

THE SERVICE EFFECT: 2015 CORPORATE SOCIAL RESPONSIBILITY AT AMERICAN EXPRESS

At American Express, our approach to Corporate Social Responsibility is a natural extension of our vision to become the world's most respected service brand. In a world of social change and environmental imperatives, a brand that stands for trust, security and service is more important than ever.

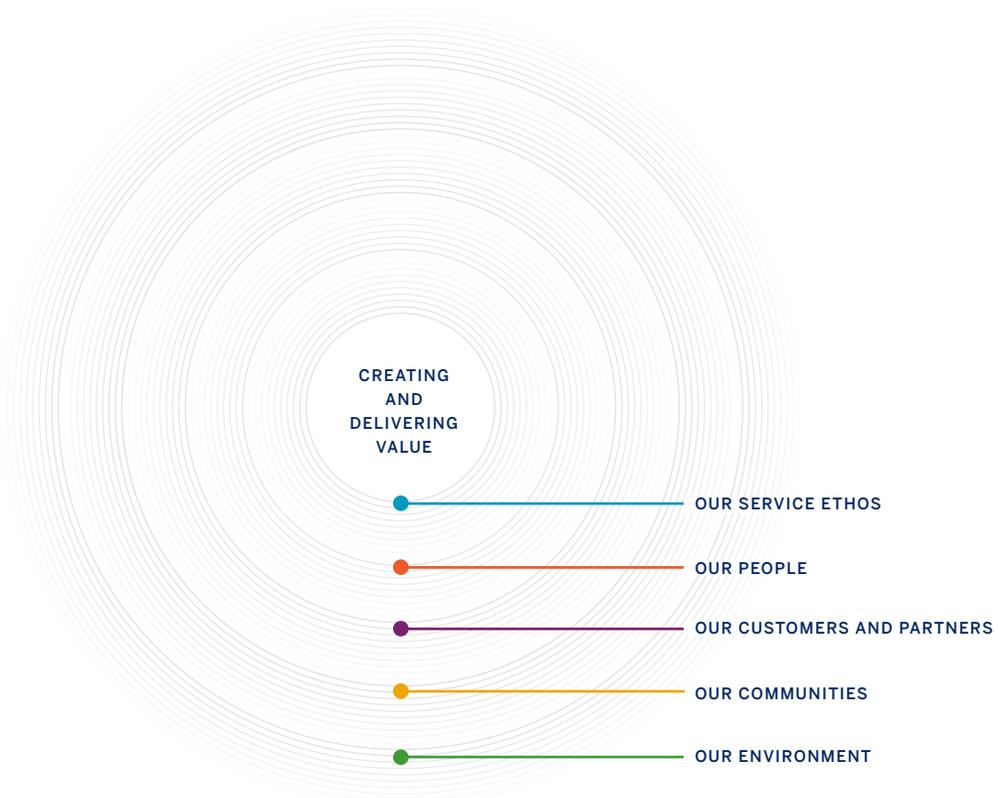
OUR CSR STRATEGY

Our service commitment shapes our daily work and our approach to CSR. It extends from creating innovative products to protecting Card Members' privacy and the security of their data. From promoting the growth of small businesses to developing diverse leaders. From meeting our carbon and energy targets to building a strong company culture—and much more.

We aim to create value – whether social, environmental or economic – across each of our key stakeholder groups – our shareholders, our employees, our business partners and the communities where we live and work, operating in a way that addresses all of their needs.

“At American Express, we are dedicated to treating everyone we serve with the utmost care and respect. As the world evolves, we will continue transforming to meet the needs of our stakeholders while remaining true to the values that have always sustained us.”

Kenneth I. Chenault,
Chairman and CEO

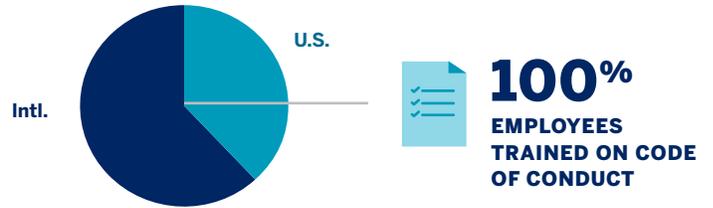


OUR SERVICE ETHOS

OPERATING ETHICALLY AND RESPONSIBLY, WITH AN EMPHASIS ON BUILDING POSITIVE RELATIONSHIPS

We help consumers do more, businesses grow and merchants connect with new customers through our products and services. We hold ourselves to the highest standards of ethics and integrity, and have built corporate citizenship into the heart of our business. We focus on making each interaction with American Express a positive, secure and convenient experience.

MAINTAINING HIGH STANDARDS OF ETHICS AND INTEGRITY IN 2015



SERVING OUR PEOPLE

HIGH-PERFORMING EMPLOYEES WHO ARE EMPOWERED TO MAKE A DIFFERENCE

Great service starts with our employees. Our people are constantly looking for innovative ways to better serve our customers and communities. We make it welcoming, purposeful and rewarding to be part of the American Express team. That means fostering a diverse and inclusive culture and enabling our employees to achieve their professional and personal goals.

SUPPORTING OUR EMPLOYEES' PROFESSIONAL AND PERSONAL GOALS

 **90%**
of employees had access to at least one wellness activity or service through our Healthy Living program, our award-winning corporate health and wellness initiative.

 **41%**
of U.S. employees engaged in a flexible work arrangement.

 **90%**
of our employees received recognition or appreciation through our Reward Blue program.

FOSTERING A DIVERSE AND INCLUSIVE CULTURE

 **MORE THAN 50%**
Employees worldwide and 30% of our senior executives were women.

 **MORE THAN 40%**
Employees participated in one of our employee networks.

FROM 2004 TO 2015 WE HAVE SCORED
 **100%**
on the Human Rights Campaign's Corporate Equality Index.

SERVING OUR CUSTOMERS AND PARTNERS

SATISFIED CUSTOMERS WHO REWARD US WITH THEIR TRUST AND LOYALTY, AND PARTNERS WHO SHARE OUR VISION FOR RESPONSIBLE BUSINESS

We're focused on using our relationships, technology and data to better serve our customers, open up commerce opportunities for our partners and empower entrepreneurs. We are committed to high standards of fairness in our practices, keeping customers well-informed and confident using our products. Our state-of-the-art monitoring tools, controls and policies help detect and prevent fraud, money laundering and terrorist financing in our operations around the world.

MEETING THE EVOLVING NEEDS OF OUR CUSTOMER BASE



In 2015, we achieved record-level customer satisfaction, with our internal measures of servicing satisfaction up 40% from 2010.



Rated as one of Ponemon's Most Trusted Companies for Privacy and number one in financial services from 2006 to 2015.

Supporting Women-Owned Businesses

In April 2013, Women Impacting Public Policy, American Express OPEN and the U.S. Small Business Administration launched ChallengeHER, a national initiative to boost government contracting opportunities for women-owned small businesses. ChallengeHER has educated more than 5,400 women entrepreneurs at 39 workshops across the country and facilitated more than 1,900 meetings between women small business owners and government officials.

SUPPORTING SMALL BUSINESSES ACROSS THE WORLD. ON SMALL BUSINESS SATURDAY 2015:



95M+

U.S. consumers shopped at a small business on Small Business Saturday in 2015, eight percent more than the previous year.



620M+

was spent by British consumers at small businesses across the U.K.



94K+

small businesses took part in the movement.

MAKING OUR PRODUCTS AND SERVICES BETTER FOR SOCIETY AND THE ENVIRONMENT



\$77M

in dollars and Membership Rewards points have been donated by Card Members from 2010 to 2015.



91%

of paper used in our U.S. direct-marketing efforts in 2015 was certified as being from sustainably managed forests.

SERVING OUR COMMUNITIES

LONGSTANDING RELATIONSHIPS, STRENGTHENED THROUGH SERVICE

We're here to help our customers and our communities. That means serving in ways that enable the communities in which we live and work to prosper, and assisting when a helping hand is needed. Through our philanthropic and community work, we serve and support those who are addressing some of society's most complex issues.

EMPOWERING CITIZEN VOLUNTEERS



350K

volunteers engaged in community service in 2015 with organizations that received community service grants from American Express.

\$70M+

In donated time and talent, by 350K volunteers based on the estimated value of volunteer time by the Bureau of Labor Statistics.

SUPPORTING EMERGING NONPROFIT AND SOCIAL LEADERS



FROM 2008 TO 2015, WE INVESTED

\$50M+

to develop 33,000-plus social purpose leaders who are tackling some of society's most complex issues.

PROMOTING STEWARDSHIP OF HISTORIC PLACES

SINCE 1974, WE HAVE CONTRIBUTED NEARLY

\$60M

to preserving more than 500 iconic historic sites.



IN 2015, WE PROVIDED FUNDING TO

33

endangered sites through \$9.1 million in grants.

SERVING OUR ENVIRONMENT

DOING OUR PART TO SUSTAIN THE WORLD'S RESOURCES

Becoming the world's most respected service brand means recognizing our responsibility to help preserve natural resources for future generations. We focus on three main action areas: building a clean, efficient enterprise; enabling our customers to reduce their environmental impacts; and encouraging employees to help us achieve our goals.

ENGAGING OUR EMPLOYEES IN SUSTAINABILITY



4000+

employees participated in our Green2Gether Promise during Earth Month 2015.

REDUCING OUR ENVIRONMENTAL FOOTPRINT



35%

of our global real estate was green-building certified in 2015.



65%

of the electricity purchased to power our operations worldwide was carbon-free in 2015.



10%

Reduction in our absolute carbon emissions in 2015 from 2011 levels.