

\$264.81 **-\$2.51 (-0.94%)** as of Friday's close

Cap (\$M USD)
\$185,522

P/E
18.5

EPS (1Y)
18.0%

Dividend
\$3.28

Last Filing
03/31/25

52-wk Range

\$220.43  \$326.27

Sales (\$M)
67,115

Fwd. P/E
15.2

Sales (1Y)
8.5%

Fwd. Yield
1.2%

Next Earnings
07/18/25

Dividend Adjusted Return *Apr 25, 2024 - Apr 25, 2025*

AXP 264.81 (+12.0%)

Financial Services 115.19 (+17.8%)

S&P 500 5525.21 (+10.3%)



AXP has performed nearly in line with the S&P 500 over the past year.

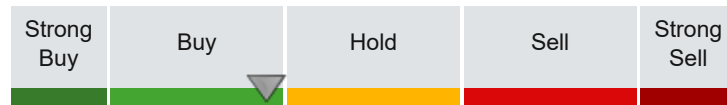
AXP has underperformed its sector by -5.8% in the past year.

The Financial Services sector has outperformed the market by 7.4% in the past year.

ANALYST CONSENSUS

Buy

The consensus rating has improved a little since last month when it was Hold.



Strong Buy | 9
Buy | 2
Hold | 17
Sell | 0
Strong Sell | 1

QUANTITATIVE SCORES

Fair Value \$292.51

Margin of Safety 10%

Low Confidence ⓘ

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

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

54

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

67

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

71

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.

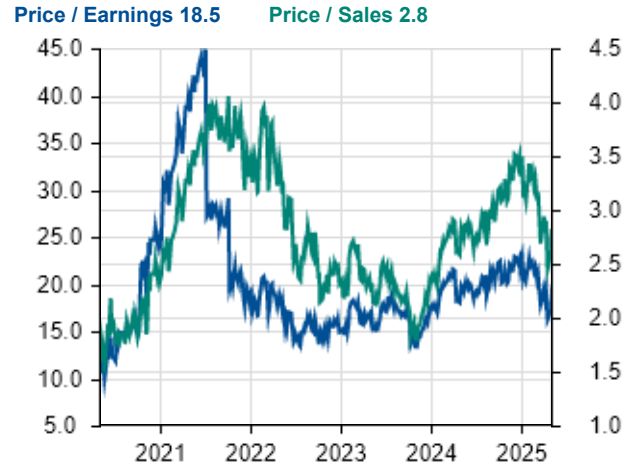
Employees 75,100

Homepage www.americanexpress.com

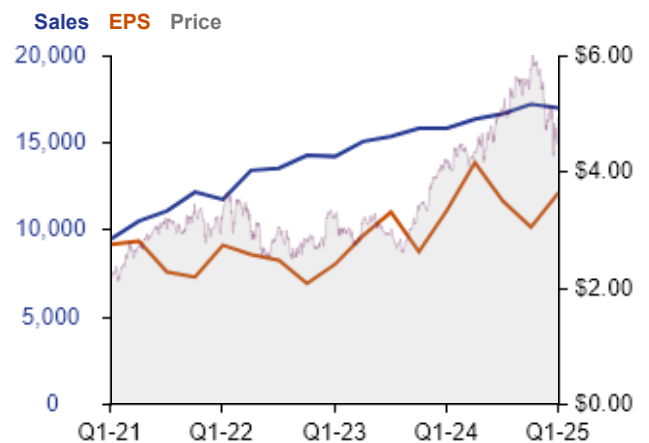
Headquarters New York, NY

VALUATION SUMMARY

	AXP	Industry	S&P 500
Value Score	84	66	70
Price / Earnings	18.5	25.0	26.4
Price / Sales	2.8	5.2	2.9
Price / Free Cash Flow	16.6	16.4	31.6
Price / Book	6.0	5.5	4.9
Price / Tangible Book	6.0	79.7	500+
EV / EBITDA	-	28.1	20.8
EPS Predict. Pctl.	80	65	70
Piotroski F Score	6	8	7
5-Year P/E Range	9.8		44.9
5-Year P/B Range	2.7		7.3
5-Year P/S Range	1.5		4.0


GROWTH SUMMARY

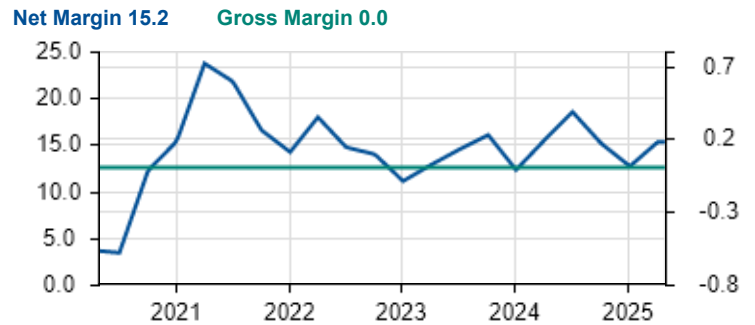
	AXP	Industry	S&P 500
Growth Score	67	59	77
Sales Growth			
Sales Growth Next Year	8.1%	10.1%	9.9%
Sales 1-Year Chg (%)	8.5%	8.2%	12.3%
Sales 3-Year Avg (%)	13.9%	12.9%	7.8%
Sales 5-Year Avg (%)	9.0%	10.4%	11.4%
EPS Growth			
Next Yr. Growth Est.	14.6%	15.1%	14.3%
EPS 1-Year Chg (%)	18.0%	13.5%	12.2%
EPS 3-Year Avg (%)	12.7%	9.5%	8.6%
EPS 5-Year Avg (%)	16.7%	15.2%	13.3%


PEERS ANALYSIS SUMMARY

Ticker	Company	Cap (\$M USD)	P/E	Fwd. Yield	1M Return	1Y Return	Margin of Safety	Value Score	Growth Score	Quality Score
AXP	American Express	\$185,522	18.5	1.2%	-4.9%	13.0%	-	84	67	54
COF	Capital One Finl	\$69,985	15.4	1.3%	0.2%	27.1%	-	97	61	55
PYPL	PayPal Holdings	\$63,862	16.4	-	-7.8%	1.9%	25%	91	91	92
DFS	Discover Financial ...	\$47,165	9.9	1.5%	9.0%	49.8%	-	96	63	61
SYF	Synchrony Financial	\$19,755	7.0	2.3%	-7.9%	17.4%	-	100	62	59
SOFI	SoFi Techs	\$14,220	33.0	-	-4.9%	69.7%	-	47	61	58
ALLY	Ally Financial	\$10,111	58.8	3.7%	-12.1%	-13.3%	-	95	54	53
QFIN	Qifu Technology	\$6,142	7.2	3.2%	-5.7%	125.7%	-	95	58	72
FCFS	FirstCash Hldgs	\$5,906	21.1	1.2%	11.3%	16.6%	19%	91	96	77
SLM	SLM	\$5,839	9.7	1.9%	-7.6%	29.1%	-	63	45	55
OMF	OneMain Holdings	\$5,823	11.5	8.5%	-5.3%	4.7%	-	99	57	39
CACC	Credit Acceptance	\$5,815	24.3	-	-6.1%	-6.2%	-8%	92	84	47

PROFITABILITY SUMMARY

	AXP	Industry	S&P 500
Quality Score	54	52	78
Gross Margin	0.0%	27.9%	31.5%
Operating Margin	26.4%	39.8%	15.1%
Net Margin	15.3%	21.4%	11.1%
Return on Assets	3.8%	11.7%	10.5%
Return on Equity	32.5%	53.7%	33.9%
ROIC	21.9%	36.2%	24.9%



RETURNS SUMMARY

	AXP	Industry	S&P 500
Sentiment Score	71	55	67
5-Day Return	5.4%	3.8%	4.6%
1-Month Return	-4.9%	-2.5%	-4.4%
YTD Return	-10.3%	0.2%	-5.8%
1-Year Return	13.0%	16.7%	10.8%
3-Year Return	49.7%	41.8%	34.4%
5-Year Return	239.9%	84.4%	109.5%
Beta 1-Year	1.30	0.80	1.00

Dividend Adjusted Return Apr 25, 2024 - Apr 25, 2025

AXP 268.86 (+13.0%)



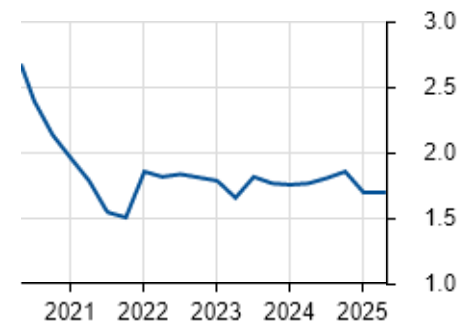
DIVIDEND

	AXP	Industry
Forward Dividend Yield	1.2%	0.9%
Payout Ratio	20.4%	20.3%
TTM Yield	1.1%	-
Fwd. Div. Per Share	\$3.28	\$2.21
Div. 1Y Chg (%)	17.1%	13.9%
Div. 3Y Avg (%)	16.4%	21.6%
Div. 5Y Avg (%)	13.8%	15.7%
Cons. Growth Years	3	4
Div. Coverage Ratio	4.4	4.4

DEBT & EQUITY

Price	\$264.81
Net Cash Per Share	-\$0.65
Equity Per Share	\$44.54
Debt / Equity	1.7
Solvency Ratio	23%
Short % of Float	1.4%
Altman Z-Score	1.0

Debt / Equity 1.7



ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	5.00	# Up Last 30 days	4.00
# Down Last 30 days	6.00	# Down Last 30 days	7.00
Mean Estimate	3.85	Mean Estimate	4.01
% Change (30 Days)	-0.87%	% Change (30 Days)	-1.40%

MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$3.85	\$4.01	\$15.23	\$17.45
30 Days Ago	\$3.89	\$4.07	\$15.33	\$17.57
90 Days Ago	\$3.84	\$3.98	\$15.28	\$17.39
% Change (90 Days)	0.3%	0.6%	-0.3%	0.3%

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 Summary (Last 12 Quarters)		
Surprise Type	Amount	Percent
Positive Quarters (> 2%)	8	66.7%
Negative Quarters (< 2%)	2	16.7%
In-Line Quarters (within 2%)	2	16.7%

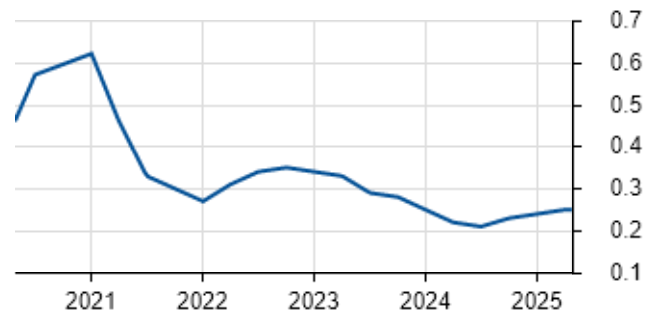
Surprise Detail (Last 6 Quarters)

Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
Positive	04/17/25	03/31/25	\$3.64	\$3.46	5.3%
In-Line	01/24/25	12/31/24	\$3.04	\$3.04	0.0%
Positive	10/18/24	09/30/24	\$3.49	\$3.28	6.4%
Positive	07/19/24	06/30/24	\$3.49	\$3.24	7.7%
Positive	04/19/24	-	\$3.33	\$2.96	12.3%
In-Line	01/26/24	-	\$2.62	\$2.64	-0.8%

RISK

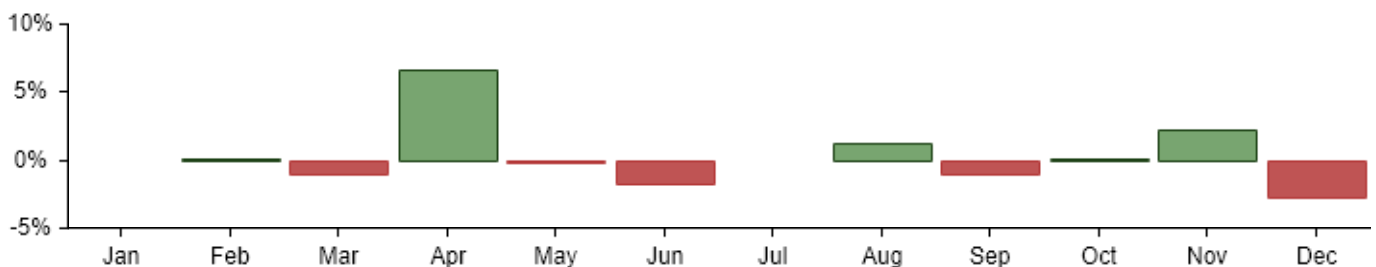
	AXP	Industry	S&P 500
Best Monthly Return (5Y)	27.0%	20.4%	17.9%
Worst Monthly Return (5Y)	-16.4%	-11.8%	-9.6%
Beta 1-Year	1.30	0.80	1.00
Volatility 1-Year	0.31	0.20	0.19
Volatility 1Y Pctl.	30	-	-
Max Drawdown 1-Year	-28.8%	-20.2%	-18.7%
Max Drawdown 3-Year	-28.8%	-26.2%	-18.7%
Max Drawdown 5-Year	-31.5%	-32.9%	-24.6%

AXP Volatility 1-Year 0.3



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 130.4% in the past 5 Years.

AXP has outperformed its sector by 95.3% in the past 5 Years.

The Financial Services sector has outperformed the market by 35.0% in the past 5 Years.

Dividend Adjusted Return Apr 24, 2020 - Apr 25, 2025



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 (%)
PYPL	PayPal Holdings	44	4.2%	-13.9%	6.4%	4.5%	7.2%	11.7%
AXP	American Express	41	7.4%	9.3%	8.1%	8.5%	13.9%	9.0%
SYF	Synchrony Financial	39	3.9%	85.4%	3.3%	13.9%	15.7%	4.4%
COF	Capital One Finl	37	7.2%	59.3%	9.1%	4.9%	7.5%	6.3%
DFS	Discover Financial s...	27	13.9%	231.8%	3.0%	9.6%	13.7%	9.1%

Valuation vs Peers

Ticker	Company	Valuation Rating vs. Peer	P/E	Fwd. P/E	PEG Trailing	P/S	P/B	5Y P/E Range
SYF	Synchrony Financial	88	7.0	6.0	0.5	1.3	1.3	2.9  22.4
COF	Capital One Finl	67	15.4	10.1	0.9	1.8	1.1	3.6  -
DFS	Discover Financial s...	56	9.9	11.9	0.5	2.6	2.5	4.0  34.5
PYPL	PayPal Holdings	24	16.4	11.8	0.8	2.1	3.1	14.1  133.0
AXP	American Express	22	18.5	15.2	1.1	2.8	6.0	9.8  44.9

Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
PYPL	PayPal Holdings	88	46.1%	18.1%	13.0%	10.4%  26.8%	2.7%  8.3%
SYF	Synchrony Financial	78	0.0%	70.3%	21.7%	10.6%  30.6%	1.3%  4.4%
AXP	American Express	76	0.0%	26.4%	15.3%	13.2%  35.7%	1.6%  4.2%
DFS	Discover Financia...	73	0.0%	61.3%	25.3%	9.9%  39.4%	0.9%  4.7%
COF	Capital One Finl	39	0.0%	46.0%	12.1%	-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
DFS	Discover Financial s...	88	0.9	-	-	0.2%	30%	2.3%
PYPL	PayPal Holdings	76	0.5	15.0	1.3	13.7%	9%	2.9%
AXP	American Express	73	1.7	-	-	-	23%	1.4%
COF	Capital One Finl	56	0.7	-	-	3.1%	18%	5.6%
SYF	Synchrony Financial	48	0.9	-	-	1.8%	26%	5.0%

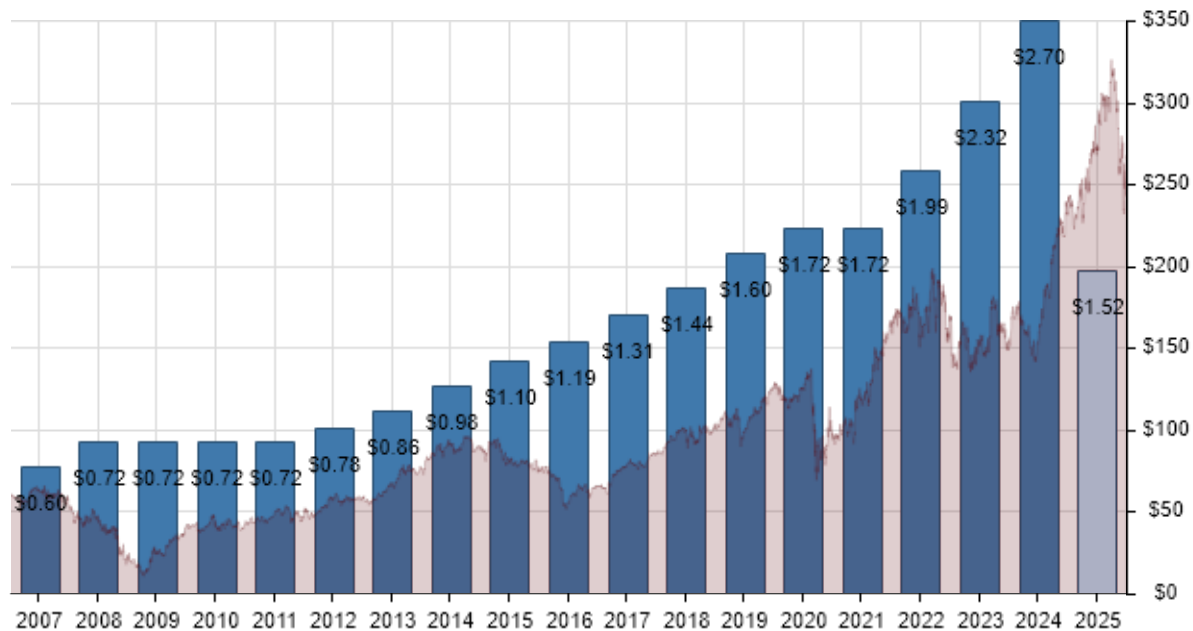
Dividends vs Peers

Ticker	Company	Dividends Rating vs. Peer	Fwd. Yield	TTM Yield	Price	Fwd. Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
SYF	Synchrony Financial	74	2.3%	1.9%	\$51.42	\$1.20	3	11.6%
AXP	American Express	50	1.2%	1.1%	\$264.81	\$3.28	3	20.4%
DFS	Discover Financial s...	30	1.5%	1.5%	\$184.86	\$2.80	10+	15.8%
COF	Capital One Finl	10	1.3%	1.3%	\$182.73	\$2.40	0	20.7%
PYPL	PayPal Holdings	-	-	-	\$65.34	-	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 (%)
DFS	Discover Financial s...	91	9.0%	-8.2%	25.1%	7.1%	49.8%	1.47	0.43	89.8%
COF	Capital One Finl	82	0.2%	-10.0%	14.0%	2.8%	27.1%	1.40	0.38	86.7%
AXP	American Express	60	-4.9%	-17.3%	-0.4%	-10.3%	13.0%	1.30	0.31	81.2%
SYF	Synchrony Financial	50	-7.9%	-26.9%	-6.0%	-20.6%	17.4%	1.53	0.42	72.5%
PYPL	PayPal Holdings	35	-7.8%	-26.7%	-20.0%	-23.4%	1.9%	1.16	0.37	69.8%

DIVIDEND DETAIL



CALENDAR YEAR DIVIDEND HISTORY

Year	Ex-Dividend	Pay Date	Text	Amount
2025 Dividends				\$1.52
	04/04/25	05/09/25	Regular	\$0.82
	01/03/25	02/10/25	Regular	\$0.70
2024 Dividends				\$2.70
	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				\$2.32
	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				\$1.99
	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				\$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

UPCOMING DIVIDEND

Ex-Dividend Date	04/04/25
Payment Date	05/09/25
Amount	\$0.82
Type	Regular

DIVIDEND RATE

Regular Dividend	\$0.82
Forward Dividend Rate	\$3.28
Forward Dividend Yield	1.2%
Trailing 12 Months Dividends	\$2.92
Trailing 12 Months Yield	1.1%

STATISTICS

Payout Ratio	20.4
Dividend Coverage Ratio	4.4
Consecutive Growth Years	3
3 Year Growth Rate	16.4%
5 Year Growth Rate	13.8%
10 Year Growth Rate	12.2%

FINANCIAL STATEMENT SUMMARY

USD in Millions	Chart	2020	2021	2022	2023	2024	TTM	CAGR
Income Statement								
Revenue		36,239	43,147	52,862	60,363	65,949	67,115	15.4%
Operating Income		9,151	9,260	11,909	15,615	17,672	17,738	16.6%
Net income		3,135	8,060	7,514	8,374	10,129	10,276	31.7%
Earnings per share diluted		\$3.77	\$10.02	\$9.85	\$11.21	\$14.01	\$14.32	36.2%
Average shares diluted		806	790	752	736	713	708	-3.0%
P/E Ratio		29.9	17.1	14.8	17.5	20.7	18.5	-10.6%
Balance Sheet								
Cash		32,826	21,522	33,537	46,530	40,552	52,406	11.5%
Net Property, Plant and Equipm...		5,015	4,988	5,215	5,138	6,175	5,383	1.7%
Net Debt		12,004	19,396	10,384	2,629	10,537	389	-54.8%
Stockholders' Equity		22,984	22,177	24,711	28,057	30,264	31,202	7.3%
Cash Flow								
Operating Cash Flow		5,591	14,645	21,079	18,559	14,050	13,262	22.2%
Cap Ex		-1,478	-1,550	-1,855	-1,563	-1,911	-1,945	6.6%
Free Cash Flow		4,113	13,095	19,224	16,996	12,139	11,317	26.4%
Free Cash Flow per share		\$5.10	\$16.58	\$25.56	\$23.09	\$17.03	\$15.98	30.3%
Profitability								
Operating Margin		25.3%	21.5%	22.5%	25.9%	26.8%	26.4%	1.1%
Return on Assets		1.6%	4.2%	3.6%	3.4%	3.8%	3.8%	22.9%
Return on Equity		13.2%	35.7%	29.9%	29.4%	33.0%	32.5%	23.2%
Return on Invested Capital		7.6%	14.6%	14.8%	19.6%	22.4%	21.9%	27.8%
Dividends								
Dividends Per Share		\$1.72	\$1.72	\$1.99	\$2.32	\$2.70	\$3.28	16.1%
Dividend Yield		1.4%	1.1%	1.4%	1.3%	1.1%	1.2%	-3.1%
Dividend Growth		-	0.0%	15.7%	16.6%	16.4%	8.6%	-22.9%
Dividend Coverage		2.2x	5.8x	4.7x	4.7x	5.0x	4.9x	20.6%

VALUATION & PROFITABILITY HISTORY

Date →		TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings		18.5	19.5	15.9	18.4	38.2
Price / Cash Flow		14.1	7.1	5.6	9.9	20.8
Price / Book		6.0	5.9	4.7	6.3	5.0
Price / Tangible B...		6.0	5.9	5.6	7.7	6.2
Price / Sales		2.8	2.8	2.2	3.4	3.2
EV / EBITDA		-	-	-	-	-
Forward Dividend...		1.2%	1.2%	1.5%	1.1%	1.2%
Shareholder Yield		4.4%	3.8%	3.5%	7.3%	1.6%
Gross Margin		0.0%	0.0%	0.0%	0.0%	0.0%
Net Margin		15.3%	14.5%	13.1%	17.4%	14.2%
Return on Assets		3.8%	3.6%	3.4%	4.2%	2.6%
Return on Equity		32.5%	30.8%	27.4%	34.8%	20.1%
ROIC		21.9%	20.5%	16.0%	14.4%	9.8%

WARNINGS

Name	Severity	Details
------	----------	---------

We found no investor warnings

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

DISCLAIMER

Financial Statements and Historical Prices Provided by Morningstar. © 2025 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](#)