

American Express Co. in Payments and Lending

January 2025

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INTRODUCTION

Scope Key company facts Financial assessment: Balance sheet Financial assessment: Income analysis Financial assessment: Expense analysis American Express corporate activity (1/2) American Express corporate activity (2/2) Executive structure SWOT: American Express Co Key opportunities and challenges Company growth in 2022 and 2023 outperformed the market average American Express card growth outpaces competitors Global operator landscape Global issuing landscape International network product breakdown American Express maintains a strong presence across all global regions American Express leads charge cards and keeps a major presence in commercial credit cards American Express keeps gaining ground as it continues to expand its global network India is expected to be the world's fastest-growing card payment market Middle East and Africa region offers the greatest growth potential Broaden American Express global merchant acceptance American Express' growth strategy keeps focus on expanding B2B and digital segments Global surge in the popularity of mobile payments as a preferred payment method Upcoming regulations expected for Buy Now, Pay Later (BNPL) services American Express maintains robust marketing and business development investment Younger generations and the small business sector are focus of new marketing initiatives Recommendations Data parameters and report definitions

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