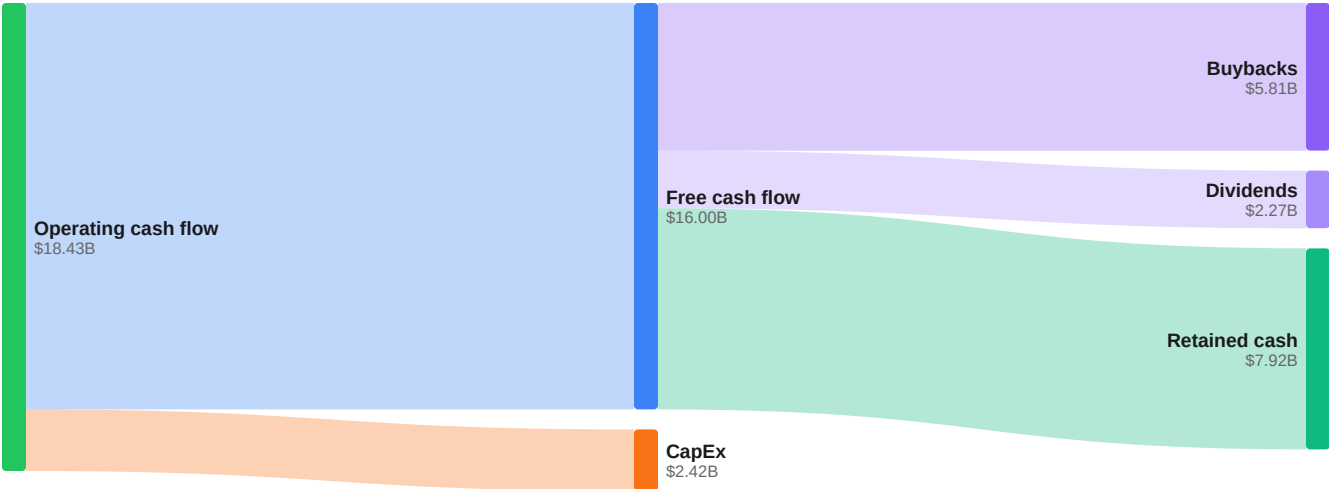
live data



NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

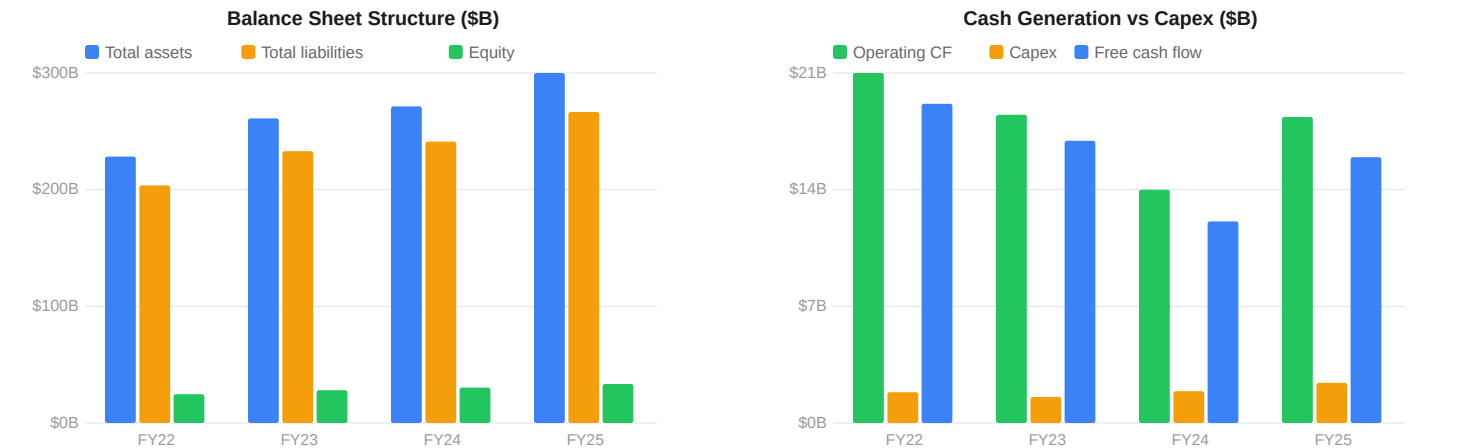
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	33.5	46.5	40.6	47.7	
ST investments	4.9	2.1	1.0	0.8	
Receivables (net)	0.0	0.0	59.2	0.0	
Total current assets	38.4	48.7	41.5	48.5	
PP&E (net)	5.2	5.9	6.2	7.1	
Goodwill + intangibles	3.9	3.9	4.3	5.0	
Total assets	228.4	261.1	271.5	300.1	
Accounts payable	12.1	13.1	13.9	14.7	
Short-term debt	1.3	1.3	1.4	1.4	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	125.8	145.6	156.8	170.8	
Long-term debt	42.6	47.9	49.7	56.4	
Total liabilities	203.6	233.1	241.2	266.6	
Shareholders' equity	24.7	28.1	30.3	33.5	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	7.5	8.4	10.1	10.8	
D&A	1.6	1.7	1.7	1.8	
Stock-based compensation	0.4	0.5	0.5	0.6	
Working capital change	10.2	3.8	(1.9)	0.9	
Operating cash flow	21.1	18.6	14.1	18.4	
Capital expenditures	(1.9)	(1.6)	(1.9)	(2.4)	
Investing cash flow	(33.7)	(24.4)	(24.4)	(22.9)	
Buybacks	(3.5)	(3.7)	(6.0)	(5.8)	
Dividends paid	(1.6)	(1.8)	(2.0)	(2.3)	
Debt issuance / (repay)	3.6	4.9	2.1	6.2	
Financing cash flow	24.5	18.4	4.4	11.2	
Free cash flow	19.2	17.0	12.1	16.0	

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY



24 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	35.7%	32.1%	31.7%	34.7%	34.0%	34%	
ROA	4.2%	3.6%	3.4%	3.8%	3.8%	3.7%	
ROIC	20.9%	24.8%	29.3%	25.4%	25.4%	13.0%	
Gross margin	100.3%	91.1%	82.5%	81.9%	83.2%	84.3%	
Operating margin	24.1%	17.2%	15.6%	17.4%	17.1%	27.2%	
Net margin	18.1%	13.5%	12.4%	13.7%	13.5%	13.6%	
EBITDA margin	27.9%	20.2%	18.1%	19.6%	19.4%	29.4%	
FCF margin	29.5%	34.7%	25.2%	16.4%	19.9%	—	
VALUATION							
P/E	14.84	14.13	15.88	20.41	23.44	19.0	
P/B	5.40	4.30	4.74	6.83	7.59	6.2	
P/S	2.69	1.92	1.97	2.79	3.16	2.52	
P/FCF	9.14	5.52	7.82	17.03	15.87	14.1	
EV/EBITDA	10.99	9.96	10.97	14.85	16.90	9.1	
EV/Revenue	3.06	2.02	1.98	2.92	3.27	2.7	
Earnings yield	6.7%	7.1%	6.3%	4.9%	4.3%	5.38%	
FCF yield	10.9%	18.1%	12.8%	5.9%	6.3%	7.11%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.27	0.31	0.33	0.26	0.28	1.55	
Quick ratio	0.27	0.31	0.33	0.26	0.28	1.55	
Debt / equity	1.85	1.78	1.75	1.69	1.73	1.72	
Debt / assets	21.7%	19.2%	18.8%	18.8%	19.2%	19.2%	
Net debt / EBITDA	1.33	0.49	0.04	0.66	0.59	0.56	
Interest coverage	8.33	3.47	1.53	1.56	1.68	—	

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.23	0.27	0.28	0.28	0.28	0.27	
Receivables turnover	15.59	40.98	—	2.50	2.72	0.4	
DSO (days)	23	9	0	146	134	969	
DPO (days)	—	838	391	367	387	428	
Cash conversion cycle	—	-829	-391	-221	-252	541	
GROWTH (YoY)							
Revenue growth	16.1%	24.5%	21.8%	10.2%	8.4%	—	
Net income growth	157.1%	-6.8%	11.4%	21.0%	7.0%	—	
EPS growth	169.5%	-3.9%	14.5%	24.7%	9.4%	—	
FCF growth	218.4%	46.8%	-11.6%	-28.6%	31.9%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	10.48	10.07	11.53	14.39	15.75	16.88	
Book value / share	28.84	33.12	38.65	42.99	48.65	50.56	
Revenue / share	57.78	74.16	92.78	105.40	116.95	124.00	
FCF / share	17.03	25.77	23.41	17.24	23.26	22.20	
Cash / share	31.86	51.46	67.01	58.96	70.54	67.20	
SHAREHOLDER RETURN & SCORES							
Buyback yield	7.7%	3.3%	2.7%	2.9%	2.3%	3.26%	
Altman Z-Score	0.50	0.33	0.39	0.55	0.62	1.5	
Piotroski F-Score	8	7	8	8	8	9/9	
Beneish M-Score	-2.58	-3.30	-2.43	-2.46	-3.41	-0.75	

25 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	9 / 9	Strong		
Altman Z-Score	1.5	Distress (<1.81)	Distress	
Income quality	1.61	Cash-backed	OCF ÷ net income	
Beneish M-Score	-0.75	Elevated	vs -2.22 threshold	

26 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.78	Revenue stability	0.98
Interest burden		0.65	Earnings stability	0.91
Operating margin		27.2%	Earnings persistence	0.95
Asset turnover		0.28×	Revenue CAGR 3y	10.7%
Financial leverage		9.07×	EPS CAGR 3y	18.9%
= ROE		34%	FCF CAGR 3y	0.6%

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

SHAREHOLDER RETURN PROFILE				live
BUYBACK YIELD	DIVIDEND YIELD	TOTAL SHAREHOLDER RETURN	SBC / REVENUE	
3.26%	1.17%	4.30%	0.7%	
		cash yield	dilution pressure	



28 PEER COMPARISON							live peer engine
COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
COF	\$123.8B	12.5	9%	15.2%	+36.7%	7/9	-0.3%
MA	\$540.9B	33.9	241%	47.3%	+16.0%	7/9	+12.3%
V	\$751.7B	34.2	61%	48.4%	+14.4%	5/9	+20.3%
PYPL	\$48.5B	10.6	24%	12.7%	+5.7%	6/9	-14.0%
SYF	\$24.0B	7.5	21%	18.9%	-2.4%	7/9	—
GPN	\$22.1B	-21.5	-4%	-0.3%	+14.8%	2/9	—
AFRM	\$22.0B	13.0	45%	—	+29.8%	6/9	—
C	\$208.4B	12.0	8%	12.9%	+3.9%	5/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

29 ANALYST CONSENSUS & ESTIMATES

live consensus

Hold

57 Analysts

Str Sell (0)

Sell (4)

Hold (30)

Buy (23)

Str Buy (0)

MEAN TARGET (QTR)

TARGET VS. PRICE

NEXT REPORT

\$361.80

+15.4%

2026-10-23

10 targets

last-quarter mean

street \$4.58

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$79.47B	\$79.70B / \$79.20B	\$17.68	\$18.13 / \$17.43	22
FY2027	\$86.57B	\$87.23B / \$84.64B	\$20.10	\$20.39 / \$19.90	22
FY2028	\$93.76B	\$95.63B / \$89.89B	\$23.04	\$24.15 / \$21.42	16

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

30 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$361.17	+15.2%	6
Last Quarter	\$361.80	+15.4%	10
Last Year	\$373.81	+19.2%	42
All Time	\$274.02	-12.6%	121

Rolling mean of published targets vs. last close \$313.59. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

B+

DCF4/5ROE5/5ROA5/5DEBT/EQ2/5P/E2/5P/B1/5

Independent quant composite as of 2026-10-16; components scored 1–5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

31 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

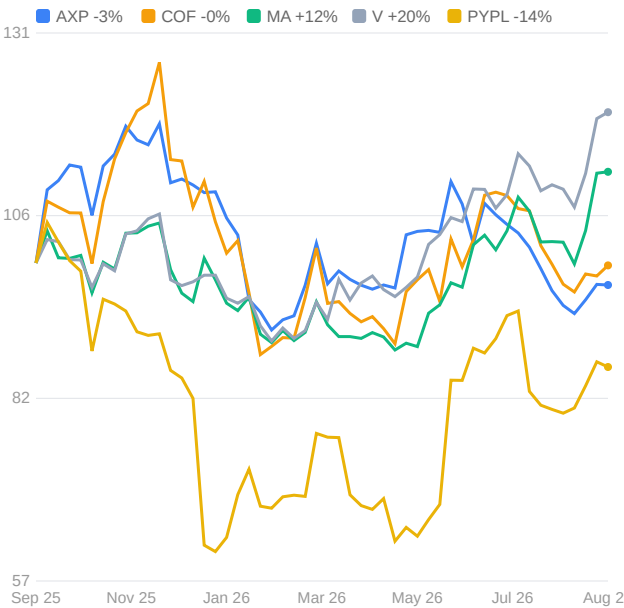
AXP -2.9% vs S&P 500 +15.9% — spread -18.8pp



Sector — XLF +7.2%



Peer Set — indexed to 100



All series indexed to 100 at the start of the window, adjusted closes.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,20) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$306.52	+7.07	+2.31%	Above
SMA 50	\$321.22	-7.63	-2.38%	Below
SMA 200	\$328.59	-15.00	-4.56%	Below
EMA 9	\$309.60	+3.99	+1.29%	Above
EMA 21	\$310.35	+3.24	+1.04%	Above
EMA 50	\$317.74	-4.15	-1.31%	Below
EMA 200	\$325.65	-12.06	-3.70%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

32 TECHNICAL POWER SCORE

EDGE · site engine · 58/100 composite

TECHNICAL VERDICT

LEAN BULLISH

Power Score +17

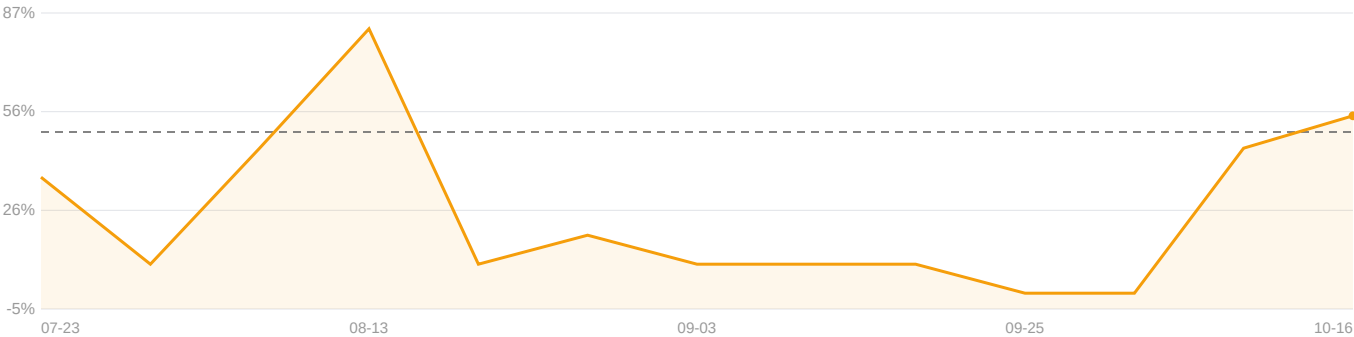
15 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%		44
Momentum 25%		82
Volume 20%		62
Volatility 10%		50
Patterns 15%		50

LEAN BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



THIS WEEK

55% bullish
of 11 price-based votes

4 WEEKS AGO

9%
+46 pts since

12 WEEKS AGO

36%
+19 pts since

READ

Improving
week-over-week trajectory

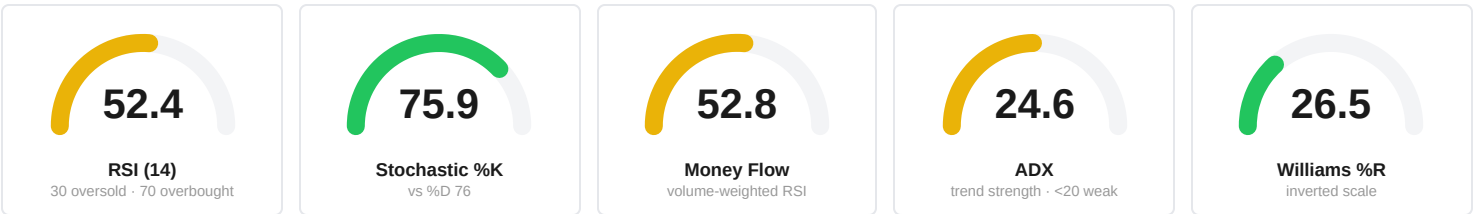
INDICATOR VOTE GRID

15 bull / 7 bear

● Price vs SMA 20	\$306.52	● Price vs SMA 50	\$321.22	● Price vs SMA 200	\$328.59
● EMA 9/21 Cross	309.6/310.4	● SMA 50/200	Death	● ADX Direction	ADX 25
● Supertrend	\$317	● Parabolic SAR	\$305	● SMA Slope	0.100
● RSI	52.4	● Stochastic K/D	76/76	● StochRSI K/D	88/85
● Williams %R	-27	● CCI	177	● TSI vs Signal	-13.9
● CMO	4.8	● ROC	3.89%	● OBV Signal	Distrib
● Chaikin MF	0.130	● MFI	53	● Force Index	2M
● Elder Ray Bull	9.50				

INDICATOR GAUGES

site technicals-tab style



33 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$311.86 / \$316.97 / \$320.06	S1 / S2	\$308.77 / \$303.66
Bollinger (20,2)	\$298.52 – \$314.52	Squeeze	ON
52-wk range	\$290.05 – \$387.49	Off 52-wk high	-19.1%
ATR (14)	\$5.85 (1.9%)	Historical vol	16.9%

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

34 SEASONALITY — 20-YEAR AVERAGES											live model · win rates shown
-0.7% Jan 55%	-1.2% Feb 50%	+1.0% Mar 57%	+7.5% Apr 75%	+0.9% May 60%	-0.9% Jun 45%	+1.0% Jul 40%	+1.8% Aug 60%	-0.8% Sep 50%	+1.5% Oct 65%	+3.8% Nov 75%	-0.3% Dec 55%

Sample: 20 years — treat short histories as suggestive, not statistical.

35 RISK INDICATORS			computed from live price history
COMPUTED FROM LIVE WEEKLY PRICES		AXP	S&P 500
Weekly volatility (σ , 1y)		3.53%	1.83%
Best / worst week (1y)		+9.8% / -8.4%	—
Max drawdown (5y, monthly)		-45.7%	—
1-week VaR (95%)		-6.1%	—
Beta (5y)		1.05	1.00

36

EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

AXP EQUITY WEATHER (LIVE)

RAINY · -20

Trend

-42

Momentum

+29

Volume

-42

Volatility

-30

Breadth

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

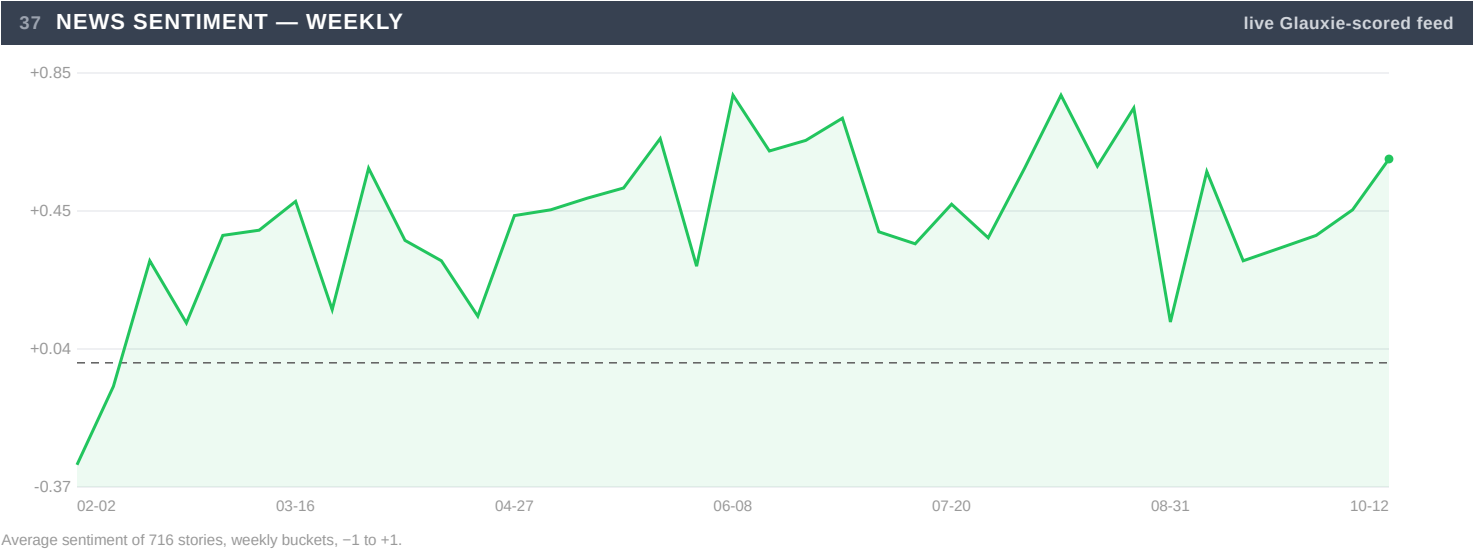
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

OVERALL	TREND	MOMENTUM	VOLUME
-20.4	-42.0	+29.2	-41.8
+0.3 vs industry	-14.1 vs industry	+41.2 vs industry	-16.8 vs industry

READING	AXP	FINANCIAL - CREDIT SERVICES N=681	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-20.4	-20.7	-16.3	-20.5
Trend	-42.0	-27.8	-12.5	-21.3
Momentum	+29.2	-12.0	-4.4	-15.8
Volume	-41.8	-25.0	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

39 EXECUTIVE COMPENSATION

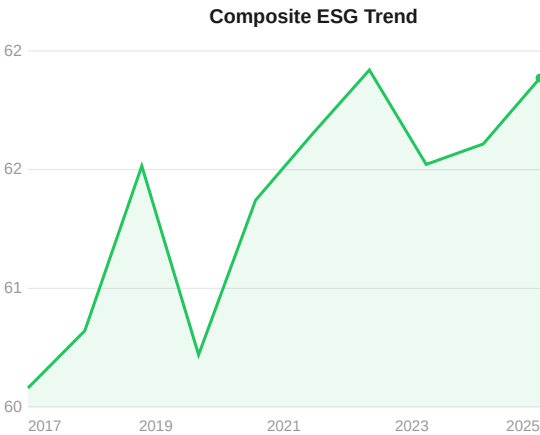
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
S.J. Squeri Chairman and CEO	\$46.2M	51% equity+incentive
D.E. Buckminster Former Vice Chairman	\$15.6M	39% equity+incentive
C.Y. Le Caillec Chief Financial Officer	\$13.1M	38% equity+incentive
H.M. Grosfield President, U.S. Consumer Serv	\$13.1M	38% equity+incentive
R.D. Joabar Group President, Global Commerci	\$12.6M	40% equity+incentive

40 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	63
Social	65
Governance	59
Composite ESG	62



41 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-10-15	Regulation FD	7.01
2026-10-08	Regulation FD	7.01
2026-09-15	Regulation FD	7.01
2026-08-17	Regulation FD	7.01
2026-08-12	Bylaws Amendment; Other Events; Exhibits	5.03,8.01,9.01
2026-08-05	Other Events	8.01
2026-07-24	Earnings Release; Regulation FD; Exhibits	2.02,7.01,9.01
2026-07-15	Regulation FD	7.01

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

42 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

43 DISCLOSURES

DISCLOSURES. This document is produced by InsiderStreet.ai from live production data. It is not investment advice, not an offer or solicitation to buy or sell any security, and not a recommendation tailored to any person. Data is sourced as of the dates shown and may no longer be current. InsiderStreet.ai is not a registered investment adviser or broker-dealer. Investing involves risk, including loss of principal. Past performance does not guarantee future results. Do not make any investment decision based on this document. © 2026 InsiderStreet.ai — all rights reserved. Redistribution prohibited.

44 DATA PROVENANCE FOR THIS REPORT sources · coverage · method

DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT
Price & volume	market_db.historical_prices	52 rows
Fundamentals	income_statements_annual	6 rows · 2020 to 2025
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-10-23 to 2026-07-24
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	135 rows · 1992 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-06-30 to 2026-09-30
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	1 rows · 2026-03-26
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31
ETF & fund holding	etf_holdings_changelog (30d)	1 record
Peer set	stock_peers_dynamic	8 rows
Industry medians	industry_medians	1 record
Congressional trades	congress_db (House + Senate)	1 record
ESG	fact/esg_disclosures	1 record

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.