

# 2020-2021 GRI CONTENT INDEX



## American Express Global Reporting Initiative (GRI) Content Index

The [2020-2021 ESG Report](#) references the Global Reporting Initiative (GRI) Standards Core Option. In addition, we included disclosures from the Financial Services Sector Supplement. The table below outlines the location of the information required for each disclosure. While most information is found in our [2020-2021 ESG Report](#), other primary sources include our 2020 Annual Report on [Form 10-K](#), [2021 Proxy Statement](#), [2021 CDP Climate Change Response](#), our [corporate website](#), [2020-2021 SASB Index](#), and [2020-2021 TCFD Index](#).

Standard	Code	GRI Disclosure	Reference/Location
<b>GENERAL DISCLOSURES</b>			
<b>GRI 102: General Disclosures (2016)</b>	102-1	Name of the organization	American Express Company
	102-2	Activities, brands, products, and services	<a href="#">2020-2021 ESG Report</a> : About American Express page 7, <a href="#">Form 10-K Item 1</a>
	102-3	Location of headquarters	200 Vesey Street New York, NY 10285
	102-4	Locations of operations	<a href="#">2020-2021 ESG Report</a> : About American Express page 7, <a href="#">Form 10-K Item 2</a>
	102-5	Ownership and legal form	<a href="#">Form 10-K Item 1</a>
	102-6	Markets served	<a href="#">2020-2021 ESG Report</a> : About American Express page 7, <a href="#">Form 10-K Item 1</a>
	102-7	Scale of the organization	<a href="#">2020-2021 ESG Report</a> : About American Express page 7, <a href="#">Form 10-K Item 1</a>
	102-8	Information on employees and other workers	<a href="#">2020-2021 ESG Report</a> : About American Express page 7, <a href="#">Backing Our Colleagues</a> pages 18-32
	102-9	Supply chain	<a href="#">2020-2021 ESG Report</a> : <a href="#">Operating a Responsible Supply Chain</a> pages 72-73
	102-10	Significant changes to the organization and its supply chain	<a href="#">Form 10-K Item 1</a>
	102-11	Precautionary Principle or approach	We seek to identify and respond to issues that could impact our business, our partners, and our communities. We use our comprehensive Enterprise-wide Risk Management program to identify, aggregate, monitor, and manage risks. The program also defines our risk appetite, governance, culture, and capabilities.
	102-12	External initiatives	<a href="#">2020-2021 ESG Report</a> : <a href="#">ESG Partnerships</a> page 16
	102-13	Membership of associations	<a href="#">2020-2021 ESG Report</a> : <a href="#">ESG Partnerships</a> page 16, <a href="#">American Express Political Contributions Report</a> pages 6-7
	102-14	Statement from senior decision-maker	<a href="#">2020-2021 ESG Report</a> : Letter from the Chairman and CEO pages 4-6
	102-15	Key impacts, risks, and opportunities	<a href="#">2020-2021 ESG Report</a> : <a href="#">Our ESG Strategy and Governance Framework</a> page 10, <a href="#">Setting Our Priorities</a> page 14, <a href="#">Engaging Our Stakeholders</a> page 15, <a href="#">Minimizing Our Climate Impact: Moving to Net Zero</a> page 57, the <a href="#">2020-2021 TCFD Index</a> , <a href="#">Form 10-K Item 1A</a>
	102-16	Values, principles, standards, and norms of behavior	<a href="#">2020-2021 ESG Report</a> : <a href="#">Our ESG Strategy and Governance Framework</a> page 10, <a href="#">Operating Responsibly</a> pages 64-73, <a href="#">Corporate Governance Principles</a> , <a href="#">Code of Conduct</a>
	102-17	Mechanisms for advice and concerns about ethics	<a href="#">2020-2021 ESG Report</a> : <a href="#">Living by Our Code of Conduct</a> page 72, <a href="#">Code of Conduct</a> , <a href="#">Amex Ethics Hotline</a>
	102-18	Governance structure	<a href="#">2020-2021 ESG Report</a> : <a href="#">Our ESG Strategy and Governance Framework</a> page 10, <a href="#">2021 Proxy Statement</a> pages 6-33
	102-19	Delegating authority	<a href="#">2020-2021 ESG Report</a> : <a href="#">Our ESG Strategy and Governance Framework</a> page 10

Standard	Code	GRI Disclosure	Reference/Location
<b>GENERAL DISCLOSURES</b>			
<b>GRI 102: General Disclosures (2016)</b>	102-20	Executive-level responsibility for economic, environmental, and social topics	<a href="#">2020-2021 ESG Report</a> : Our ESG Strategy and Governance Framework on page 10, <a href="#">2021 CDP Climate Change Response (C1)</a>
	102-21	Consulting stakeholders on economic, environmental, and social topics	<a href="#">2020-2021 ESG Report</a> : Engaging Our Stakeholders page 15, Setting Our Priorities page 14
	102-22	Composition of the highest governance body and its committees	<a href="#">2021 Proxy Statement</a> pages 15-29
	102-23	Chair of the highest governance body	<a href="#">2021 Proxy Statement</a> page 16.
	102-24	Nominating and selecting the highest governance body	<a href="#">2021 Proxy Statement</a> pages 10, 19-22
	102-25	Conflicts of interest	<a href="#">2021 Proxy Statement</a> pages 23, 57
	102-33	Communicating critical concerns	<a href="#">2020-2021 ESG Report</a> : Living by Our Code of Conduct page 72, <a href="#">Code of Conduct</a> , <a href="#">Amex Ethics Hotline</a>
	102-35	Remuneration policies	<a href="#">2021 Proxy Statement</a> pages 30, 46-77
	102-36	Process for determining remuneration	<a href="#">2021 Proxy Statement</a> pages 30, 46-77
	102-40	List of stakeholder groups	<a href="#">2020-2021 ESG Report</a> : Engaging Our Stakeholders page 15
	102-41	Collective bargaining agreements	We have a small number of employees which were subject to collective bargaining agreements in 2020. We believe that relations with our employees are positive.
	102-42	Identifying and selecting stakeholders	<a href="#">2020-2021 ESG Report</a> : Engaging Our Stakeholders page 15
	102-43	Approach to stakeholder engagement	<a href="#">2020-2021 ESG Report</a> : Engaging Our Stakeholders page 15
	102-44	Key topics and concerns raised	<a href="#">2020-2021 ESG Report</a> : Engaging Our Stakeholders page 15, Setting Our Priorities page 14
	102-45	Entities included in the consolidated financial statements	<a href="#">Subsidiaries of the Company</a>
	102-46	Defining report content and topic boundaries	<a href="#">2020-2021 ESG Report</a> : About This Report page 3
	102-47	List of material topics	<a href="#">2020-2021 ESG Report</a> : Setting Our Priorities page 14
	102-48	Restatements of information	<a href="#">2020-2021 ESG Report</a> : Environmental Performance Data Summary page 63
	102-49	Changes in reporting	There are no significant changes from the previous reporting period.
	102-50	Reporting period	January 1, 2020 – December 31, 2020. In some cases, we share highlights from programs and initiatives that were launched in 2021 to provide more up-to-date information to our stakeholders. <a href="#">2020-2021 ESG Report</a> : About This Report page 3.
	102-51	Date of most recent report	September 2020
	102-52	Reporting cycle	Annual
	102-53	Contact point for questions regarding the report	Please direct questions on this report or topics related to our corporate responsibility and sustainability disclosures to <a href="mailto:corporate.social.responsibility@aexp.com">corporate.social.responsibility@aexp.com</a> .
	102-54	Claims of reporting in accordance with the GRI Standards	This report has been prepared in accordance with the GRI Standards: Core option.
	102-55	GRI content index	<a href="#">2020-2021 ESG Report</a> : the GRI Content Index pages 82-86
	102-56	External assurance	We assure report content through an internal review process, including executive oversight of subject matter reviews and validation. Apex Companies, LLC (Apex) was engaged to conduct an independent verification of the greenhouse gas emissions reported by American Express for the calendar year 2020.

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<b>ECONOMIC DISCLOSURES</b>			
<b>GRI 103: Economic (2016)</b>	103-1, 103-2, 103-3	Management Approach: Explanation of material topic and its boundary, management approach and its components, evaluation of management approach	<a href="#">2020-2021 ESG Report</a> : Setting Our Priorities page 14, Our Commitment to ESG page 8, Living by Our Code of Conduct page 72, <a href="#">Form 10-K Item 1</a>
<b>GRI 201: Economic Performance (2016)</b>	201-1	Direct economic value generated and distributed	<a href="#">2020-2021 ESG Report</a> : About American Express page 7, <a href="#">Form 10-K Item 7</a>
	201-2	Financial implications and other risks and opportunities due to climate change	<a href="#">2020-2021 ESG Report</a> : Advancing Climate Solutions page 54, the <a href="#">2020-2021 TCFD Index</a> , <a href="#">Form 10-K Item 1A</a> , <a href="#">2021 CDP Climate Change Response</a> (C2)
	201-3	Defined benefit plan obligations and other retirement plans	<a href="#">2020-2021 ESG Report</a> : Helping Colleagues Build Financial Confidence page 31, <a href="#">Form 10-K Note 11</a> , <a href="#">American Express Colleague Benefits Website</a>
<b>GRI 203: Indirect Economic Impacts (2016)</b>	203-2	Significant indirect economic impacts	<a href="#">2020-2021 ESG Report</a> : ESG Strategy Pillars 2020-2021 Highlights pages 11-13, Building Financial Confidence page 37, Investing in Our Communities pages 47-51, Backing Our Communities Through the Pandemic pages 51-52
<b>GRI 204: Procurement Practices (2016)</b>	204-1	Management approach disclosures	<a href="#">2020-2021 ESG Report</a> : Operating a Responsible Supply Chain pages 72-73
<b>GRI 205: Anti-corruption (2016)</b>	205-1	Operations assessed for risks related to corruption	<a href="#">2020-2021 ESG Report</a> : Business Ethics pages 70-72
	205-2	Communication and training about anti-corruption policies and procedures	<a href="#">2020-2021 ESG Report</a> : Business Ethics pages 70-72. All colleagues must complete anti-corruption and bribery training tied to their annual compensation that includes information about applicable laws and regulations for their location.
<b>GRI 206: Anti-competitive Behavior (2016)</b>	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	<a href="#">Form 10-K Item 3</a> , <a href="#">Code of Conduct</a>
<b>ENVIRONMENTAL DISCLOSURES</b>			
<b>GRI 103: Environmental (2016)</b>	103-1, 103-2, 103-3	Management Approach	<a href="#">2020-2021 ESG Report</a> : Advancing Climate Solutions pages 54-63, <a href="#">2021 CDP Climate Change Response</a> (C1)
<b>GRI 302: Energy (2016)</b>	302-1	Energy consumption within the organization	<a href="#">2020-2021 ESG Report</a> : Environmental Performance Data Summary page 63, <a href="#">2021 CDP Climate Change Response</a> (C8)
	302-2	Energy consumption outside of the organization	<a href="#">2020-2021 ESG Report</a> : Environmental Performance Data Summary page 63, <a href="#">2021 CDP Climate Change Response</a> (C8)
	302-3	Energy intensity	<a href="#">2020-2021 ESG Report</a> : Environmental Performance Data Summary page 63, <a href="#">2021 CDP Climate Change Response</a> (C8)
	302-4	Reduction of energy consumption	<a href="#">2020-2021 ESG Report</a> : Investing in Sustainable Operations pages 57-60, <a href="#">2021 CDP Climate Change Response</a> (C3)
	302-5	Reductions in energy requirements of products and services	<a href="#">2020-2021 ESG Report</a> : Maintaining Carbon Neutral Operations page 59, <a href="#">2021 CDP Climate Change Response</a>
<b>GRI 303: Water and Effluents (2016)</b>	303-5	Water consumption	<a href="#">2020-2021 ESG Report</a> : Environmental Performance Data Summary page 63

Standard	Code	GRI Disclosure	Reference/Location
<b>ENVIRONMENTAL DISCLOSURES</b>			
<b>GRI 305: Emissions (2016)</b>	305-1	Direct (Scope 1) GHG emissions	<a href="#">2020-2021 ESG Report</a> : Environmental Performance Data Summary page 63, <a href="#">2021 CDP Climate Change Response</a> (C6)
	305-2	Energy indirect (Scope 2) GHG emissions	<a href="#">2020-2021 ESG Report</a> : Environmental Performance Data Summary page 63, <a href="#">2021 CDP Climate Change Response</a> (C6)
	305-3	Other indirect (Scope 3) GHG emissions	<a href="#">2020-2021 ESG Report</a> : Environmental Performance Data Summary page 63, <a href="#">2021 CDP Climate Change Response</a> (C6)
	305-4	GHG emissions intensity	<a href="#">2020-2021 ESG Report</a> : Environmental Performance Data Summary page 63, <a href="#">2021 CDP Climate Change Response</a> (C6)
	305-5	Reduction of GHG emissions	<a href="#">2020-2021 ESG Report</a> : Environmental Performance Data Summary page 63, <a href="#">2021 CDP Climate Change Response</a> (C6)
<b>GRI 306: Effluents and Waste (2016)</b>	306-2	Waste by type and disposal method	<a href="#">2020-2021 ESG Report</a> : Environmental Performance Data Summary page 63
<b>SOCIAL DISCLOSURES</b>			
<b>GRI 103: Social (2016)</b>	103-1, 103-2, 103-3	Management Approach	<a href="#">2020-2021 ESG Report</a> : Our ESG Strategy and Governance Framework page 10, ESG Governance page 67; Office of Enterprise Inclusion, Diversity, and Business Engagement page 68
<b>GRI 401: Employment (2016)</b>	401-1	New employee hires and employee turnover	<a href="#">2020-2021 ESG Report</a> : 2020 Hiring, Promotions, and Retention Rates page 27
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<a href="#">2020-2021 ESG Report</a> : Putting Colleague Health, Safety, and Well-Being First pages 30-31
	401-3	Parental leave	<a href="#">2020-2021 ESG Report</a> : Supporting Colleagues with Caregiving Responsibilities page 31
<b>GRI 403: Occupational Health and Safety (2016)</b>	403-1	Occupational health and safety management system	<a href="#">2020-2021 ESG Report</a> : Putting Colleague Health, Safety, and Well-Being First pages 30-31
	403-4	Worker participation, consultation, and communication on occupational health and safety	<a href="#">2020-2021 ESG Report</a> : Putting Colleague Health, Safety, and Well-Being First pages 30-31
	403-6	Promotion of worker health	<a href="#">2020-2021 ESG Report</a> : Putting Colleague Health, Safety, and Well-Being First pages 30-31
<b>GRI 404: Training and Education (2016)</b>	404-1	Average hours of training per year per employee	<a href="#">2020-2021 ESG Report</a> : Fostering Personal and Professional Growth page 32
	404-2	Programs for upgrading employee skills and transition assistance programs	<a href="#">2020-2021 ESG Report</a> : Fostering Personal and Professional Growth page 32
	404-3	Percentage of employees receiving regular performance and career development reviews	<a href="#">2020-2021 ESG Report</a> : Fostering Personal and Professional Growth page 32
<b>GRI 405: Diversity and Equal Opportunity (2016)</b>	405-1	Diversity of governance bodies and employees	<a href="#">2020-2021 ESG Report</a> : Fostering an Inclusive and Diverse Workplace page 22; 2020 Global Workforce Representation and Board of Directors Demographics pages 22-23
	405-2	Ratio of basic salary and remuneration of women to men	<a href="#">2020-2021 ESG Report</a> : Maintaining Pay Equity page 26
<b>GRI 412: Human Rights Assessment (2016)</b>	412-1	Operations that have been subject to human rights reviews or impact assessments	Not reported. <a href="#">Human Rights Statement</a>
	412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Not reported. <a href="#">Human Rights Statement</a>

Standard	Code	GRI Disclosure	Reference/Location
<b>SOCIAL DISCLOSURES</b>			
<b>GRI 413: Local Communities (2016)</b>	413-1	Operations with local community engagement, impact assessments, and development programs	<a href="#">2020-2021 ESG Report</a> : Backing Our Communities pages 45-53
<b>GRI 415: Public Policy (2016)</b>	415-1	Political contributions	<a href="#">American Express Company Political Contributions Report</a>
<b>GRI 418: Customer Privacy (2016)</b>	103-2	The management approach and its components	<a href="#">2020-2021 ESG Report</a> : Protecting Our Customers pages 43-44
<b>FINANCIAL SERVICES SECTOR SUPPLEMENT (2008)</b>			
	FS2	Procedures for assessing and screening environmental and social risks in business lines	<a href="#">2020-2021 TCFD Index</a>
	FS6	Percentage of the portfolio for business lines by specific region, size, and by sector	<a href="#">Form 10-K Item 1</a>
	FS14	Initiatives to improve access to financial services for disadvantaged people	<a href="#">2020-2021 ESG Report</a> : Building Financial Confidence – Partnering to Support BIPOC- and Women-Owned Businesses pages 39-40, Empowering Consumers pages 40-41
	FS16	Initiatives to enhance financial literacy by type of beneficiary	<a href="#">2020-2021 ESG Report</a> : Building Financial Confidence – Empowering Consumers pages 40-41

#### CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS

When we use the terms “American Express,” “company,” “we,” “us,” or “our” in this document, we mean the American Express Company and its subsidiaries, on a consolidated basis, unless we state, or the context implies, otherwise. The 2020-2021 GRI Content Index includes forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 which are subject to risks and uncertainties. The forward-looking statements, including the company’s aspirational ESG commitments and goals, contain words such as “believe,” “expect,” “anticipate,” “intend,” “plan,” “aim,” “will,” “may,” “should,” “could,” “would,” “likely,” “potential,” “commit,” “hope,” “continue,” or other similar expressions. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including: competition, brand perceptions and reputation; an inability to develop and market value propositions that appeal to Card Members and new customers; the amount and efficacy of investments in product innovations, resources, marketing campaigns and programs; changing customer behaviors, interest in the company’s products, resources and programs, and willingness to access capital provided by the company, spend money at small businesses, and value environmentally and socially responsible products and services; management’s inability to identify suitable suppliers, grantees, partners and community investments and negotiate acceptable terms; the actual amount the company spends with suppliers, on ESG initiatives and to make appropriate salary adjustments, all while implementing operating expense control initiatives; an inability to build partnerships and execute programs with other companies and of partners to meet their obligations to the company; changes in developing standards and certifications; the cost and availability of renewable energy, carbon removal and carbon offset projects, energy attribute certificates, certified paper, and green buildings, and alternatives to single-use plastic; supply chain and market disruption; regulation; potential M&A activity; severe weather conditions, natural disasters and other catastrophic events; changes in the company’s real estate, technology, colleague and community engagement, and risk management strategies; an inability of waste management systems to divert waste to recycling and composting facilities; and changes in economic or business conditions and the company’s ability to grow, improve its financial performance and execute on its strategies. A further description of these and other risks and uncertainties can be found in the company’s Annual Report on Form 10-K for the year ended December 31, 2020 (the “2020 Annual Report”) and the company’s other filings with the U.S. Securities and Exchange Commission. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date on which they are made. We undertake no obligation to update or revise any forward-looking statements. This index includes trademarks, such as American Express®, which are protected under applicable intellectual property laws and are the property of the American Express Company or its subsidiaries. Solely for convenience, our trademarks and trade names referred to in this report may appear without the ® or TM symbols, but such references are not intended to indicate, in any way, that we will not assert, to the fullest extent under applicable law, our rights or the right of the applicable licensor to these trademarks and trade names. Apex Companies, LLC was engaged to conduct an independent verification of the greenhouse gas (GHG) emissions reported by American Express for the calendar year 2020. The Verification Statement and the scope of work is included in the 2020-2021 ESG Report on pages 87-89.