

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): February 25, 2026

**AMERICAN EXPRESS COMPANY**

(Exact name of registrant as specified in its charter)

New York  
(State or other jurisdiction of  
incorporation)

1-7657  
(Commission File Number)

13-4922250  
(IRS Employer Identification No.)

200 Vesey Street,  
New York, New York 10285  
(Address of principal executive offices and zip code)

(212) 640-2000  
(Registrant's telephone number, including area code)

Not Applicable  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

<u>Title of each class</u>	<u>Trading Symbol(s)</u>	<u>Name of each exchange on which registered</u>
Common Shares (par value \$0.20 per Share)	AXP	New York Stock Exchange
3.433% Fixed-to-Floating Rate Notes due May 20, 2032	AXP32	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

## **Item 7.01 Regulation FD Disclosure**

The following information is furnished under Item 7.01 – Regulation FD Disclosure:

On February 25, 2026, American Express Company (the “Company”) announced plans to build a new approximately 1.95 million square foot headquarters at 200 Greenwich Street (2 World Trade Center site) in New York City. Construction is planned to begin in the spring of 2026 and is expected to be completed in 2031. The project is not expected to have a material impact on the Company’s financial results.

### **Cautionary Note Regarding Forward-Looking Statements**

This report 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, which include current expectations regarding the Company’s headquarters and its development, estimated completion date and impact to the Company’s financial results, among other matters, contain words such as “believe,” “expect,” “intend,” “plan,” “aim,” “will,” “may,” “should,” “could,” “would,” “estimate,” “continue” and similar expressions. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date on which they are made. The Company undertakes no obligation to update or revise any forward-looking statements. Factors that could cause actual results to differ materially from these forward-looking statements, include, but are not limited to: risks of real estate development, including the construction delays and cost overruns, receipt of requisite approvals, liability or contract claims by or against project partners, construction firms, governmental bodies or others, the impact of environmental laws and the Company’s ability to procure sufficient insurance coverage on acceptable terms; changes in economic and market conditions, including inflation and building supply chain disruptions; severe weather conditions, natural disasters or other catastrophic events affecting the property or its development; and changes in certification standards. 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, 2025 and its other reports filed with the Securities and Exchange Commission.

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

AMERICAN EXPRESS COMPANY  
(REGISTRANT)

By: /s/ James J. Killerlane III  
Name: James J. Killerlane III  
Title: Corporate Secretary

Date: February 25, 2026