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): June 25, 2026

AMERICAN EXPRESS COMPANY

(Exact name of registrant as specified in its charter)

New York	1-7657	13-4922250
(State or other jurisdiction of incorporation)	**(Commission File Number)**	**(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:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
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
3.835% Fixed-to-Floating Rate Notes due June 16, 2034	AXP34	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

On June 25, 2026, American Express Company issued a press release announcing the results of its company-run 2026 Dodd-Frank Act Stress Test (DFAST). The press release is attached as Exhibit 99.1 to this Current Report on Form 8-K and incorporated herein by reference.

The company-run DFAST results are available on the company's Investor Relations website at ir.americanexpress.com.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits:

Exhibit	Description
99.1	Press release of American Express Company, dated June 25, 2026.
104	The cover page of this Current Report on Form 8-K, formatted as inline XBRL.

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: June 25, 2026

EXHIBIT 99.1

NEWS RELEASE **NEWS RELEASE** **NEWS RELEASE** **NEWS RELEASE**



American Express Releases 2026 Dodd-Frank Act Stress Test Results

New York, June 25, 2026 — American Express Company (NYSE: AXP) today announced the release of the results of its company-run 2026 Dodd-Frank Act Stress Test (DFAST).

American Express will continue to be subject to its current Stress Capital Buffer (SCB) requirement of 2.5 percent, the minimum SCB requirement under the applicable regulations, through September 30, 2027. The decision is consistent with the Federal Reserve's February 4, 2026, announcement that it will maintain existing SCB requirements until 2027, absent supervisory action.

"Our stress test results reflect the continued strength of our balance sheet and our differentiated business model," said Christophe Le Caillec, Chief Financial Officer at American Express. "Consistent with our disciplined capital management framework, we will continue to invest in long-term growth opportunities, while maintaining strong capital levels and returning capital to shareholders."

As previously announced, American Express increased its quarterly dividend on common shares by 16 percent to $0.95 per share beginning with the first-quarter 2026 dividend declaration. The company has returned $8.7 billion of capital to its shareholders via share repurchases and common share dividends during the 12 months ended March 31, 2026.

The company-run DFAST results are available on the company’s Investor Relations website at ir.americanexpress.com.

The stress test results disclosed by the company are based on hypothetical scenarios prescribed by the Federal Reserve and other assumptions required under the DFAST rules. The results are not forecasts or predictions of future economic conditions or company performance. The company’s DFAST results may differ from those calculated and published by the Federal Reserve Board due to differences in models, methodologies, assumptions, and applicable capital and accounting rules.

ABOUT AMERICAN EXPRESS

American Express (NYSE: AXP) is a global payments and premium lifestyle brand powered by technology. Our colleagues around the world back our customers with differentiated products, services, and experiences that enrich lives and build business success.

Founded in 1850 and headquartered in New York, American Express' brand is built on trust, security, service, and a rich history of delivering innovation and Membership value for our customers. We seek to provide the world's best customer experience every day to a broad range of consumers, small and medium-sized businesses, and large corporations, and we build and manage relationships with millions of merchants across our global network.

For more information about American Express, visit americanexpress.com, americanexpress.com/en-us/newsroom/, and ir.americanexpress.com.

CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS

This release includes forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based on the Company's expected business and financial performance and are subject to risks and uncertainties. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those contained in the Company's Annual Report on Form 10-K for the year ended December 31, 2025, the Company's Quarterly Report on Form 10-Q for the quarter ended March 31, 2026 and the Company's other filings with the Securities and Exchange Commission. 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.

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Source: American Express Company

Location: Global