

2020-2021 SASB INDEX

American Express Sustainability Accounting Standards Board (SASB) Index

This Index reflects our report in accordance with Industry Standards Version 2018-10 issued by the Sustainability Accounting Standards Board (SASB). Our disclosures under those standards are based on three SICs industries that are most closely aligned with our mix of businesses: Consumer Finance (FN-CF), Commercial Banks (FN-CB), and Software and IT Services (TC-SI). Unless otherwise noted, all data and descriptions are reported for the American Express Company on a consolidated basis where applicable and not just the businesses or segments relevant to a particular industry. We do not currently disclose all metrics included in the standards for these three SICs industries but will continue to evaluate them in the future. Our commitment is to provide investors with useful, relevant, and meaningful sustainability information and we may evolve our disclosures on these SASB topics over time. All reported data is as of and for the year ended December 31, 2020, unless otherwise noted. While most information is found in our [2020-2021 ESG Report](#), [2020-2021 TCFD Index](#), and [2020-2021 GRI Content Index](#), other primary sources include our 2020 Annual Report on [Form 10-K](#), [2021 Proxy Statement](#), [2021 CDP Climate Change Response](#), and our [corporate website](#).

SASB Topic	Accounting Metric	Code	Response
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	Form 10-K on page 130: Note 12: Contingencies and Commitments
	Description of whistleblower policies and procedures	FN-CB-510a.2	2020-2021 ESG Report : Key Policies on page 71 and American Express AEMP17 – Whistleblower Claims Policy on our website
Customer Privacy	Number of account holders whose information is used for secondary purposes	FN-CF-220a.1 TC-SI-220a.2	American Express does not report a metric on the bases specified in the standard. American Express's Privacy Policy describes the information we collect from our customers and how we use it.
	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	FN-CF-220a.2 TC-SI-220a.3	American Express discloses all material legal proceedings in our SEC reports.
Data Privacy and Freedom of Expression	Description of policies and practices relating to behavioral advertising and user privacy	TC-SI-220a.1	2020-2021 ESG Report : Safeguarding Customer Privacy and Security on page 43, Safeguarding Data and Protecting Privacy on page 70, and Privacy Disclosures section of our website
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CF-230a.1 FN-CB-230a.1 TC-SI-230a.1	American Express' information and cyber security program is built upon a foundation of advanced security technology, a well-staffed and highly trained team of experts, and robust operations based on the National Institute of Standards and Technology Cybersecurity Framework. This consists of controls designed to identify, protect, detect, respond, and recover from information and cybersecurity incidents. American Express does not report a metric on the bases specified in the standard, but information on cybersecurity regulation, risks, and risk management can be found in Form 10-K on pages 18, 23-24, 29-30, 34, 75.
	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	FN-CF-230a.2	Card Member and merchant-related fraud losses are included within Other expense, the details for which are provided in Form 10-K on page 144: Note 18: Other Fees and Commissions and Other Expenses.
	Description of approach to identifying and addressing data security risks	FN-CF-230a.3 FN-CB-230a.2 TC-SI-230a.2	2020-2021 ESG Report : Safeguarding Customer Privacy and Security on page 43, Safeguarding Data and Protecting Privacy on page 70, and Privacy Disclosures section of our website.

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Environmental Footprint of Hardware Infrastructure	(1) Total energy consumed, (2) percentage grid electricity, (3) percentage renewable	TC-SI-330a.4	2020-2021 ESG Report : Environmental Performance Data Summary on page 63. (1) Total energy consumed: 312,198 MWh; (2) Total Percentage Grid Electricity: 72%; (3) Percentage renewable electricity: 100%, Percentage of renewable energy: 72%
	Discussion of the integration of environmental considerations into strategic planning for data center needs	TC-SI-330a.5	2020-2021 ESG Report : Maintaining Carbon Neutral Operations page 59
Financial Inclusion and Capacity Building	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	Financial literacy programs and initiatives are disclosed in our 2020-2021 ESG Report : Empowering Consumers on pages 40-41. In fall 2021, we announced two new goals including (1) to provide access to credit to at least 4 million individuals from underserved or underrepresented populations from 2021 to 2025 and (2) to provide at least 5 million individuals with tools, resources, and educational content to improve financial well-being from 2021 through 2025.
	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	American Express engages in programs designed to support small businesses and community development. In 2021, American Express pledged \$40 million to the Accion Opportunity Fund to expand its loan program for historically underfunded US small business owners, including people of color and women. In 2020, The American Express Center for Community Development (CCD) underwrote more than \$275 million in loans and investments which laid the foundations for more than 1,700 units of affordable housing. See our 2020-2021 ESG Report : Strengthening Small Businesses on pages 37-39 and Building Financial Confidence on page 51.
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	2020-2021 ESG Report : Lending and Marketing Responsibly on page 44 and Responsible Lending and Financing on page 69
Recruiting and Managing a Global, Diverse, and Skilled Workforce	Employee engagement as a percentage	TC-SI-330a.2	We engage our colleagues regularly, including through initiatives and an annual internal colleague survey. The Annual Colleague Experience Survey results indicate that 94% of colleagues who participated said they would recommend American Express as a great place to work. See our 2020-2021 ESG Report : Backing Our Colleagues: Engaging Colleagues on Diversity and Inclusion on page 29, Helping Colleagues Build Financial Confidence on page 31, Fostering Personal and Professional Growth on page 32 and Improving our Colleagues' Experience on page 20.
	Percentage of gender and racial/ethnic group representation for (1) management, (2) technical staff, and (3) all other employees	TC-SI-330a.3	2020-2021 ESG Report : 2020 Global Workforce Representation on pages 22-25 and 2020 EEO-1 Data on page 25
Selling Practices	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	FN-CF-270a.1	An explanation of our compensation programs can be found in the Compensation Discussion and Analysis section of our 2021 Proxy Statement on pages 49-81; information on our stock option and award programs can be found in Form-10K on pages 127-128: Note 10: Stock Plans.

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Selling Practices	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	FN-CF-270a.2	American Express has a global Card Member base and FICO scores are not available in all regions or for all customer types. See our 2020-2021 ESG Report : Lending and Marketing Responsibly on page 44 and Responsible Lending and Financing on page 69 for an explanation of certain credit decision factors. For the composition of consumer American Express credit card accounts and Pay Over Time revolving credit features associated with certain American Express credit card accounts included in the American Express Credit Account Master Trust portfolio as of June 30, 2021, by FICO score ranges, see pages 7 to 8 of the American Express Credit Account Master Trust Current Report on Form 8-K dated July 28, 2021. The Card Member loans that have been securitized through the Trust do not possess identical characteristics with those of the total US Consumer or US Small Business Card Member loan portfolios, which include securitized and non-securitized Card Member loans.
	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	FN-CF-270a.4	CFPB Consumer Complaint Database
	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	FN-CF-270a.5	American Express discloses material legal and regulatory proceedings in Form-10K on page 130: Note 12: Contingencies and Commitments.
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	National Information Center website – American Express Company RSSD ID: 1275216
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	Form-10K on pages 13-14
Managing Systemic Risks from Technology Disruptions	Description of business continuity risks related to disruption of operations	TC-SI-550.a.2	Form-10K : Risk Factors on pages 23-24, 29
Activity Metrics	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	FN-CF-000.A	(1) The number of basic cards-in-force worldwide and related information are provided in Form-10K on pages 49, 56, 63. Definitions of this metric can be found on pages 84 of the Form-10K. (2) American Express does not report a metric for prepaid debit card accounts.
	Number of (1) credit card accounts and (2) pre-paid debit card accounts	FN-CF-000.B	(1) The number of basic and total cards-in-force worldwide and related information are provided in Form-10K on pages 49, 56, 63. Definitions of these metrics can be found on page 84 of the Form 10-K. (2) American Express does not report a metric for pre-paid debit card accounts.
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	Form-10K : Table 7, Selected Credit-Related Statistical Information on page 51, and in individual business unit segment results sections for Global Consumer Services Group on page 54 and Global Commercial Services on page 59.

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 SASB 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.