

\$267.35 **-\$2.63 (-0.97%)** as of Friday's close

Cap (\$M USD)
\$188,333

P/E
19.7

EPS (1Y)
25.6%

Dividend
\$2.80

Last Filing
06/28/24

52-wk Range

\$141.03  \$286.36

Sales (\$M)
63,162

Forward P/E
17.7

Sales (1Y)
7.9%

Div. Yield
1.1%

Next Earnings
01/24/25

Dividend Adjusted Return Oct 25, 2023 - Oct 25, 2024

AXP 267.35 (+87.3%) **Financial Services 113.38 (+48.7%)** **S&P 500 5808.12 (+38.6%)**



AXP has outperformed the S&P 500 by 48.7% in the past year.

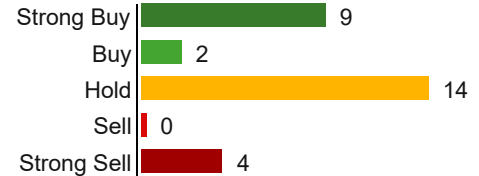
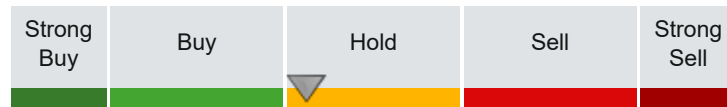
AXP has outperformed its sector by 38.6% in the past year.

The Financial Services sector has outperformed the market by 10.1% in the past year.

ANALYST CONSENSUS

Hold

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



QUANTITATIVE SCORES

Fair Value

-

Low

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

Margin of Safety

15%

Confidence ⓘ

Value Score

84

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

53

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

66

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

41

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 74,600

Homepage www.americanexpress.com

Headquarters New York, NY

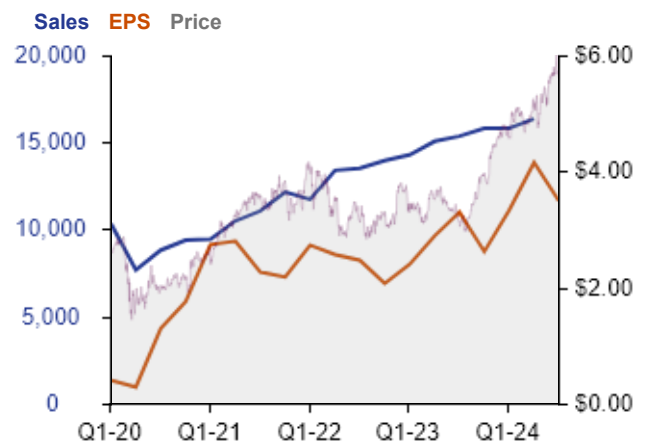
VALUATION SUMMARY

	AXP	Industry	S&P 500
Value Score	84	66	69
Price / Earnings	19.7	24.0	30.5
Price / Sales	3.0	4.9	3.2
Price / Free Cash Flow	14.6	15.4	32.7
Price / Book	6.3	4.9	5.3
Price / Tangible Book	6.3	68.0	500+
EV / EBITDA	-	26.4	25.8
EPS Predict. Pctl.	80	65	68
Piotroski F Score	5	6	7
5-Year P/E Range	8.3	44.9	
5-Year P/B Range	2.4	6.8	
5-Year P/S Range	1.4	4.0	



GROWTH SUMMARY

	AXP	Industry	S&P 500
Growth Score	66	59	78
Sales Growth			
Sales Growth Next Year	8.0%	9.4%	10.8%
Sales 1-Year Chg (%)	7.9%	10.1%	7.1%
Sales 3-Year Avg (%)	16.2%	15.1%	9.3%
Sales 5-Year Avg (%)	8.2%	10.3%	12.5%
EPS Growth			
Next Yr. Growth Est.	13.2%	13.3%	14.7%
EPS 1-Year Chg (%)	25.6%	13.7%	7.0%
EPS 3-Year Avg (%)	11.8%	11.6%	8.2%
EPS 5-Year Avg (%)	10.1%	12.0%	10.1%

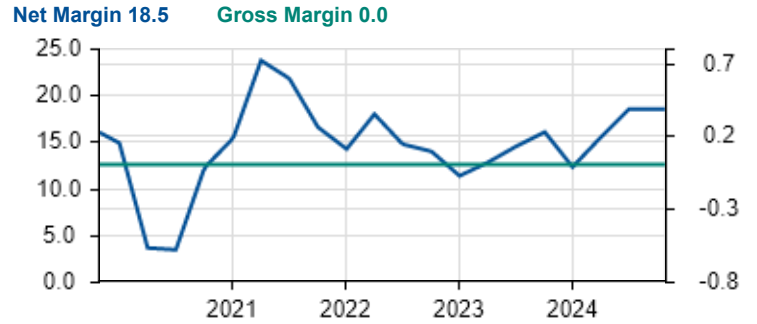


PEERS ANALYSIS SUMMARY

Ticker	Company	Cap (\$M USD)	P/E	Div. Yield	1M Return	1Y Return	Margin of Safety	Value Score	Growth Score	Quality Score
MA	Mastercard	\$468,716	38.8	0.5%	3.8%	32.1%	-6%	65	97	98
AXP	American Express	\$188,333	19.7	1.1%	0.7%	88.5%	-	84	66	53
PYPL	PayPal Holdings	\$83,524	19.8	-	5.6%	58.7%	-1%	86	85	94
COF	Capital One Finl	\$61,524	15.2	1.5%	10.2%	84.7%	-	98	58	53
DFS	Discover Finl	\$37,384	12.0	1.9%	9.5%	89.3%	-	97	45	56
SYF	Synchrony Finl	\$21,472	7.2	1.8%	14.4%	104.4%	-	99	60	57
SOFI	SoFi Techs	\$11,714	-	-	42.2%	55.2%	-	34	53	41
ALLY	Ally Financial	\$10,488	14.8	3.5%	-0.6%	52.1%	-	98	51	53
OBDC	Blue Owl Capital	\$5,911	8.5	9.8%	4.8%	27.8%	8%	82	75	64
CACC	Credit Acceptance	\$5,690	33.4	-	6.9%	14.5%	-16%	90	76	44
OMF	OneMain Holdings	\$5,565	9.6	9.0%	3.3%	42.5%	-	98	56	38
QFIN	Qifu Technology	\$5,344	8.3	3.4%	33.3%	149.9%	-	95	60	70

PROFITABILITY SUMMARY

	AXP	Industry	S&P 500
Quality Score	53	53	76
Gross Margin	0.0%	14.9%	29.7%
Operating Margin	27.6%	20.3%	14.5%
Net Margin	15.6%	13.5%	10.6%
Return on Assets	3.8%	10.5%	10.5%
Return on Equity	32.9%	49.4%	34.8%
ROIC	21.2%	34.1%	24.2%



RETURNS SUMMARY

	AXP	Industry	S&P 500
Sentiment Score	41	51	56
5-Day Return	-3.4%	-2.5%	-1.0%
1-Month Return	0.7%	5.9%	1.5%
YTD Return	44.4%	17.4%	22.9%
1-Year Return	88.5%	32.4%	40.6%
3-Year Return	52.5%	4.6%	32.9%
5-Year Return	142.2%	51.5%	107.7%
Beta 1-Year	0.96	0.66	1.00

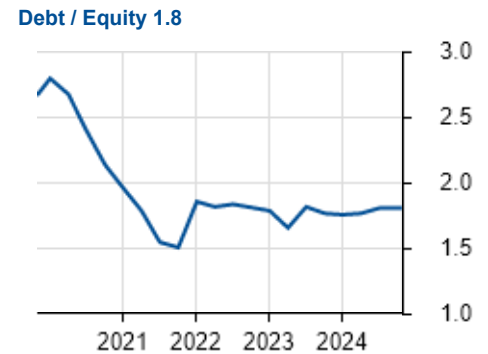


DIVIDEND

	AXP	Industry
Dividend Yield	1.1%	1.0%
Payout Ratio	19.4%	20.8%
TTM Yield	1.0%	-
Dividend Per Share	\$2.80	\$2.06
Div. 1Y Chg (%)	16.7%	21.5%
Div. 3Y Avg (%)	17.6%	24.8%
Div. 5Y Avg (%)	10.2%	17.7%
Cons. Growth Years	2	0
Div. Coverage Ratio	4.9	4.3

DEBT & EQUITY

Price	\$267.35
Net Cash Per Share	-\$0.58
Equity Per Share	\$42.17
Debt / Equity	1.8
Solvency Ratio	22%
Short % of Float	1.6%
Altman Z-Score	1.0



ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	12.00	# Up Last 30 days	7.00
# Down Last 30 days	7.00	# Down Last 30 days	6.00
Mean Estimate	2.99	Mean Estimate	3.53
% Change (30 Days)	1.01%	% Change (30 Days)	2.62%

MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$2.99	\$3.53	\$13.37	\$15.13
30 Days Ago	\$2.96	\$3.44	\$13.12	\$14.93
90 Days Ago	\$2.71	\$3.16	\$12.03	\$13.70
% Change (90 Days)	10.3%	11.7%	11.1%	10.4%

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)

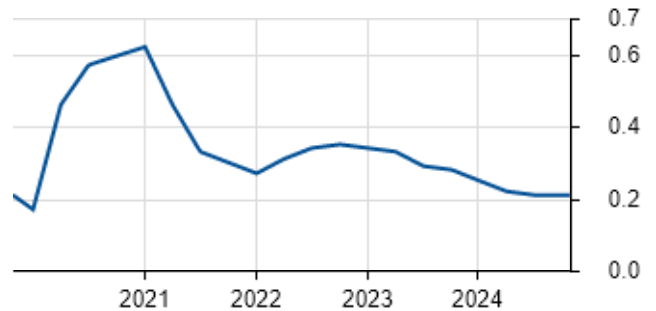
Surprise Type	Amount	Percent
Positive Quarters (> 2%)	9	75.0%
Negative Quarters (< 2%)	2	16.7%
In-Line Quarters (within 2%)	1	8.3%

Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
Positive	10/18/24	09/30/24	\$3.49	\$3.27	6.9%
Positive	07/19/24	06/30/24	\$3.49	\$3.24	7.7%
Positive	04/19/24	03/31/24	\$3.33	\$2.96	12.3%
In-Line	01/26/24	12/30/23	\$2.62	\$2.64	-0.8%
Positive	10/20/23	-	\$3.30	\$2.94	12.2%
Positive	07/21/23	-	\$2.89	\$2.81	2.8%

RISK

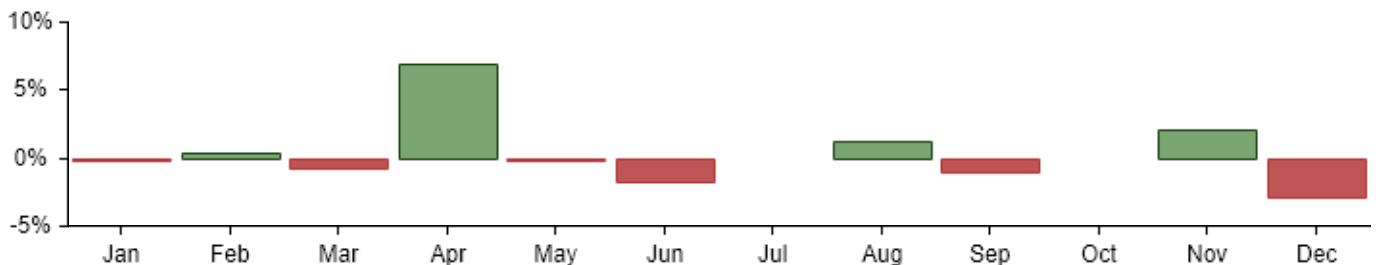
	AXP	Industry	S&P 500
Best Monthly Return (5Y)	27.0%	20.0%	17.9%
Worst Monthly Return (5Y)	-24.8%	-22.0%	-16.4%
Beta 1-Year	0.96	0.66	1.00
Volatility 1-Year	0.22	0.13	0.12
Volatility 1Y Pctl.	22	-	-
Max Drawdown 1-Year	-10.7%	-13.6%	-8.5%
Max Drawdown 3-Year	-32.0%	-33.4%	-25.4%
Max Drawdown 5-Year	-49.6%	-44.6%	-33.9%

AXP Volatility 1-Year 0.2



SEASONALITY

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 37.5% in the past 5 Years.

AXP has outperformed its sector by 67.3% in the past 5 Years.

The Financial Services sector has underperformed the market by -29.8% in the past 5 Years.

Dividend Adjusted Return Oct 25, 2019 - Oct 25, 2024



Overall Rating vs. Peers

81

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 (%)
SYF	Synchrony Finl	90	9.8%	31.1%	2.0%	22.4%	16.3%	3.1%
AXP	American Express	65	8.5%	43.6%	8.0%	7.9%	16.2%	8.2%
PYPL	PayPal Holdings	61	8.2%	17.4%	7.6%	6.5%	8.1%	12.7%
DFS	Discover Finl	52	17.0%	71.2%	-3.6%	10.1%	12.4%	8.4%
COF	Capital One Finl	30	5.5%	-60.8%	4.7%	4.0%	8.4%	6.4%

Valuation vs Peers

Ticker	Company	Valuation Rating vs. Peer	P/E	Forward P/E	PEG Trailing	P/S	P/B	5Y P/E Range
SYF	Synchrony Finl	84	7.2	8.6	1.0	1.4	1.5	2.3 - 22.4
AXP	American Express	50	19.7	17.7	1.9	3.0	6.3	8.3 - 44.9
PYPL	PayPal Holdings	46	19.8	16.8	1.4	2.8	4.1	13.9 - 133.0
DFS	Discover Finl	33	12.0	11.6	2.4	2.2	2.2	2.9 - 34.5
COF	Capital One Finl	29	15.2	10.3	-	1.6	1.0	3.6 - -

Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
PYPL	PayPal Holdings	90	45.5%	17.5%	14.3%	10.4% - 26.8%	2.7% - 8.3%
SYF	Synchrony Finl	84	0.0%	69.7%	19.8%	10.6% - 30.6%	1.3% - 4.4%
AXP	American Express	76	0.0%	27.6%	15.6%	13.2% - 35.7%	1.6% - 4.2%
DFS	Discover Finl	73	0.0%	57.3%	17.1%	9.9% - 39.7%	0.9% - 4.8%
COF	Capital One Finl	41	0.0%	45.3%	11.6%	-0.2% - 19.6%	0.1% - 3.0%

Financial Strength vs Peers

Ticker	Company	Financial Str. Rating vs. Peers	Debt / Equity	Interest Coverage	Quick Ratio	Intangibles %	Solvency Ratio	Short % of Float
PYPL	PayPal Holdings	89	0.5	17.0	1.2	13.4%	9%	2.3%
DFS	Discover Finl	86	1.2	-	-	0.2%	17%	1.3%
AXP	American Express	80	1.8	-	-	-	22%	1.6%
COF	Capital One Finl	76	0.8	-	-	3.1%	16%	2.6%
SYF	Synchrony Finl	50	1.0	-	-	1.7%	23%	5.2%

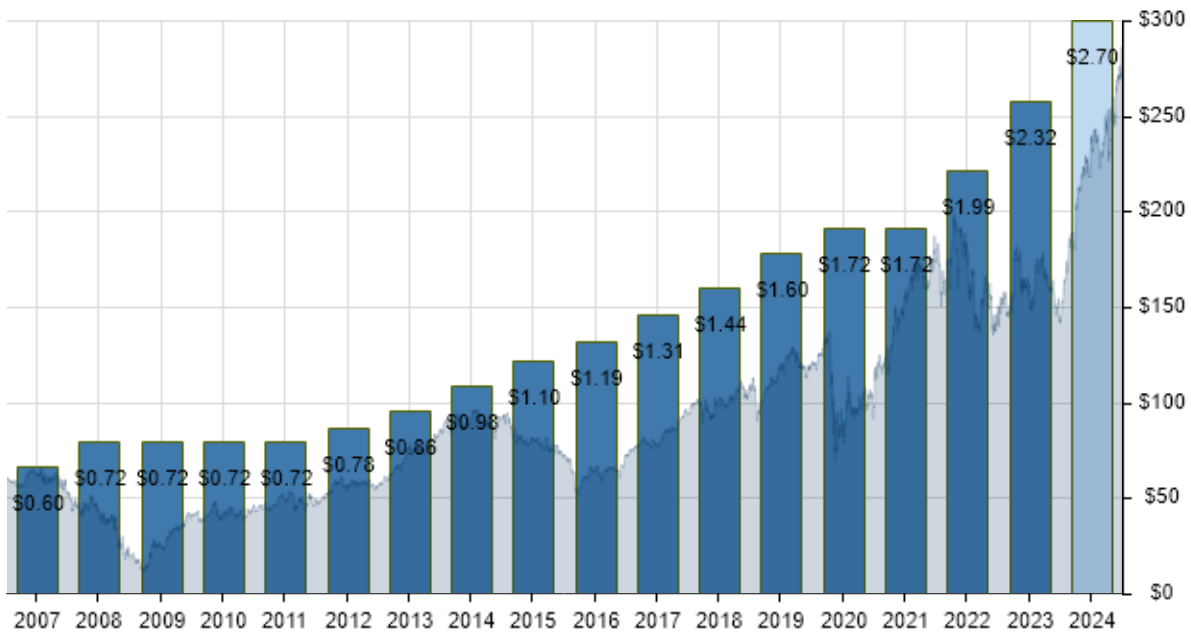
Dividends vs Peers

Ticker	Company	Dividends Rating vs. Peer	Div. Yield	TTM Yield	Price	Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
SYF	Synchrony Finl	64	1.8%	1.8%	\$55.15	\$1.00	2	12.9%
DFS	Discover Finl	50	1.9%	1.9%	\$148.90	\$2.80	10+	24.7%
AXP	American Express	38	1.1%	1.0%	\$267.35	\$2.80	2	19.4%
COF	Capital One Finl	9	1.5%	1.5%	\$161.27	\$2.40	0	22.5%
PYPL	PayPal Holdings	-	-	-	\$81.70	-	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 (%)
SYF	Synchrony Finl	95	14.4%	10.1%	24.9%	47.0%	104.4%	1.00	0.30	96.3%
PYPL	PayPal Holdings	94	5.6%	42.8%	27.5%	33.0%	58.7%	1.22	0.34	98.7%
DFS	Discover Finl	91	9.5%	5.7%	19.8%	34.7%	89.3%	0.88	0.31	94.8%
COF	Capital One Finl	90	10.2%	9.4%	11.4%	24.6%	84.7%	0.89	0.27	96.0%
AXP	American Express	84	0.7%	11.6%	13.4%	44.4%	88.5%	0.96	0.22	93.4%

DIVIDEND DETAIL



CALENDAR YEAR DIVIDEND HISTORY

Year	Ex-Dividend	Pay Date	Text	Amount
2024 Dividends				
	10/04/24	11/08/24	Regular	\$0.70
	07/05/24	08/09/24	Regular	\$0.70
	04/04/24	05/10/24	Regular	\$0.70
	01/04/24	02/09/24	Regular	\$0.60
2023 Dividends				
	10/05/23	11/10/23	Regular	\$0.60
	07/06/23	08/10/23	Regular	\$0.60
	04/05/23	05/10/23	Regular	\$0.60
	01/05/23	02/10/23	Regular	\$0.52
2022 Dividends				
	10/13/22	11/10/22	Regular	\$0.52
	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				
	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				
	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

UPCOMING DIVIDEND

Ex-Dividend Date	10/04/24
Payment Date	11/08/24
Amount	\$0.70
Type	Regular

DIVIDEND RATE

Regular Dividend	\$0.70
Annual Dividend Rate	\$2.80
Annual Dividend Yield	1.0%
Trailing 12 Months Dividends	\$2.70
Trailing 12 Months Yield	1.0%

STATISTICS

Payout Ratio	19.4
Dividend Coverage Ratio	4.9
Consecutive Growth Years	2
3 Year Growth Rate	17.6%
5 Year Growth Rate	10.2%
10 Year Growth Rate	10.4%


FINANCIAL STATEMENT SUMMARY

USD in Millions	Chart	2019	2020	2021	2022	2023	TTM	CAGR
Income Statement								
Revenue		43,633	36,239	43,147	52,560	60,363	63,162	8.0%
Operating Income		12,127	9,151	9,260	11,909	15,615	17,402	7.8%
Net income		6,759	3,135	8,060	7,514	8,374	9,836	8.1%
Earnings per share diluted		\$7.99	\$3.77	\$10.02	\$9.85	\$11.21	\$13.40	11.3%
Average shares diluted		830	806	790	752	736	725	-2.8%
P/E Ratio		15.1	29.9	17.1	14.8	17.5	19.7	5.7%
Balance Sheet								
Cash		24,274	32,826	21,522	33,537	46,530	52,814	17.5%
Net Property, Plant and Equipm...		4,834	5,015	4,988	5,215	5,138	5,247	1.7%
Net Debt		40,003	12,004	19,396	10,384	2,629	346	-62.7%
Stockholders' Equity		23,071	22,984	22,177	24,711	28,057	29,540	5.3%
Cash Flow								
Operating Cash Flow		13,632	5,591	14,645	21,079	18,559	25,097	13.5%
Cap Ex		-1,645	-1,478	-1,550	-1,855	-1,563	-1,788	1.7%
Free Cash Flow		11,987	4,113	13,095	19,224	16,996	23,309	14.8%
Free Cash Flow per share		\$14.44	\$5.10	\$16.58	\$25.56	\$23.09	\$32.17	18.1%
Profitability								
Operating Margin		27.8%	25.3%	21.5%	22.7%	25.9%	27.6%	-0.2%
Return on Assets		3.4%	1.6%	4.2%	3.6%	3.4%	3.8%	2.4%
Return on Equity		28.7%	13.2%	35.7%	29.9%	29.4%	32.9%	2.8%
Return on Invested Capital		11.6%	7.6%	14.6%	14.8%	19.6%	21.2%	13.4%
Dividends								
Dividends Per Share		\$1.60	\$1.72	\$1.72	\$1.99	\$2.32	\$2.80	12.3%
Dividend Yield		1.4%	1.4%	1.1%	1.4%	1.3%	1.0%	-5.6%
Dividend Growth		-	7.5%	0.0%	15.7%	16.6%	-1.4%	-
Dividend Coverage		4.9x	2.2x	5.8x	4.7x	4.7x	5.2x	1.2%

VALUATION & PROFITABILITY HISTORY

Date →		TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings		19.7	13.4	15.0	21.2	20.9
Price / Cash Flow		12.8	5.3	6.5	13.2	39.8
Price / Book		6.3	3.8	4.7	5.6	3.9
Price / Tangible B...		6.3	3.8	4.7	5.6	3.9
Price / Sales		3.0	1.8	2.3	3.9	2.0
EV / EBITDA		-	-	-	-	-
Dividend Yield		1.1%	1.7%	1.4%	1.0%	1.7%
Shareholder Yield		3.9%	4.9%	6.7%	4.2%	4.4%
Gross Margin		0.0%	0.0%	0.0%	0.0%	0.0%
Net Margin		15.6%	13.7%	15.1%	19.3%	8.9%
Return on Assets		3.8%	3.5%	3.9%	4.1%	1.8%
Return on Equity		32.9%	28.9%	31.5%	31.3%	15.0%
ROIC		21.2%	18.6%	13.8%	14.8%	8.5%

WARNINGS

Name	Severity	Details
MACD Crossover	Low 	MACD Crossover Days: 5; MACD Divergence: -1.66

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 ranking companies in the same

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