

American Express (AXP)

Financial Services / Credit Services

StockRover

Stock Report | July 19, 2025

\$307.95 **-\$7.40 (-2.35%)** as of Friday's close

Cap (\$M USD)
\$215,746

P/E
21.7

EPS (1Y)
6.9%

Dividend
\$3.28

Last Filing
03/31/25

52-wk Range

\$220.43  \$329.14

Sales (\$M)
67,115

Fwd. P/E
17.7

Sales (1Y)
6.3%

Fwd. Yield
1.1%

Next Earnings
07/18/25

Dividend Adjusted Return Jul 18, 2024 - Jul 18, 2025

AXP 307.95 (+24.5%)

Financial Services 128.47 (+22.4%)

S&P 500 6296.79 (+14.1%)



AXP has outperformed the S&P 500 by 10.4% in the past year.

AXP has outperformed its sector by 2.1% in the past year.

The Financial Services sector has outperformed the market by 8.3% in the past year.

ANALYST CONSENSUS

Buy

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



Strong Buy | 8
Buy | 2
Hold | 18
Sell | 0
Strong Sell | 1

QUANTITATIVE SCORES

Fair Value \$369.75

Margin of Safety 20%

Low Confidence ⓘ

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

2 warnings ⓘ
Details on Page 8

Value Score

81

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

65

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

79

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. The firm operates in four segments: US consumer services, US commercial services, international card 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

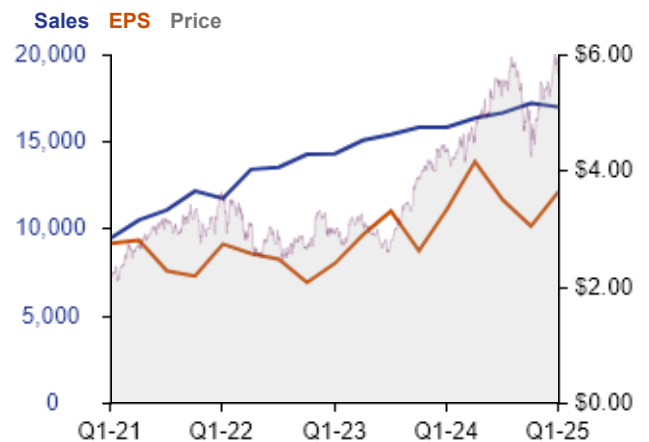
VALUATION SUMMARY

	AXP	Industry	S&P 500
Value Score	81	65	70
Price / Earnings	21.7	26.7	30.0
Price / Sales	3.2	5.2	3.3
Price / Free Cash Flow	19.5	17.7	40.3
Price / Book	6.7	5.9	5.5
Price / Tangible Book	6.7	91.1	500+
EV / EBITDA	-	29.8	25.2
EPS Predict. Pctl.	81	65	71
Piotroski F Score	6	6	6
5-Year P/E Range	13.2		44.9
5-Year P/B Range	3.5		7.7
5-Year P/S Range	1.8		4.0



GROWTH SUMMARY

	AXP	Industry	S&P 500
Growth Score	65	62	76
Sales Growth			
Sales Growth Next Year	8.0%	10.5%	10.5%
Sales 1-Year Chg (%)	6.3%	8.1%	7.3%
Sales 3-Year Avg (%)	11.6%	12.7%	7.9%
Sales 5-Year Avg (%)	10.7%	12.3%	11.1%
EPS Growth			
Next Yr. Growth Est.	14.1%	15.8%	14.3%
EPS 1-Year Chg (%)	6.9%	7.6%	10.1%
EPS 3-Year Avg (%)	13.5%	11.0%	7.7%
EPS 5-Year Avg (%)	24.2%	17.8%	14.9%



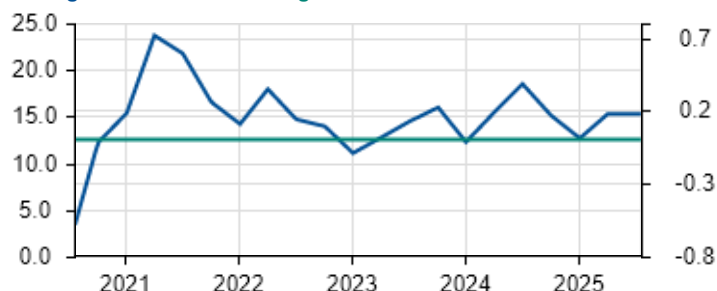
PEERS ANALYSIS SUMMARY

Ticker	Company	Cap (\$M USD)	P/E	Fwd. Yield	1M Return	1Y Return	Margin of Safety	Value Score	Growth Score	Quality Score
MA	Mastercard	\$502,539	38.8	0.6%	2.7%	23.9%	-4%	66	97	97
AXP	American Express	\$215,746	21.7	1.1%	4.2%	24.9%	-	81	65	53
COF	Capital One Finl	\$139,619	18.4	1.1%	10.7%	48.8%	-	95	57	55
PYPL	PayPal Holdings	\$72,132	16.7	-	8.2%	23.6%	10%	90	80	93
SYF	Synchrony Financial	\$26,661	9.6	1.7%	14.0%	40.5%	-	99	60	56
SOFI	SoFi Technologies	\$24,107	50.8	-	42.0%	189.6%	-	44	62	57
ALLY	Ally Financial	\$12,250	66.7	3.0%	8.3%	-3.0%	-	89	47	48
UPST	Upstart Hldgs	\$7,455	-	-	32.6%	175.8%	-	47	44	20
SLM	SLM	\$6,889	11.5	1.6%	3.6%	43.2%	-	62	41	54
OMF	OneMain Holdings	\$6,876	12.2	7.2%	7.7%	21.7%	-	98	56	38
FCFS	FirstCash Hldgs	\$5,882	21.2	1.2%	3.2%	24.1%	31%	92	95	79
CACC	Credit Acceptance	\$5,787	21.3	-	-1.0%	-15.3%	1%	94	87	46

PROFITABILITY SUMMARY

	AXP	Industry	S&P 500
Quality Score	53	52	76
Gross Margin	0.0%	30.4%	31.6%
Operating Margin	26.4%	37.1%	15.1%
Net Margin	15.3%	20.3%	11.2%
Return on Assets	3.8%	10.1%	10.9%
Return on Equity	32.5%	49.4%	34.6%
ROIC	21.9%	34.3%	24.8%

Net Margin 15.2 Gross Margin 0.0



RETURNS SUMMARY

	AXP	Industry	S&P 500
Sentiment Score	79	47	56
5-Day Return	-3.6%	-0.1%	0.6%
1-Month Return	4.2%	3.6%	5.6%
YTD Return	4.6%	6.5%	7.7%
1-Year Return	24.9%	25.9%	15.0%
3-Year Return	124.9%	61.5%	71.5%
5-Year Return	244.7%	57.7%	109.8%
Beta 1-Year	1.37	0.84	1.00

Dividend Adjusted Return Jul 18, 2024 - Jul 18, 2025

AXP 311.86 (+25.7%)



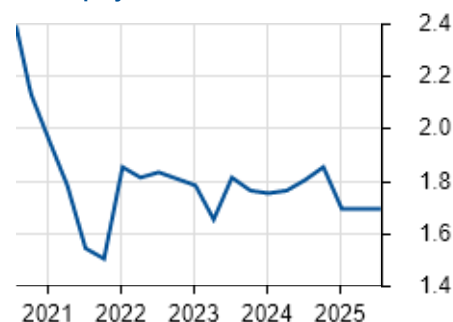
DIVIDEND

	AXP	Industry
Forward Dividend Yield	1.1%	0.9%
Payout Ratio	20.4%	20.9%
TTM Yield	1.0%	-
Fwd. Div. Per Share	\$3.28	\$2.21
Div. 1Y Chg (%)	17.1%	13.9%
Div. 3Y Avg (%)	16.4%	21.8%
Div. 5Y Avg (%)	13.8%	15.7%
Cons. Growth Years	3	4
Div. Coverage Ratio	4.3	4.3

DEBT & EQUITY

Price	\$307.95
Net Cash Per Share	-\$0.65
Equity Per Share	\$46.12
Debt / Equity	1.7
Solvency Ratio	23%
Short % of Float	1.5%
Altman Z-Score	1.1

Debt / Equity 1.7



ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	2.00	# Up Last 30 days	3.00
# Down Last 30 days	2.00	# Down Last 30 days	1.00
Mean Estimate	3.86	Mean Estimate	4.02
% Change (30 Days)	0.19%	% Change (30 Days)	0.30%

MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$3.86	\$4.02	\$15.22	\$17.37
30 Days Ago	\$3.85	\$4.01	\$15.24	\$17.43
90 Days Ago	\$3.89	\$4.07	\$15.32	\$17.57
% Change (90 Days)	-0.9%	-1.0%	-0.6%	-1.1%

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)

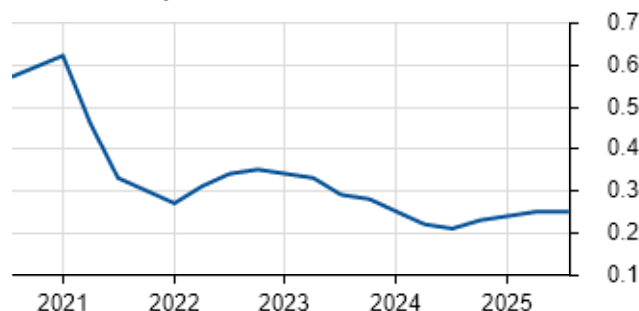
Surprise Type	Amount	Percent
Positive Quarters (> 2%)	8	66.7%
Negative Quarters (< 2%)	2	16.7%
In-Line Quarters (within 2%)	2	16.7%

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	-	\$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

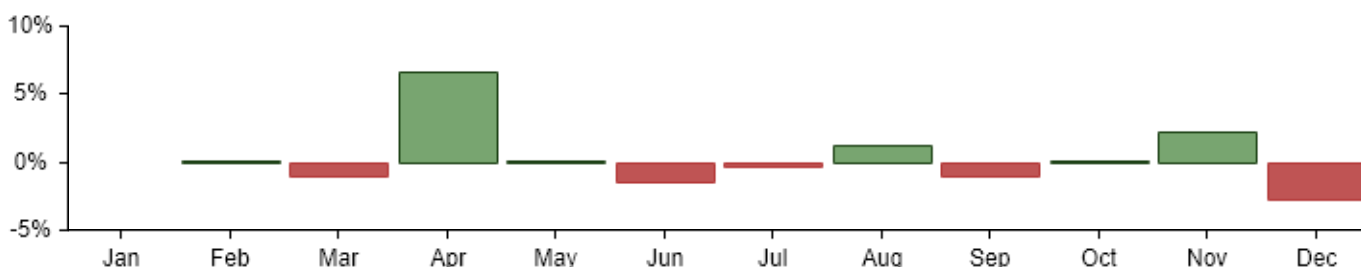
	AXP	Industry	S&P 500
Best Monthly Return (5Y)	27.0%	14.9%	9.4%
Worst Monthly Return (5Y)	-16.4%	-11.7%	-9.6%
Beta 1-Year	1.37	0.84	1.00
Volatility 1-Year	0.32	0.21	0.19
Volatility 1Y Pctl.	31	-	-
Max Drawdown 1-Year	-28.8%	-21.0%	-18.7%
Max Drawdown 3-Year	-28.8%	-24.5%	-18.7%
Max Drawdown 5-Year	-31.5%	-33.5%	-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 130.3% in the past 5 Years.

AXP has outperformed its sector by 99.5% in the past 5 Years.

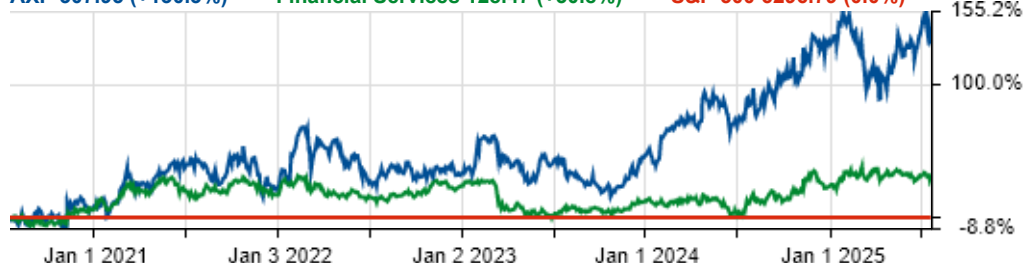
The Financial Services sector has outperformed the market by 30.8% in the past 5 Years.

Dividend Adjusted Return Jul 17, 2020 - Jul 18, 2025

AXP 307.95 (+130.3%)

Financial Services 128.47 (+30.8%)

S&P 500 6296.79 (0.0%)



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Overall Rating
vs. Peers






52

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 (%)
MA	Mastercard	70	14.2%	11.5%	11.8%	10.2%	11.7%	12.4%
SYF	Synchrony Financial	46	-0.3%	-39.8%	3.3%	10.6%	14.0%	5.5%
COF	Capital One Finl	32	6.4%	10.2%	17.7%	5.1%	7.1%	7.1%
PYPL	PayPal Holdings	30	1.2%	55.4%	5.9%	2.8%	6.5%	10.6%
AXP	American Express	28	7.4%	9.3%	8.0%	6.3%	11.6%	10.7%

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	85	9.6	8.2	0.6	1.7	1.7	3.7  22.4
PYPL	PayPal Holdings	40	16.7	13.2	1.1	2.4	3.6	12.9  133.0
AXP	American Express	38	21.7	17.7	0.9	3.2	6.7	13.2  44.9
COF	Capital One Finl	32	18.4	11.3	-	2.1	2.2	3.6  -
MA	Mastercard	11	38.8	29.7	2.7	17.5	75.2	28.7  62.1

Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
MA	Mastercard	97	76.5%	58.0%	45.2%	100.3%  198.5%	20.4%  30.0%
PYPL	PayPal Holdings	91	46.8%	18.8%	14.3%	10.4%  26.8%	2.7%  8.3%
SYF	Synchrony Financial	79	0.0%	70.0%	18.4%	10.6%  30.6%	1.3%  4.4%
AXP	American Express	74	0.0%	26.4%	15.3%	13.2%  35.7%	1.6%  4.2%
COF	Capital One Finl	46	0.0%	44.9%	12.3%	1.6%  19.6%	0.3%  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
MA	Mastercard	81	2.8	24.2	1.1	30.7%	38%	0.6%
PYPL	PayPal Holdings	72	0.6	15.3	1.3	13.8%	10%	2.8%
AXP	American Express	70	1.7	-	-	-	23%	1.5%
COF	Capital One Finl	62	0.7	-	-	3.1%	20%	1.4%
SYF	Synchrony Financial	58	1.0	-	-	1.7%	20%	5.5%

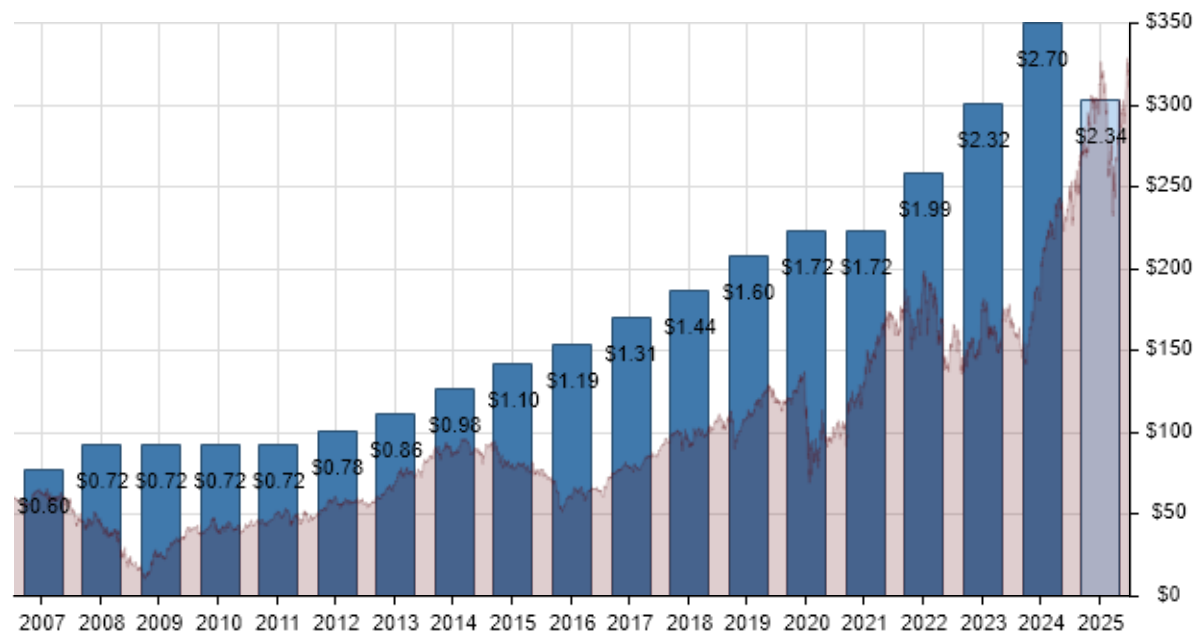
Dividends vs Peers

Ticker	Company	Dividends Rating vs. Peer	Fwd. Yield	TTM Yield	Price	Fwd. Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
SYF	Synchrony Financial	85	1.7%	1.5%	\$70.04	\$1.20	3	13.6%
AXP	American Express	40	1.1%	1.0%	\$307.95	\$3.28	3	20.4%
MA	Mastercard	21	0.6%	0.5%	\$552.66	\$3.04	10+	19.2%
COF	Capital One Finl	6	1.1%	1.1%	\$218.28	\$2.40	0	20.1%
PYPL	PayPal Holdings	-	-	-	\$74.17	-	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 (%)
COF	Capital One Finl	84	10.7%	34.5%	15.0%	23.2%	48.8%	1.50	0.39	98.4%
SYF	Synchrony Financial	82	14.0%	47.1%	2.8%	8.7%	40.5%	1.64	0.43	97.4%
AXP	American Express	61	4.2%	22.8%	-0.9%	4.6%	24.9%	1.37	0.32	93.6%
PYPL	PayPal Holdings	55	8.2%	21.6%	-19.2%	-13.1%	23.6%	1.23	0.37	79.2%
MA	Mastercard	50	2.7%	7.0%	5.6%	5.4%	23.9%	0.81	0.22	92.9%

DIVIDEND DETAIL



CALENDAR YEAR DIVIDEND HISTORY

Year	Ex-Dividend	Pay Date	Text	Amount
2025 Dividends				\$2.34
	07/03/25	08/08/25	Regular	\$0.82
	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

UPCOMING DIVIDEND

Ex-Dividend Date	07/03/25
Payment Date	08/08/25
Amount	\$0.82
Type	Regular

DIVIDEND RATE

Regular Dividend	\$0.82
Forward Dividend Rate	\$3.28
Forward Dividend Yield	1.1%
Trailing 12 Months Dividends	\$3.04
Trailing 12 Months Yield	1.0%

STATISTICS

Payout Ratio	20.4
Dividend Coverage Ratio	4.3
Consecutive Growth Years	3
3 Year Growth Rate	16.4%
5 Year Growth Rate	13.8%
10 Year Growth Rate	11.0%

FINANCIAL STATEMENT SUMMARY

USD in Millions	Chart	2020	2021	2022	2023	2024	TTM	CAGR
Income Statement								
Revenue		36,239	43,147	52,862	60,515	65,949	67,115	14.5%
Operating Income		9,151	9,260	11,909	15,615	17,672	17,738	15.7%
Net income		3,135	8,060	7,514	8,374	10,129	10,276	29.8%
Earnings per share diluted		\$3.77	\$10.02	\$9.85	\$11.21	\$14.01	\$14.32	34.1%
Average shares diluted		806	790	752	736	713	708	-2.8%
P/E Ratio		29.9	17.1	14.8	17.5	21.8	21.7	-6.9%
Balance Sheet								
Cash		32,826	21,522	33,537	46,530	40,552	52,406	10.8%
Net Property, Plant and Equipm...		5,015	4,988	5,215	5,908	6,175	5,383	1.6%
Net Debt		12,004	19,396	10,384	2,629	10,537	389	-53.0%
Stockholders' Equity		22,984	22,177	24,711	28,057	30,264	31,202	7.0%
Cash Flow								
Operating Cash Flow		5,591	14,645	21,079	18,559	14,050	13,262	20.9%
Cap Ex		-1,478	-1,550	-1,855	-1,563	-1,911	-1,945	6.2%
Free Cash Flow		4,113	13,095	19,224	16,996	12,139	11,317	24.9%
Free Cash Flow per share		\$5.10	\$16.58	\$25.56	\$23.09	\$17.03	\$15.98	28.6%
Profitability								
Operating Margin		25.3%	21.5%	22.5%	25.8%	26.8%	26.4%	1.0%
Return on Assets		1.6%	4.2%	3.6%	3.4%	3.8%	3.8%	21.6%
Return on Equity		13.2%	35.7%	29.9%	29.4%	33.0%	32.5%	21.9%
Return on Invested Capital		7.6%	14.6%	14.8%	19.6%	22.4%	21.9%	26.3%
Dividends								
Dividends Per Share		\$1.72	\$1.72	\$1.99	\$2.32	\$2.70	\$3.28	15.3%
Dividend Yield		1.4%	1.1%	1.4%	1.3%	0.9%	1.1%	-6.1%
Dividend Growth		-	0.0%	15.7%	16.6%	16.4%	5.1%	-35.6%
Dividend Coverage		2.2x	5.8x	4.7x	4.7x	5.0x	4.9x	19.4%


VALUATION & PROFITABILITY HISTORY

Date →		TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings		21.7	20.5	18.7	14.2	27.9
Price / Cash Flow		16.6	7.4	7.9	6.8	13.6
Price / Book		6.7	6.2	5.0	4.8	5.6
Price / Tangible B...		6.7	6.2	5.0	4.8	5.6
Price / Sales		3.2	2.9	2.4	2.4	3.9
EV / EBITDA		-	-	-	-	-
Forward Dividend...		1.1%	1.1%	1.4%	1.5%	1.0%
Shareholder Yield		3.8%	4.0%	3.3%	9.4%	2.0%
Gross Margin		0.0%	0.0%	0.0%	0.0%	0.0%
Net Margin		15.3%	15.6%	13.1%	15.8%	18.5%
Return on Assets		3.8%	3.8%	3.4%	4.0%	3.7%
Return on Equity		32.5%	32.9%	27.4%	32.1%	27.1%
ROIC		21.9%	21.2%	16.6%	13.4%	13.0%

WARNINGS

Name	Severity	Details
MACD Crossover	Low 	MACD Crossover Days: 6; MACD Divergence: -2.25

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

Declining EPS Growth	Low 	EPS 1Y Chg (%): 6.9%; EPS 3Y Avg (%): 13.5%; EPS 5Y Avg (%): 24.2%
EPS growth has declined. Comparing EPS growth rates, the 1-year is less than the 3-year which is less than the 5-year. Be sure to understand the reasons as declining earnings growth puts pressure on the stock price.		

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,

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