



2022 REPORT

Diversity, Equity & Inclusion



Contents



Promoting Diversity, Equity & Inclusion

With the right backing, people and businesses have the power to progress in incredible ways. At American Express, our Environmental, Social, and Governance (ESG) mission is to back people and businesses to thrive and create equitable, resilient, and sustainable communities globally. As part of our ESG strategy, we established long-term goals and objectives across three critical areas for our company, stakeholders, and society: Promote Diversity, Equity, and Inclusion (DE&I); Advance Climate Solutions; and Build Financial Confidence. In 2021 and 2022, we made significant progress toward these goals, and we encourage you to learn more about our efforts in our [2021-22 ESG Report](#).

Within our second DE&I Report, we're excited to offer a glimpse of the Team Amex colleague experience through firsthand accounts and personal stories from our colleagues around the world. We also share the many ways we actively cultivate a diverse, equitable, and inclusive workplace.

Our [Blue Box Values](#) guide and motivate us to back all colleagues and place them at the center of everything we do, investing in their growth and development, their holistic well-being, and creating a strong sense of belonging.

A Message From Our Chairman and CEO

Thanks to the commitment, creativity, and resilience of our colleagues, 2022 has been one of the best years in American Express' history. I have always believed that the best way to back our customers is to back our colleagues. That's why we focus so intently on creating a culture built on supportive relationships and a fully inclusive workplace, where everyone can feel welcome and heard, and is provided with opportunities to grow and thrive.

As embedded in our Blue Box Values that guide how we operate and lead, "We Stand for Inclusion" and "We Embrace Diversity" not only because it's the right thing to do but because the diversity of people and perspectives is the fuel to innovation and engagement that makes us a better team and ultimately deliver better results.

Our progress creating a diverse, equitable, and inclusive culture continued in 2022, as outlined in this report. An important milestone was the global launch of Amex Flex, our new way of working, which combines the best of both in-person and remote work to offer colleagues greater flexibility to manage their personal and professional lives.

Our efforts have been recognized both internally and externally. We continue to be near the top of many workplace rankings around the world, and our internal survey scores, which have been very strong for many years, continue to rise. In our most recent annual survey, 92 percent of colleagues who participated said they would recommend Amex as a great place to work. This recognition is gratifying, and it reinforces our conviction to continue our work to create a culture where everyone feels they belong.

I'm incredibly proud of the entire organization and all their efforts toward achieving our goals. As we look forward to 2023 and beyond, we remain committed to continuing our progress in building a diverse, equitable, and inclusive culture, not only because it is consistent with our Blue Box Values and doing what's right, but because it is essential to our long-term success.



Stephen J. Squeri

CHAIRMAN & CEO

COLLEAGUE SINCE 1985

Culture



Our culture is built on strong relationships, shared values and purpose, and an unwavering commitment to back our customers, communities, and each other. Flexibility is part of how we work, and it's here to stay with Amex Flex.

Amex Flex: Our New Way of Working is Working

In March 2022, we launched Amex Flex, our new way of working where, depending on role and business needs, colleagues can work in the office, at home, or take a hybrid approach that combines both. Amex Flex is designed to leverage the best of both in-person and remote work and to enable colleagues to have greater flexibility in their personal and professional lives.

Before the COVID-19 pandemic, around 20% of our US workforce was virtual. Since we announced Amex Flex, the majority of our colleagues in the US have chosen hybrid schedules, opting to spend their time between in-office and virtual days, coming into the office about two days per week, while more than 40% have opted to be fully virtual, a percentage that has doubled over the last two years.

Our first office sites to adopt Amex Flex were in the US and the UK in the first quarter of 2022. Since then, offices in 25 countries have started Amex Flex and colleagues have embraced our new way of working, noting the positive impact it has had on their lives, both personally and professionally.

In an August 2022 survey, 90% of surveyed colleagues said they were either very satisfied or satisfied with Amex Flex.

We have introduced new technologies to enhance the workplace experience and make it easy to collaborate, including equipping our conference and huddle rooms with high-definition videoconferencing technology. We've also provided our leaders with resources and tools to support their colleague's career and development and help promote day-to-day engagement, wherever they choose to work.

Our goal is to create a flexible and supportive work environment for our colleagues, so whether they are working virtually, onsite, or seamlessly switching between the two with our hybrid option, they are part of a winning team that embraces collaboration and innovative thinking and respects all colleagues.



Onsite

Colleagues work in the office four to five days per week. This option applies to limited select roles that can only be performed in an office, those who cannot perform their roles remotely, or for anyone who wants to be in the office every day.



Hybrid

Hybrid colleagues work a mix of in-office and virtual days, coming into the office about two days per week on average. Leaders and colleagues may plan common days for in-person connection, collaboration, and events.



Fully Virtual

Virtual colleagues work from home exclusively or for the vast majority of the time. Zero days in the office except for a few times a year, if at all.



Work From Anywhere

Virtual and hybrid colleagues have the opportunity to work up to 30 days per calendar year from a location other than their primary work location, with limited exceptions.*

*Up to 15 of the 30 Work From Anywhere days can be used to work in one different country, with leader approval. Colleagues must have the legal right-to-work in any location both within and outside their country of employment.

“

Amex Flex has been a gamechanger for me and I'm proud of how Amex has evolved our ways of working since the pandemic. I work a hybrid schedule and the balance of in-office and virtual days allows me to better prioritize my physical and mental health, bring my most energized self to work, spend time with my loved ones, and also care for my new puppy Taxi.

I know my leader trusts me, regardless of where I'm working from, and I'm grateful this is our culture at Amex.

JULIA S.

COLLEAGUE SINCE 2016





Earlier this year, my mom was very sick and I had to move in with her during her recovery. I spent nearly a month with her and am happy to say that she is very close to being back to her normal life again.

I can't thank American Express enough for rolling out Amex Flex. I had the flexibility to manage my professional and personal life efficiently and most importantly stay worry and stress free.

Amex stands out for its culture, which is reflected in every interaction you have with your leaders, colleagues, and partners. I'm thankful to everyone for their understanding and for supporting me through this phase.

MAHASWETA D.

COLLEAGUE SINCE 2002

Blue Box Values

Our company vision is to provide the world's best customer experience every day. To ensure that we bring this vision to life, we have a set of guiding principles called the American Express Blue Box Values that guide our actions and serve as the foundation for how we operate:

We Do What's Right

We Back Our Customers

We Make It Great

We Respect People

We Embrace Diversity

We Stand For Inclusion

We Win As A Team

We Support Our Communities



Leadership Behaviors

Our values form a core part of our company's Framework for Winning, which provides colleagues a one-page overview of the company's vision, strategic business imperatives, and what we need to do to win as a team. The Framework includes the American Express Leadership Behaviors, which set a standard of leadership across the enterprise:

Set The Agenda

- Define what winning looks like
- Put enterprise thinking first
- Lead with an external perspective

Bring Others With You

- Build a diverse and inclusive team
- Seek and provide coaching and feedback
- Make collaboration essential

Do It The Right Way

- Communicate frequently, candidly, and clearly
- Make decisions quickly and effectively
- Live the Blue Box Values
- Demonstrate the courage great leadership demands



Building a Diverse & Inclusive Team

Our **Build a Diverse and Inclusive Team** Leadership Behavior reinforces our expectation of all colleagues to help support a culture that values every voice, rewards teamwork, celebrates different points of view, and reflects the diversity of the communities in which we live and work.



Our colleagues are continuously learning, growing, and leading the way. We provide ongoing support to help everyone grow and thrive in their careers within an environment where every colleague feels like they belong, are seen, and know their voice matters.

SONIA CARGAN
Chief Colleague Diversity, Equity
& Inclusion and Talent Officer
COLLEAGUE SINCE 1995



Inclusive Hiring

To reinforce the importance of building a diverse and inclusive team in a way that has a positive impact on the colleague experience, we continue to build on our momentum in several key areas, focusing on inclusive hiring. Doing so not only reflects the communities we serve, but it also helps us enrich our workplace and improve our performance. That's why we are committed to recruiting candidates from diverse backgrounds worldwide, including women, those from different racial and ethnic groups, LGBTQ+ individuals, veterans, and people with disabilities. Our recruiting processes, highlighted below, help us to do just that.

Ensuring Inclusive Recruitment Practices

- More objective terminology in job descriptions
- Leverage skills-based hiring criteria
- Reflect our commitment to DE&I in our recruitment marketing

I've seen tangible improvements in our product development process due to our diverse colleague base, whose various backgrounds and experiences have shed light on how to best meet customer needs and educate Card Members on new experiences.

LISA Y.

COLLEAGUE SINCE 2008



Skills-Based Talent Strategy

We are committed to having equitable access to opportunities to recruit candidates with a broad range of backgrounds and experiences. As part of this, we've leveraged insights from our work with external partners to help inform our skills-based strategy, which places skills and competencies front and center throughout our talent processes. Altogether we've established relationships with more than 30 organizations and signed on to more than 20 pledges to recruit new talent and support our diverse colleague base and the communities where we live and work. We highlight some of these efforts in the [Appendix](#).

Business Roundtable (Multiple Pathways Initiative)

American Express participates in the Business Roundtable Multiple Pathways Initiative, which is focused on improving equity, diversity, and workplace culture. Since joining, the company has contributed to building two skills-based talent playbooks to support other coalition companies on their skills-based journeys.

Multiverse

American Express is currently hosting over 40 apprentices across technology and marketing for 12 months to identify, upskill, and coach diverse, exceptional talent from non-traditional talent pipelines.

New York Jobs CEO Council

Since joining the Council, the company has participated in working groups, career fairs, and has recently hosted apprentices from Queensboro Community College through their pilot program. As of October 30, 2022, we have successfully converted 100% of apprentices to our Summer Internship Program and/or full-time opportunities.

OneTen

American Express plays a lead role in OneTen's efforts in the South Florida market to hire, promote, and advance Black individuals who do not have a four-year degree. Since working with OneTen, we have recredentialed over 100 job codes to remove education requirements. In addition, we actively participate in OneTen's working groups focused on apprenticeship, recruitment, and retention—engaging with peer companies to share best practices and key learnings in implementing a skills-based talent strategy.

Year Up

American Express has been working with Year Up since 2007 to address the need for a strong entry-level talent pipeline and increase the representation of diverse candidates across the enterprise. Through this program, we have hosted over 600 interns since 2007.



The opportunity both Amex and Multiverse have given me has been one of the best experiences one can ask for. My overall experience with Amex has been fantastic, the work environment is great and I've enjoyed every minute. With the help of Multiverse and my Amex team I've been able to grow professionally and personally and learn new things in my field to help me succeed in my current role.

FRANK B.

COLLEAGUE SINCE 2022



Belonging & Inclusion

We make it a point to actively listen to our colleagues—to hear their questions and feedback during town halls and events, and through both our Colleague Networks and our annual Colleague Experience Survey. This enables us to have open dialogues around various issues that affect our colleagues' lives, and to keep our finger on the pulse of what matters most to our people. One of the things we've heard loud and clear was the need for everyone to feel that they can be who they are at American Express—comfortably and without judgment.

To create a deeper sense of belonging and community across our company, we provide opportunities for colleagues to learn, grow, and build their inclusive leadership skills, including the following learnings and self-guided courses: Strengthening Our Culture of Belonging and Inclusion, Belonging at Amex, and Managing Unconscious Bias.

Listening to and learning from our colleagues is an important way to better understand how we can sustain a culture of inclusion and belonging. We continually ask for feedback on the learnings, tools, and resources we provide, and the feedback we've received continues to be very positive overall.

I feel the [Strengthening Our Culture of Inclusion and Belonging] learning is foundational to our Blue Box Value 'Build a Diverse and Inclusive Team.' Let's continue to make learning a lifelong endeavor.

MARQUES Z.

COLLEAGUE SINCE 2020



Colleague Networks

Our Colleague Networks play an important part in the culture of American Express, building community, offering support, and fostering a sense of inclusion and belonging. They also serve as an important source for feedback—helping us learn more about the colleague experience and, in turn, guiding the resources, events, and backing we provide.

We have 14 dedicated Colleague Networks with more than 100 chapters worldwide. They bring together people who share common experiences, interests, and backgrounds—including disability, ethnicity, faith, gender, gender identity, generations, sexual orientation, and veteran status. Colleagues are welcome to join any network whether they are a member of the community or want to learn more and show their support. Currently, two in five colleagues engage in at least one network.

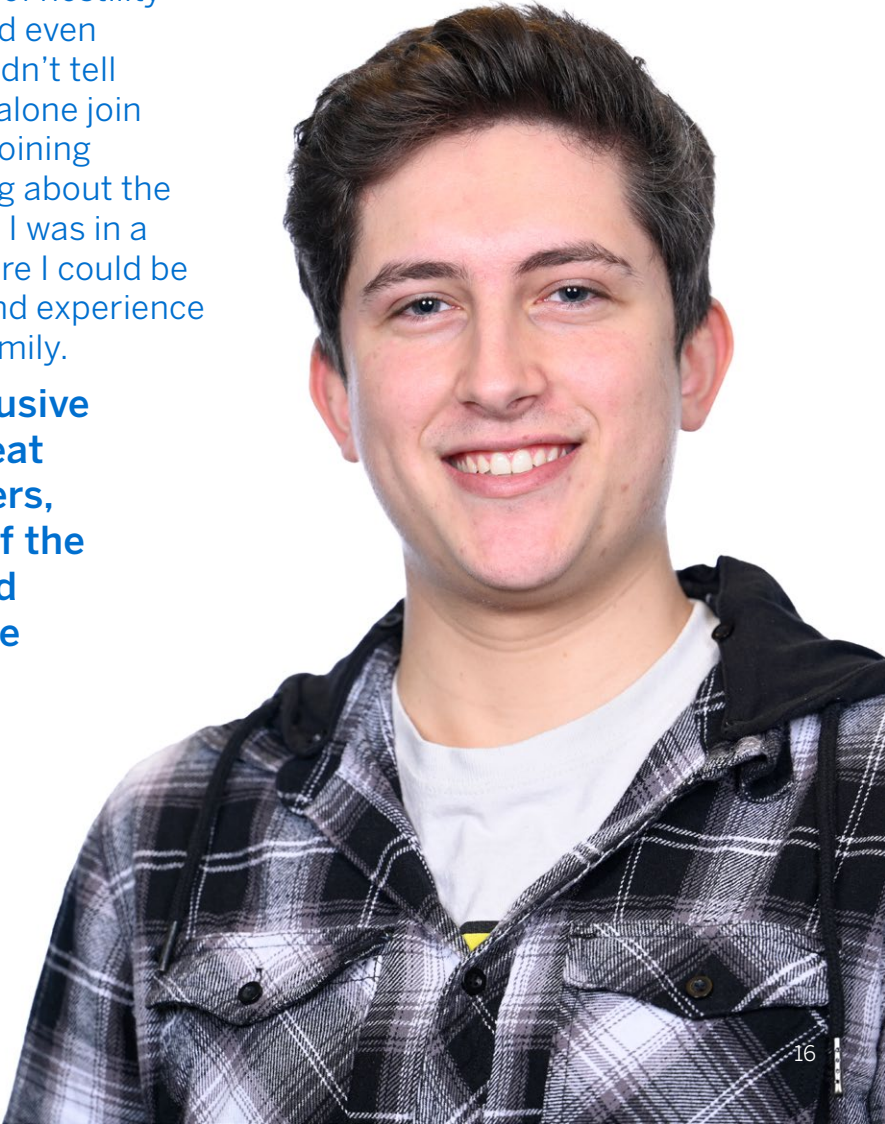
In addition to our Colleague Networks, we have DE&I Councils in place to address Business Unit and local priorities.



As someone who grew up without many Jewish friends, I suffered a lot of hostility and antisemitism in school and even university. Because of this, I didn't tell people about my heritage, let alone join any societies. However, upon joining American Express and learning about the CHAI Network, I finally felt like I was in a safe enough environment where I could be part of a Jewish community and experience some kinship outside of my family.

CHAI has created an inclusive space and has done a great job welcoming all members, even those who are not of the Jewish faith/heritage and simply want to learn more about the culture, traditions, and religion that has formed over thousands of years.

SILAS P.
COLLEAGUE SINCE 2021



Colleague Networks

Asian Network

Black Engagement Network

CHAI Jewish Network

Disability Awareness Network

Families at Amex Network

Hispanic Origin &
Latin American Network

NextGen Network

PEACE Muslim Network

PRIDE+ Network

Salt Christian Network

Veterans Network

Virtual Office Network

Women's Interest Network

Women in Tech Network



After 15 years' service as an Army Officer, I joined Amex and got to learn the business while leveraging the transferable skills I developed in the military. I also joined the Veterans Network and was able to connect with those who had a similar background to me. Colleagues have a sense of belonging and pride in being part of something greater than individual contributions.

TIMOTHY F.

COLLEAGUE SINCE 2019

Being involved in the NextGen Network has allowed me to apply skills that I don't use in my daily role, meet and learn from people of different backgrounds and cultures, grow my network organically, give back, and be part of something bigger than myself.

JOAN L.

COLLEAGUE SINCE 2019





On Team Amex, our colleagues are part of a global, inclusive, and diverse community that is committed to backing our customers, communities and each other. Our mantra is:
**You lead the way.
We've got your back.**

Colleagues

We continue to raise the bar by evolving our colleague value proposition, which includes competitive compensation and benefits, many opportunities for career growth and development, and a strong and transparent commitment to diversity, equity, and inclusion.

MONIQUE HERENA
Chief Colleague Experience Officer
COLLEAGUE SINCE 2019



Achieving 100% Global Pay Equity

We regularly review our compensation practices to ensure colleagues in the same job, level, and location are compensated fairly regardless of gender globally, and race and ethnicity in the US.

In 2021, for the second consecutive year, we achieved 100% pay “equity”—meaning no statistical differences in pay—across genders globally and across races and ethnicities in the US. Our pay equity achievement is supported by compensation policies, processes, and practices designed to pay colleagues in all roles and at all levels based on performance and other business-related criteria, making appropriate salary adjustments where needed.

As part of the evaluation of our pay practices and reward structure, we have conducted annual pay equity reviews with independent experts since 2017. Since 2019, this analysis has covered our entire global colleague population across genders globally and across races and ethnicities in the US, assessing pay on a statistical basis and considering key factors that influence compensation, including but not limited to tenure, role, level, geography, and performance.

In 2021, we began disclosing the “raw median pay gap” for women globally and for diverse colleagues in the United States. This metric compares differences in raw median base pay, with no adjustments for factors such as role, level, tenure, performance, or geography. In 2021, the median pay for women globally at American Express was 106.7% of the median pay for men. The median pay for racially/ethnically diverse colleagues in the US was 95.2% of that for white colleagues.¹

We believe our pay equity review provides a more accurate and comprehensive picture of our compensation practices overall because it provides a more granular view that considers many important factors known to affect an individual’s compensation. For this reason, we use pay equity as the standard we hold ourselves accountable to. We remain committed to maintaining 100% pay equity for colleagues across genders globally and across races and ethnicities in the US by continuing our annual pay equity review process.

¹ US racially/ethnically diverse colleagues based on US EEO-1 categories including Black or African American, Hispanic or Latino, Asian, Native American, or Alaskan Native, Native Hawaiian or Pacific Islander, and two or more races.

Expanding Voluntary Self-ID

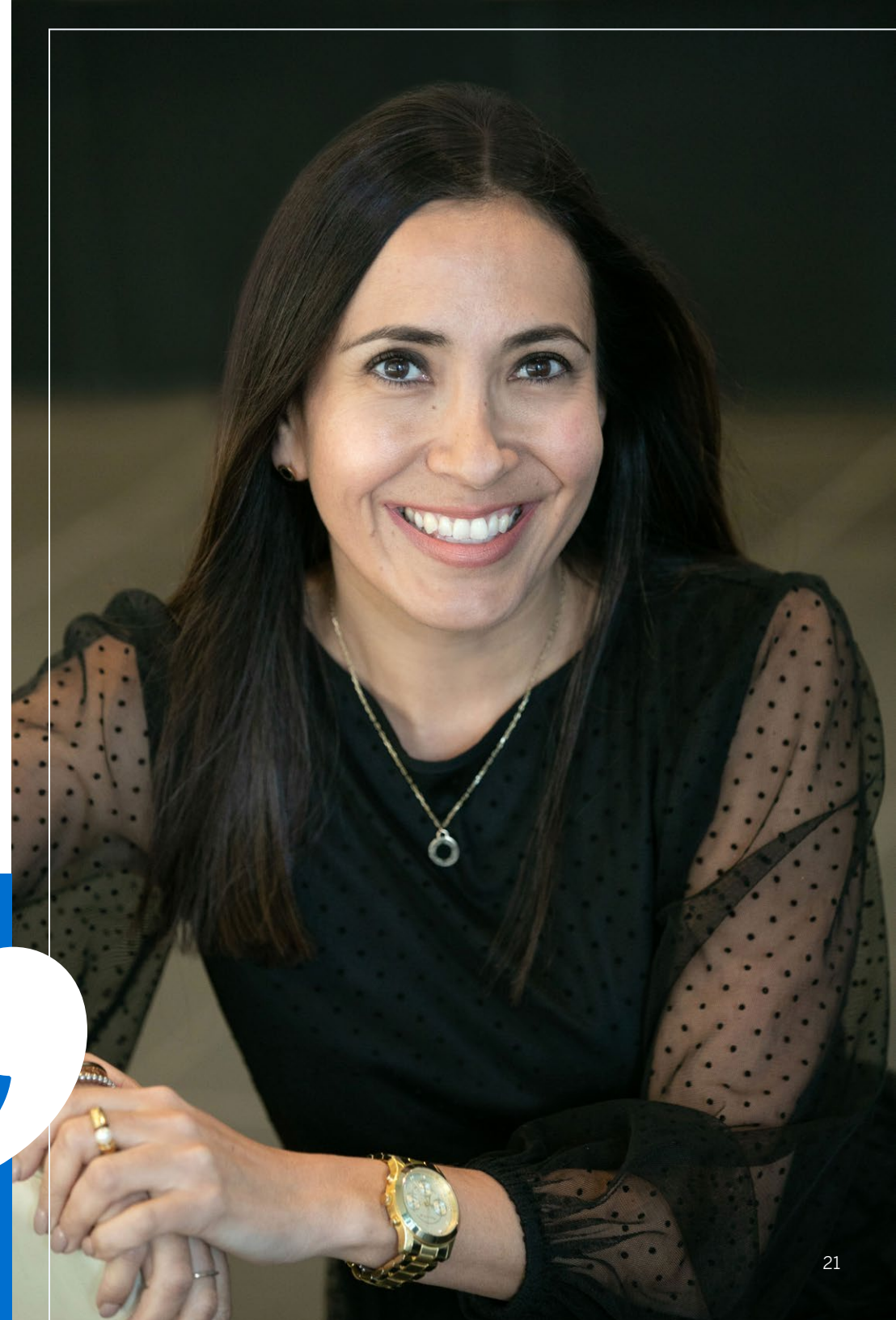
Having a better understanding of the makeup of Team Amex helps us continue to strengthen our inclusive culture and ensure everyone feels like they belong. To that end, in 2020, we began to invite colleagues in our largest locations to voluntarily and confidentially self-identify, or Self-ID, across categories like gender identity, sexual orientation, ethnicity, and disability status, depending on their location. We've since expanded our Self-ID initiative, and it's now available to 90% of colleagues in the following office locations: Argentina, Australia, Hong Kong, India, Italy, Japan, Mexico, New Zealand, Philippines, Singapore, Taiwan, Thailand, the UK, and the US.

We've seen steady growth in Self-ID participation, and we'll continue to use what we learn to inform and enhance our colleague-focused strategies and make changes that are impactful and sustainable.

I'm delighted that colleagues have an opportunity to share and express their identities in new ways. And as a proud Latin American woman, I'm pleased to share my cultural background.

NAYSLA E.

COLLEAGUE SINCE 2006



Career Growth & Development

At American Express, colleagues are continuously learning, growing, and leading the way. We offer a range of relevant learning and development opportunities with resources, feedback, and support so colleagues can build meaningful careers that use their talents and strengths to make an impact. All colleagues can build their skills, develop as a leader, pursue new areas of interest, and gain diverse experiences with access to programs like:

Feedback @ Amex

Seeking and Providing Coaching and Feedback is one of our Leadership Behaviors and is critical to colleague growth and development. Last year, we introduced a new company-wide program that provides more opportunities for coaching and feedback, along with a suite of resources to help colleagues build their skills in these areas, including sample scenarios, tips for mitigating unconscious bias when giving feedback, strategies for having meaningful conversations, and more. We also provided a leader-led feedback training, enabling individual teams to practice their feedback skills in an interactive group setting. All leaders are strongly encouraged to host a session with their team. In advance of our annual Mid-Year and Year-End Performance and Development Conversations, we also hosted enterprise-wide events to help both colleagues and leaders prepare to have effective feedback conversations and ensure they knew the support available to learn and develop.


LinkedIn Learning

Our partnership with LinkedIn Learning gives colleagues quick and easy access to thousands of courses and videos taught by industry experts on topics like business, leadership, technology, creativity, and personal development. Colleagues can pick and choose, receiving course recommendations based on their stated goals—or they can make use of curated “playlists” of on-demand learning. Since launching in February 2021:

- Over 38,000 colleagues activated their account¹
- Over 750,000 videos watched with 100% completion²

¹Based on activated accounts using American Express emails.

²Based on videos watched (start to end) by activated accounts.



I've gained so many new skills from the extensive offerings of courses available in LinkedIn Learning. What I like most about the platform is the on-demand, bite-size mode, which allows me to progress continuously on my own time.

ALEJANDRA P.
COLLEAGUE SINCE 2018



Project MarketPlace

At the start of 2022, we launched Project MarketPlace, a new project-sharing enterprise platform where all colleagues can apply for special, short-term projects (up to six months in duration) and explore different career areas and interests. The MarketPlace also allows project leaders to diversify perspectives on their team and expand short-term resource capacity to get tasks done quickly and effectively, all while honing their leadership skills. Colleagues at every level and within every business unit can access it and apply for projects both within and outside their department. Since launch, we have had more than 1,100 applicants across 22 business units with 120 active projects.

American Express & Harvard Publishing Certificate in Leadership Excellence Programs

We've partnered with Harvard Business Publishing to design and deliver targeted leadership development programs customized to the American Express experience and grounded in our Leadership Behaviors. Through our immersive programs, colleagues combine self-paced study with virtual live sessions facilitated by leading Harvard experts and have opportunities to network and collaborate with peers around the world.

- **Harvard Leadership Edge:** an optional eight-week program for our colleagues at the Director level and below that allows colleagues to develop in their area of choice.
- **New People Leader Program:** a required course for first-time people leaders at the Director level and below to help these colleagues develop the critical skills they need as they transition into their new leadership roles.

Accelerate Your Growth

This leadership development program equips high-performing Managers and Directors to strengthen their leadership behaviors and move into complex roles across the enterprise. The experience includes instructor-led sessions with external experts, peer coaching, experiential learning, and more.

Accelerated Leadership Development

This leadership development program equips high-potential Vice Presidents with the opportunity to strengthen their leadership behaviors and move into complex roles across the enterprise. The experience includes instructor-led sessions with external experts, speaker series with internal leaders, leadership assessments, mentorship, and more.



Project MarketPlace has been a turning point in my career. My favorite moments have been interacting with leadership and it's exciting to gain insight into goals and develop strong relationships and collaboration skills with new colleagues.

JAGPREET K.
COLLEAGUE SINCE 2006

Supporting Colleagues' Physical, Financial, and Mental Well-being

We back our colleagues and their loved ones with benefits and programs that support their holistic well-being. That means we prioritize their physical, financial, and mental health through each stage of life.



Physical Health

We invest in our colleague's health and well-being, through our innovative, award-winning global corporate wellness program, Healthy Living. Healthy Living highlights the importance of preventive health, encourages and rewards healthy goals, and provides colleagues and their loved ones with the support they need through our leadership, policies, and work environment.



Financial Health

Our global financial well-being program, Smart Saving, provides resources and tools like financial coaching—at no cost—to help colleagues make better decisions about their money. By offering this ongoing education and support, in addition to competitive base salaries and incentives, we're helping colleagues build their financial confidence so they can live well, now and in the future.



Mental Health

Through our global mental health program, Healthy Minds, we are committed to increasing awareness about mental health and providing resources and support for our colleagues so they can care for their well-being and get help when they need it. Since launching Healthy Minds a decade ago, we have continued to innovate and strengthen our program, and today, in addition to free counseling for colleagues and their loved ones, we offer telehealth, grief and loss support, group drop-in sessions, and mental health trainings.



My wife and I went through seven IVF procedures with no success. In 2021, we had the privilege of becoming parents through the adoption process, a dream that was made possible through the Family Planning Assistance Policy benefit. I also got to bond with my newborn baby full-time for five months through the parental leave benefit. In early 2022, we received the news from the same adoption agency that we could become parents again, and thanks to the generosity of American Express, we accepted this newborn baby into our home. Today we have two wonderful baby boys, who add so much joy to our lives every day.

CESAR D.

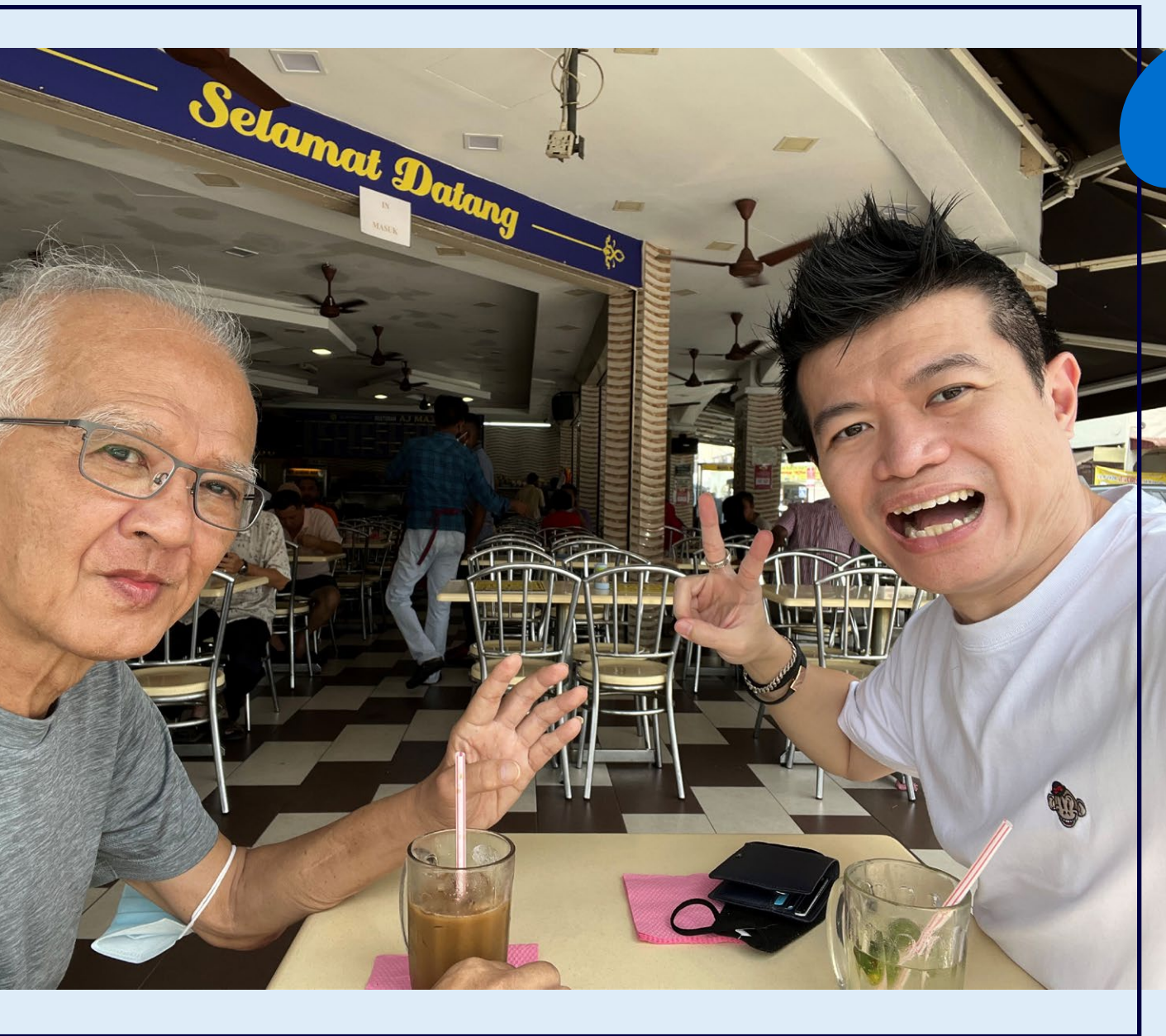
COLLEAGUE SINCE 2012

Amex's incredible US Tuition Reimbursement program allowed me the opportunity to go back to school and complete my MBA. I'm grateful for the ease and support all my colleagues provided over my years of schooling.

And now, anytime I speak about my degree, the backing from Amex is the first thing I mention.

PETER M.
COLLEAGUE SINCE 2018





Seeing my once healthy and able dad fallen ill due to a stroke that placed him in a state that requires constant caregiving during the pandemic was a tough journey for my family and me. American Express' mental health support made all the difference. From supportive leaders who have granted me the much needed time off, caring Colleague Experience Group colleagues who have checked on my dad and my personal well-being constantly, the appointed mental health professionals who have pointed out to me the importance of self-care along with family care, watching other leaders sharing their challenges and vulnerabilities which opens up my paradigm that I am not alone—those are just some of the examples of how the company has my back, repeatedly.

RYAN L.
COLLEAGUE SINCE 2001

Workplace Awards & Recognition

Our commitment to be a great place to join, stay, and grow a career continues to earn us industry awards and recognition. Here are some from 2022 that make us proud:

- American Opportunity Index—ranked #2
- Bloomberg's Gender-Equality Index (since 2016)
- Fast Company's 2022 Finance Brands That Matter
- Forbes America's Best Employers for Diversity
- Forbes Best Companies to Work for in Spain—ranked #1
- FORTUNE 100 Best Companies to Work For—ranked #8
- FORTUNE 100 Best Large Workplaces for Women—ranked #4
- FORTUNE 100 Best Large Workplaces in Financial Services and Insurance—ranked #2
- FORTUNE 100 Best Large Workplaces in New York—ranked #3
- FORTUNE World's Most Admired Companies—ranked #13
- Great Place to Work: Best Workplaces in Japan—ranked #5
- Great Place to Work: Best Workplaces in Italy—ranked #2
- Great Place to Work: Best Workplaces in the Philippines—ranked #5
- Human Rights Campaign Corporate Equality Index—100% score (since 2004)
- JUST Capital—JUST 100 List
- LinkedIn Top Companies in the UK—ranked #9
- Mediacorp: Canada's Best Diversity Employers
- Merco's Companies with Best Corporate Reputation in Mexico
- Newsweek and Statista America's Most Responsible Companies
- PEOPLE 2022 Companies that Care—ranked #15
- Seramount 100 Best Companies
- Seramount Best Companies for Multicultural Women
- Seramount Inclusion Index

Awards as of October 30, 2022

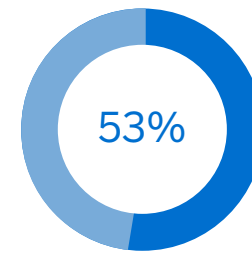


Proudly Backing Women Colleagues

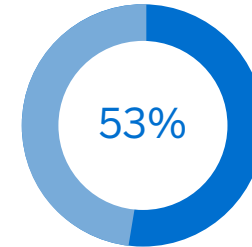
In 2021, women represented more than half of our workforce worldwide, and approximately four out of 10 senior executives were women. The progress we've made is in part due to our continued investment in engaging, retaining, and backing our women colleagues by providing flexibility, benefits that support their holistic well-being, and opportunities to learn, grow, and advance their careers.

As part of this commitment, we launched the American Express Ambition Project in 2020 with a goal of inspiring women colleagues to confidently pursue their ambitions and pay it forward. Since then, in partnership with our Women's Interest Network (WIN), we've continued to move the Ambition Project forward and regularly host candid conversations, networking sessions, and events to bring our colleagues together and raise awareness about the important role ambition plays in women's professional and personal success. WIN also provides a forum for colleagues to seek career development and education as well as support and mentoring related to the unique diversity women bring to the workplace.

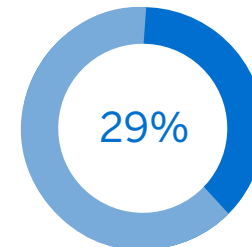
In March, we celebrated International Women's Day by hosting two global events—attended by nearly 4,000 colleagues. We welcomed Safeena Husain, founder and executive director of the nonprofit organization Educate Girls, for a conversation about the barriers women leaders face and the importance of mentorship. Then, Sunny Hostin, three-time Emmy Award-winning journalist and co-host of *The View*, joined us to talk about the importance of intersectionality and how we can show up for each other as allies.



of our **global workforce** were women¹



of our **Executive Committee** were women or from diverse races and ethnic backgrounds¹



of our **Board** were women²

Ambitious Insights

Released in recognition of Women's History Month in March, Ambitious Insights is a global study on women's relationship with ambition—both in their careers and personal lives—and their confidence in achieving success. The study, done in partnership with The New York Women's Foundation, was initially conducted in January 2020, and then repeated in January 2022, to further understand the impact of the COVID-19 pandemic and gain a deeper understanding of women's experiences across geographies and generations globally and races/ethnicities in the US. This year's results found that the majority of women surveyed (65%) consider themselves ambitious, a number that is unchanged since the last time the study was conducted in early 2020.

¹ Year-End 2021

² Following 2022 Annual Meeting

Proudly Backing Women Colleagues

Learning & Development

G100 Women's Network Program

This program brings together a diverse group of high-potential women who aspire to C-suite positions. The program focuses on supporting their leadership development and strengthening their external network of peers.

Blue Circle Transformational Leadership Program

This program is designed and delivered by Blue Circle Leadership to support multicultural women in mid-level management as they explore topics like trust, performance and leading teams, develop and advance their careers, and build strong networks of peers, mentors, and leaders.

There is no doubt that I have greatly benefited from the policies and initiatives at Amex backing women.

Being part of the Women Interest Network (WIN) in Singapore has given me access to opportunities for mentorship, skills building, and networking and now as WIN co-chair, a chance to pay it forward and find ways to continue to make Amex an inclusive and supportive place to work. I am proud of what WIN and the company have been able to achieve in backing women's professional and personal ambitions.

MARIA H.

COLLEAGUE SINCE 2013





Proudly Backing Women Colleagues

PLEDGES

As part of our commitment to DE&I, we've signed onto more than 20 pledges with organizations around the world who work to address systemic bias and inequities on a local level. We support their objectives and gather insights to further inform how we can back our colleagues. You'll see these featured throughout the report.

UN Women Unstereotype Alliance (Australia)

This pledge seeks to eradicate harmful stereotypes in media and advertising content in Australia.

Workplace Gender Equality Agency (Australia)

This pledge seeks to achieve and maintain pay equity across genders in Australia.

Women in Finance Charter (UK)


This pledge focuses on working to build a more balanced and fair financial services industry in the UK.

Proudly Backing Black & African American Colleagues

We strive to ensure our Black and African American colleagues feel supported and have opportunities to help them grow, develop, and advance their careers. We do this by offering a range of curated external learning and development programs, hosting events and open forums in partnership with our Black Engagement Network (BEN), and continuing to foster an inclusive environment where colleagues feel empowered to talk about their experiences.

In honor of Black History Month in February, we came together to celebrate, honor, and amplify black voices and contributions under the theme: “Say It Loud: Proudly Backing the Black Community.” As part of the monthlong programming, we welcomed Tony Award-winning actress and singer Anika Noni Rose for a conversation around authenticity, belonging, and how she uses her platform to help people see their full potential. BEN, in partnership with its executive committee sponsors, also promoted networking and development for Vice Presidents and above.

Additionally, in 2022, we made Juneteenth, also known as Black Independence Day, a company holiday in the US, giving colleagues the day to learn, celebrate, and reflect on both the progress that has been made and the work still left to be done to ensure all people have equal opportunities.



As an African American, I feel like I can bring my authentic self to work every day. My leaders make me feel supported, seen, heard, and valued. Being a part of the Black Engagement Network has presented me with several phenomenal career changing opportunities.

PATIENCE W.

COLLEAGUE SINCE 2012

Proudly Backing Black & African American Colleagues

Learning and Development Programs

Decoded: Growing Black Tech Leaders

This virtual program is designed for Black and African American professionals, where participants leverage proven strategies and tactics to apply critical leadership competencies, broaden and deepen professional networks, establish high levels of emotional intelligence, and create a strategic blueprint for their professional journeys and development.

McKinsey Black Executive Leadership and Management Accelerator Programs

These programs are designed to support Black and African American professionals across career stages in enhancing their core business acumen capabilities, ranging from strategic thinking and problem solving to building the leadership skills needed to lead successful businesses and teams.

Executive Leadership Council Leadership Development Weeks

This program is designed to support Black and African American colleagues' leadership development, network building, and personal growth through a variety of development tracks.



PLEDGE

BlackNorth Canada

This pledge is dedicated to removing systemic barriers that are negatively affecting Black Canadians. Since we signed onto the pledge in October 2020, we have, amongst other initiatives, increased Black student representation through local campus recruitment efforts, created a new mentorship program with our Black Engagement Network in Canada, and introduced Blueprint: Backing BIPOC Businesses through a mentorship and grant program to support these business owners across Canada.

Proudly Backing Asian, Asian American Pacific Islander Colleagues

The cultural diversity of Asian colleagues contributes so many unique perspectives, mindsets, and influences to our workplace. Our Asian Network at Amex (ANA) was first established in 1995 and has since grown to include six chapters across three countries. Its mission is to improve the Asian colleague experience at American Express by providing a supportive workplace, promoting understanding, creating opportunities to celebrate the diversity of Asian cultures, and empowering members of ANA to thrive in their careers and communities.

Together, in partnership with ANA, we celebrate Asian Pacific American Heritage Month throughout the month of May with the theme: “Make Culture Shine: Proudly Backing All Asian Communities.” We invited colleagues around the world to join us in honoring the diverse tapestry of Asian culture, exploring the contributions and influence of the Asian community, and amplifying the voices of our Asian colleagues.

Our marquee global colleague event featured actor and former White House staff member, Kal Penn, and journalist and activist for Asian American and LGBTQ rights, Helen Zia, who shared their personal journeys in addition to discussing the multi-faceted experiences of the Asian community, challenges faced, and the importance of advocacy in achieving change. We also hosted local events with demonstrations of cultural dances, games, cooking, and more. On our company intranet, we ran a series of features celebrating the rich cultural diversity and experiences of our Asian colleagues.

In June 2022, ANA partnered with our Women’s Interest Network (WIN) and Executive WIN to launch Commute2Gether, a new networking program that connects colleagues in the New York City area who have similar commutes. Since launch, it’s been a great opportunity for colleagues to meet others who live close by while teaming up to increase personal safety.

PLEDGE

Alliance for Inclusive and Multicultural Marketing (AIMM) (US)

AIMM members focus on multicultural and inclusive marketing to help companies maximize their growth potential. Specifically, we have committed to celebrating, promoting, and supporting Asian American colleagues, customers, and communities through internal and external activities. These include partnering with our ANA Colleague Network for internal colleague engagement and amplifying Asian businesses and communities via external grant and marketing efforts.



By harnessing the power of our Colleague Networks, we created a program to further back our colleagues in the New York City area during a time of need. Commute2Gether was an amazing demonstration of allyship and **magnified the impact we can have when we come together to support each other.**

PRISCILLA K.
COLLEAGUE SINCE 2004



Proudly Backing Hispanic & Latinx Colleagues

During Hispanic Heritage Month, we hosted global and local events in partnership with our Hispanic Origin and Latin American Colleague Network (HOLA). Our theme for this year was “Amplifying the Impact: Proudly Backing Hispanic and Latinx Achievement,” which showcased our commitment to celebrating our Hispanic and Latinx colleagues—appreciating who they are, acknowledging the strength they bring to our organization, and amplifying the lasting impact of their accomplishments. It was also a call to action for all of us to continue supporting, empowering, and uplifting each other, our company, and all our communities.

Our global event featured a conversation with actress, entrepreneur, and philanthropist, Eva Longoria, who discussed what it means to advance the Hispanic and Latinx community with a focus on supporting an inclusive culture. Throughout the month, we also featured members of HOLA and learned about their favorite cultural traditions and local small businesses.

Additionally, in May, American Express received the Hispanic Federation’s 2022 Corporate Leadership Award in recognition of our continued commitment to supporting Hispanic and Latinx causes. We have a long-standing partnership with the Hispanic Federation and we committed \$2 million over four years to support their Latino Capacity Building Institute and COVID-19 Emergency Assistance Fund—initiatives that are helping Latinx nonprofits grow and respond to pressing community needs. We also committed \$1 million over four years to support The Hispanic Scholarship Fund, with youth leadership initiatives, college education, and mentoring programs.

HOLA is the perfect example of a company-sponsored network that allows us to be ourselves; it celebrates diversity among colleagues, and connects us with individuals that share similar backgrounds to elevate ourselves.

SIDNEY S.

COLLEAGUE SINCE 2011





At Amex, I feel comfortable telling people where I come from and what my life experience has been, and how this elevates the work I do. As a leader, it informs a lot of the decisions I make—from how I work with my team, to how I take care of our clients and our partners. I've always believed in being your best self to bring out the best in others, and this includes your heritage. I have been honored to work with some incredible leaders that have lifted me up and given me the opportunity to work with our chapter, Virtual HOLA, and more recently with Global HOLA. It is very fulfilling to know that you are creating a space where people can share and participate in activities that benefit our members and our communities.

STEPHANIE F.

COLLEAGUE SINCE 2008

**Proudly Backing
Hispanic & Latinx
Colleagues**

Learning & Development Programs

Mujeres De Hacer Program

This program uses an individualized and culturally relevant curriculum to empower Latinas to succeed professionally and thrive personally, leading them toward more senior career positions and personal growth.

Proudly Backing LGBTQ+ Colleagues

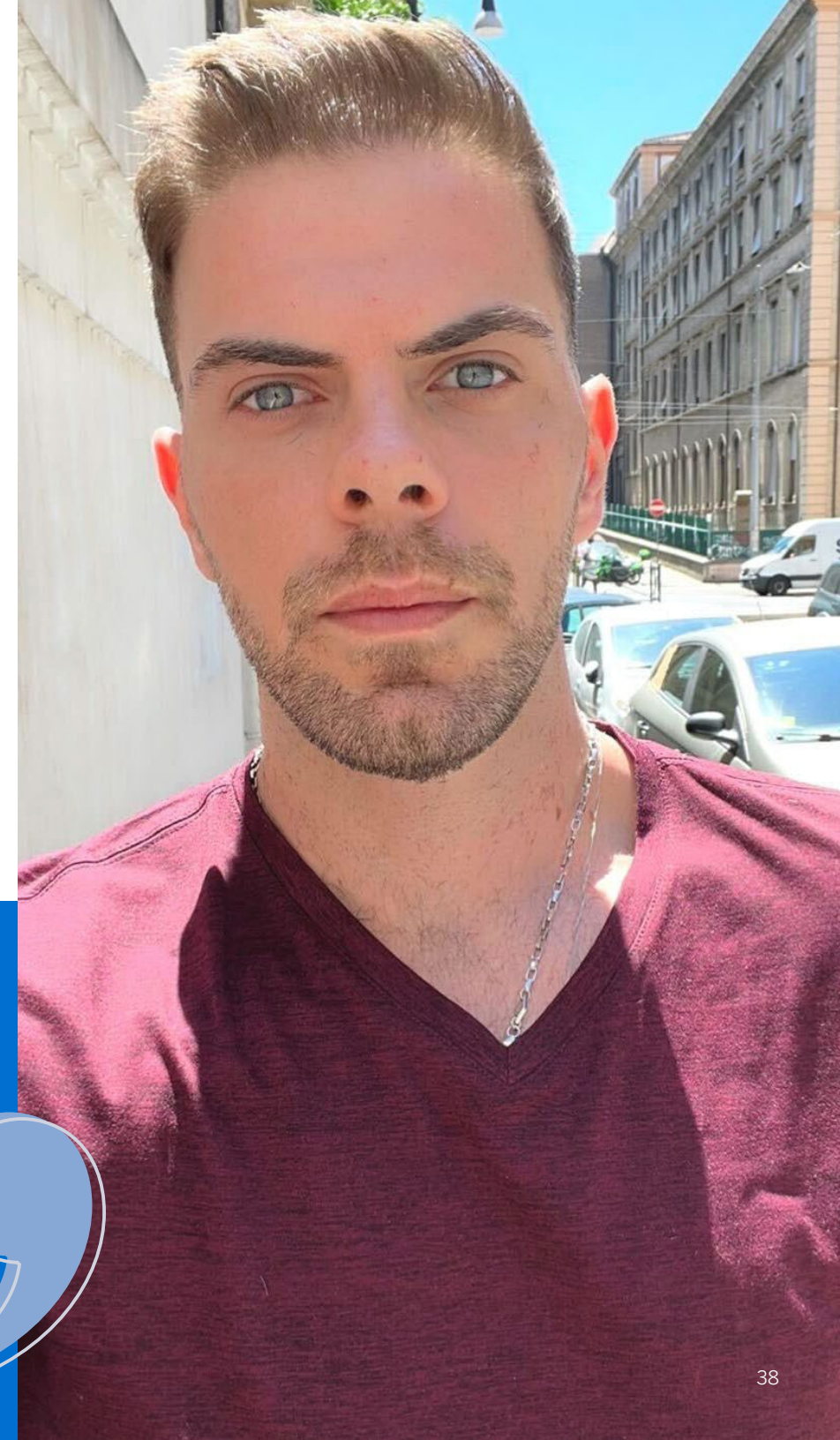
We have a long history of supporting and celebrating the LGBTQ+ community and are proud to be part of a movement that encourages acceptance and understanding of everyone. By offering inclusive benefits for colleagues, including gender-neutral parental leave and healthcare coverage for colleagues and their loved ones, and partnering with our PRIDE+ Colleague Network to host events and open forums, we are committed to championing our colleagues and advancing positive change for all.

This year, we celebrated PRIDE month in June with the theme “Live Beyond Labels: Proudly Backing All of You,” and we encouraged colleagues to reflect on the many dimensions of our lives and embrace each other’s full selves beyond the labels we identify with. We shared the perspectives and stories of LGBTQ+ colleagues on our intranet site and held a series of events in partnership with PRIDE+, including fireside chats with Amex colleagues and a conversation with actor and trans activist Indya Moore.

Of the companies I have worked for, I have never seen one like Amex that is totally open and welcoming to all diversity. For the first time, I feel free to be 100% myself without the fear of feeling ‘different.’ There have been many initiatives to support LGBTQ+ colleagues, but the most important thing is the culture; colleagues here appreciate and respect each other. This is the true power of American Express.

ANGELO R.

COLLEAGUE SINCE 2018



Proudly Backing
LGBTQ+ Colleagues

Mardi Gras and Sydney World Pride Sponsorship Australia

In October 2021, we announced an exclusive three-year principal partnership with the Sydney Gay and Lesbian Mardi Gras and that we will partner with Sydney World Pride in 2023. As principal partner, we will work alongside the Sydney Gay and Lesbian Mardi Gras and Sydney World Pride teams to coordinate a festival of events across Greater Sydney that celebrate our diverse LGBTQ+ communities, which include the iconic Mardi Gras Fair Day.





I never realized what it meant to feel safe until I joined the Blue Box and experienced what powerful backing really means. **Being part of the PRIDE+ Network gave me access to resources and colleagues who were able to help me make sense of what I was experiencing and provided me with support and encouragement.**

GING H.
COLLEAGUE SINCE 2015



Proudly Backing Colleagues With Disabilities

We are committed to providing an inclusive and accessible work environment—one where everyone, including colleagues, candidates, and those who work on behalf of American Express, are treated equally, with dignity and respect. We are working diligently towards our goal to become a leader in disability inclusion, developing inclusive practices, and removing barriers so all colleagues can fully contribute and succeed at work.

In 2021, we enabled closed captioning as a standard for virtual livestream events to make broadcast content more accessible. We also launched enhanced accessibility features for online meetings, such as closed captioning, screen reader notifications, and the ability to change chat font size. These represent just a few of the resources and best practices we've made available to colleagues across the enterprise.

In honor of International Day of Persons with Disabilities in December 2021, we partnered with our Disabilities Awareness Network (DAN) to drive awareness of disabilities both apparent and non-apparent, and celebrate the ambitions, passions, talents, and perspectives of those with disabilities. Our theme for the day was "Recognize More: Proudly Backing Disability Inclusion" and we hosted a global event featuring Ali Stroker, Broadway actress and singer, Amar Latif, TV personality and entrepreneur, and Tiffany Yu, CEO and founder of Diversability and Awesome Foundation Disability Chapter, for a conversation on how they overcame some of life's greatest hurdles, and what we can all do to recognize more, support one another, and be better allies.



I've had a congenital deformity since birth. Being associated with American Express for the last 28 years has given me a sense of belonging, growth, and independence. My work and my colleagues have helped to significantly boost my self-confidence and have given me a positive outlook towards my professional and personal life.

AJAY K.

COLLEAGUE SINCE 1994



Being part of open, candid, and at times difficult conversations about disabilities pushes all of us to further consider things from others' perspectives, to lead with positive intent, and to drive greater awareness around inclusivity.

STUART H.

COLLEAGUE SINCE 2016

Proudly Backing Colleagues With Disabilities

DAN continues to play an important role in driving our disability agenda and this year they introduced the DAN Global Advisory Committee (GAC), which liaises with the Network's Global Sponsor, local Executive Sponsors, and local Chapter Leads to further encourage colleague engagement and learning. For example, in May, DAN hosted an Assistive Technologies Awareness Session to help colleagues understand assistive technology features available on their computers and what additional software is available to download.

PLEDGE

Valuable 500 UK

This pledge is focused on elevating the conversation on disability to ignite systemic change in the UK by unlocking the business, social, and economic value of the people living with disabilities.



American Express has prospered for 172 years by embracing innovation while remaining true to core guiding values. We maintain policies, procedures, and leadership oversight that we believe lead to sound governance, ethical business practices, robust risk management, and compliance with regulatory requirements. We understand that good governance makes our business stronger, and we invest resources to maintain high standards of conduct.

Transparency

Office of Enterprise Inclusion, Diversity & Business Engagement

In 2020, we established the Office of Enterprise Inclusion, Diversity, and Business Engagement (OEIDBE). This expert team guides the execution of our DE&I Action Plan, partnering closely with our CEO, Executive Committee, Chief Colleague Diversity, Equity & Inclusion and Talent Officer, and Colleague Advisory Networks worldwide.

The OEIDBE works across a framework comprising six enterprise-wide pillars. Each pillar is led by members of the Executive Committee as well as designated Senior Executive Sponsors to drive action and accountability. Within each of these pillars, every business unit has a comprehensive, multi-year plan with clear objectives, timelines, and metrics for driving progress and impact.

When we announced our multi-year \$1 billion DE&I Action Plan in October of 2020, we sought to build on our foundation of supporting diverse representation and equal opportunities for our colleagues, customers, and communities. **As of March 2022, we exceeded our initial \$1 billion objective toward our DE&I Action Plan, ahead of schedule, and plan to spend an additional \$3 billion through the end of 2025.** Our investments have included our spending with underrepresented-owned suppliers, expanding access to capital and financial education for underrepresented-owned small businesses, supporting partnerships with nonprofit organizations focused on promoting equality and social justice, and investments in pay equity across genders globally and across races and ethnicities in the US.

To drive real change, we have further intensified our focus and made inclusion and diversity the heart of not only our workplace but how we do business.

ROBERT CHILDS
Executive Vice President,
Office of Enterprise
Inclusion, Diversity &
Business Engagement

COLLEAGUE SINCE 1984



\$4 Billion Towards DE&I



\$4B

Building on our progress, we now plan to spend an additional \$3 billion toward DE&I initiatives—for an ambition to spend \$4 billion in total from late 2020 through the end of 2025. The majority of additional spend will continue to be allocated to underrepresented-owned suppliers. Global investments outside the United States include initiatives like Blueprint: Backing BIPOC Businesses™, a mentorship and grant program designed to support the advancement of Black, Indigenous, or People of Color (BIPOC) business owners in Canada. Launched last year, 100 Blueprint recipients own and operate small businesses in cities across Canada and represent a wide range of industries, including agriculture, consulting services, and technology solutions.

Key Pillars of the Office of Enterprise Inclusion, Diversity & Business Engagement

BRAND	CUSTOMER	CULTURE	COLLEAGUE	BUSINESS	COMMUNITY
<p>Authentically build brand relevance and brand affinity for Amex with Black, Latinx, Asian, LGBTQ+, and other underrepresented communities, customers, and colleagues</p>	<p>Develop holistic strategy across the enterprise to strengthen our business with underrepresented consumers and small businesses</p>	<p>Become a company where explicit consideration of equity is integrated in everything we do to embody inclusion</p>	<p>Create a culture that respects, values, and recognizes everyone by removing systemic barriers to achieving inclusion and advancement that drive company success</p>	<p>Develop holistic strategy across the enterprise to strengthen our business with suppliers in underrepresented groups and investments in businesses owned by underrepresented groups</p>	<p>Combat systemic racism and promote equity and advancement through our community initiatives and charitable priorities</p>

Board Governance

Our Board of Directors is also committed to holding us accountable to our DE&I commitments. The Board, made up of a group of accomplished leaders with substantial and diverse experiences in their respective fields, seeks to promote the best interests of the company and its shareholders, including by monitoring the company's workplace culture, "tone at the top," and values. To that end, our Board annually reviews the results of our Colleague Experience Survey, which provides insights into employee satisfaction, leadership efficacy, learning opportunities, and career development. Our Board has four standing committees—Audit and Compliance, Nominating, Governance and Public Responsibility (NGPRC), Compensation and Benefits (CBC), and Risk—two of which have significant responsibility with respect to DE&I matters.

The CBC assists the Board in its review of the overall management of the company's colleague experience, including DE&I and colleague health and well-being. Specifically, the CBC reviews the company's DE&I strategy and assesses its effectiveness through the ongoing tracking of DE&I goals and key talent metrics through the company scorecard. This scorecard is used to measure our performance and progress on our business priorities and to

determine annual incentives. Our scorecard also lays out a comprehensive set of overall talent metrics, which includes progress on our DE&I initiatives. We set our scorecard metrics annually, and the CBC and company management review our progress against them regularly.

The NGPRC reviews the company's practices, positions strategy, external reporting, policies, and programs on Environmental, Social, and Governance (ESG) matters (to the extent they are within the scope of the committee) and their impact on the company's reputation and key stakeholders. DE&I initiatives are one of the core elements of our ESG framework.

The chairs of each of our standing committees, including the CBC and NGPRC, routinely report out to the Board regarding matters discussed at committee meetings. We believe that these discussions at the committee and Board level, taken together, provide the Board with a holistic view of the company's workplace culture and values. Furthermore, we believe that our dynamic DE&I programs and adherence to our Blue Box Values help us to maintain a strong company culture, and a workplace in which our people feel included, valued, recognized, and backed.

NOMINATING, GOVERNANCE & PUBLIC RESPONSIBILITY COMMITTEE

Oversees environmental, social, and governance matters

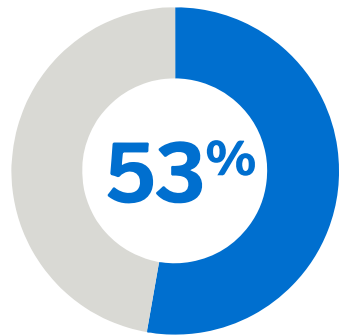
COMPENSATION & BENEFITS COMMITTEE

Oversees diversity, equity, and inclusion strategies and key talent metrics

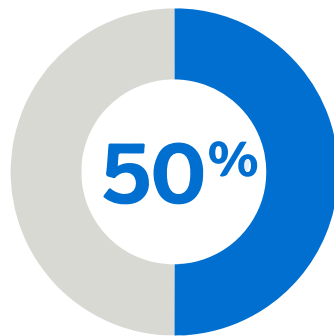
Global Workforce Representation

We have established recruitment, hiring, and promotion practices to attract, develop, and retain a diverse workforce. Our focus is on fostering an inclusive and equitable culture for all colleagues. In August 2022, we published our full EEO-1 data in our ESG report.

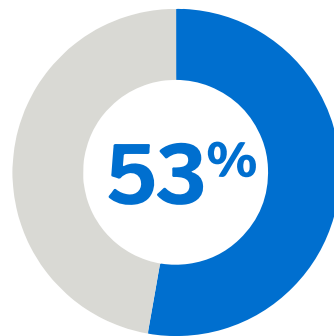
2021 Workforce Highlights



of our total global workforce were women



of our US Workforce were from diverse races and ethnic backgrounds¹



of our Executive Committee were women or from diverse races and ethnic backgrounds

2021 Senior Vice President and Above²

39.1%

Women (Global)

9.1%

Black/African American (US)

5.3%

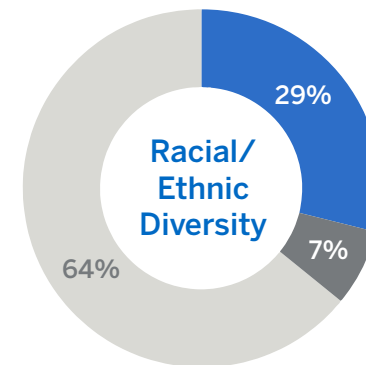
Hispanic/Latinx (US)

15.2%

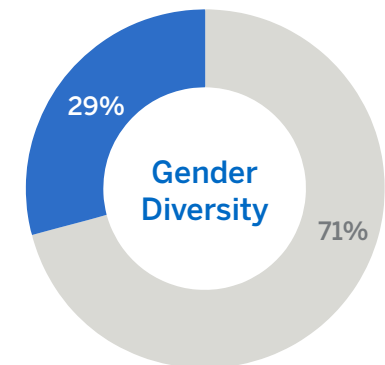
Asian (US)

Board of Directors³

57% of our Board Members were women or from diverse races and ethnic backgrounds



4 Black/African American
1 Hispanic/Latinx
9 White



10 Men
4 Women

¹ Based on data for the 2021 US Employer Information Report (EEO-1) submission for Black/African American, Hispanic/Latino, Asian, Native American, or Alaskan Native, Native Hawaiian, or Pacific Islander, and two or more races.

² As of year-end 2021; based on the US EEO-1 job categories.

³ Based on self-identified characteristics. Data is as of May 3, 2022, the date of our 2022 annual meeting of shareholders.

Our full US Workforce Employer Information Report (EEO-1) data can be found in the Appendix. For the most current composition of the American Express Executive Committee and Board of Directors, view the [Investor Relations website](#).

2021 Hiring, Promotions & Retention

To help inform and improve our DE&I practices, we track our hiring, promotions, and talent retention rates, including for gender globally and for race and ethnicity in the US. As part of our commitment to ongoing transparency, we're providing additional detailed disclosures, including disaggregated representation data by race and ethnicity in the US as shown in the table below:

American Express Colleague	Women Globally	Men Globally	US Asian ¹	US Black or African American ¹	US Hispanic or Latinx ¹	US Other ^{1,2}	US White ¹
New Colleague Hires	53%	47%	20%	23%	16%	3%	36%
Colleague Promotions	52%	48%	27%	8%	11%	3%	51%
Colleague Retention	87%	84%	83%	81%	86%	82%	86%

¹Race/ethnicity based on self-identified information. Less than 1% of new colleague hires did not disclose their race or ethnicity in 2021

²Includes colleagues that self-identify as Native American or Alaskan Native, Native Hawaiian or Pacific Islander, or two or more races

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2021 Global Gender Diversity ¹

Job Categories	US		Non-US			Global Summary		
	Female	Male	Female	Male	Undeclared ²	Female	Male	Undeclared ²
Executive/Senior Level Officials and Managers	39.4%	60.6%	37.9%	62.1%	0.0%	39.1%	60.9%	0.0%
First/Mid Level Officials & Managers	54.4%	45.6%	47.6%	52.3%	0.1%	51.1%	48.9%	0.0%
Professionals	43.3%	56.7%	48.5%	51.4%	0.1%	46.6%	53.4%	0.0%
All Others ³	71.2%	28.8%	54.8%	45.1%	0.1%	58.4%	41.6%	0.0%
Total	55.3%	44.7%	51.6%	48.3%	0.1%	52.9%	47.1%	0.0%

¹ As of Year-End 2021; based on the US EEO-1 job categories. Some percentages do not sum due to rounding.

² Undeclared is a legally offered option in certain non-US jurisdictions; in the US, gender is required for EEO-1 reporting.

³ All Others includes Technicians, Sales Workers, Administrative Support, Craft Workers, Operatives, Laborers and Helpers, and Service Workers categories. Job nomenclature at American Express does not align completely with the EEO-1 form.

2021 US Workforce Diversity ¹

Job Categories	Gender	American Indian or Alaska Native	Asian	Black or African American	Hispanic or Latinx	Native Hawaiian or Pacific Islander	Two or More Races	White	Total Count
Executive/Senior Level Officials and Managers	Male	0.0%	9.8%	5.3%	4.5%	0.0%	0.8%	40.2%	60.6%
	Female	0.0%	5.3%	3.8%	0.8%	0.0%	0.0%	29.5%	39.4%
	Subtotal	0.0%	15.2%	9.1%	5.3%	0.0%	0.8%	69.7%	100.0%
First/Mid Level Officials and Managers	Male	0.1%	11.5%	3.3%	4.8%	0.1%	0.8%	25.1%	45.6%
	Female	0.1%	10.7%	4.8%	5.9%	0.1%	1.1%	31.6%	54.4%
	Subtotal	0.2%	22.2%	8.2%	10.7%	0.2%	1.8%	56.7%	100.0%
Professionals	Male	0.2%	19.3%	3.6%	7.2%	0.0%	1.4%	25.1%	56.7%
	Female	0.2%	10.5%	4.1%	5.8%	0.1%	1.3%	21.4%	43.3%
	Subtotal	0.3%	29.8%	7.6%	13.0%	0.2%	2.6%	46.5%	100.0%
All Others ²	Male	0.0%	1.1%	5.7%	7.3%	0.1%	1.0%	13.6%	28.8%
	Female	0.4%	2.5%	21.8%	12.2%	0.3%	2.8%	31.2%	71.2%
	Subtotal	0.4%	3.6%	27.5%	19.5%	0.4%	3.8%	44.8%	100.0%
Total	Male	0.1%	11.1%	4.1%	6.3%	0.1%	1.0%	22.0%	44.7%
	Female	0.2%	8.3%	9.3%	7.6%	0.2%	1.6%	28.1%	55.3%
	Total	0.3%	19.5%	13.3%	13.8%	0.2%	2.6%	50.2%	100.0%

¹ As of Year-End 2021; based on the US EEO-1 job categories. Some percentages do not sum due to rounding.

² All Others includes Technicians, Sales Workers, Administrative Support, Craft Workers, Operatives, Laborers and Helpers, and Service Workers categories. Job nomenclature at American Express does not align completely with the EEO-1 form.

2021 EEO-1 Data¹

The summary table below covers our US workforce Employer Information Report (EEO-1) data as of December 31, 2021.

Job Categories	Gender	American Indian or Alaska Native	Asian	Black or African American	Hispanic or Latinx	Native Hawaiian or Pacific Islander	Two or More Races	White	Total Count
Executive/Senior Level Officials and Managers	Male	0	13	7	6	0	1	53	80
	Female	0	7	5	1	0	0	39	52
	Subtotal	0	20	12	7	0	1	92	132
First/Mid Level Officials and Managers	Male	9	980	284	406	9	65	2,140	3,893
	Female	11	915	413	503	8	91	2,695	4,636
	Subtotal	20	1,895	697	909	17	156	4,835	8,529
Professionals	Male	12	1,367	253	512	2	96	1,782	4,024
	Female	11	743	289	410	9	89	1,517	3,068
	Subtotal	23	2,110	542	922	11	185	3,299	7,092
Technicians	Male	1	5	21	45	0	0	41	113
	Female	0	1	10	13	0	0	8	32
	Subtotal	1	6	31	58	0	0	49	145
Sales Workers	Male	1	23	38	55	0	10	321	448
	Female	2	24	61	63	0	14	348	512
	Subtotal	3	47	99	118	0	24	669	960
Administrative Support	Male	1	36	285	338	6	51	450	1,167
	Female	20	125	1,241	661	18	156	1,519	3,740
	Subtotal	21	161	1,526	999	24	207	1,969	4,907
Craft Workers	Male	0	0	0	0	0	0	8	8
	Female	0	0	0	0	0	0	3	3
	Subtotal	0	0	0	0	0	0	11	11
Operatives	Male	—	—	—	—	—	—	—	—
	Female	—	—	—	—	—	—	—	—
	Subtotal	—	—	—	—	—	—	—	—
Laborers and Helpers	Male	—	—	—	—	—	—	—	—
	Female	—	—	—	—	—	—	—	—
	Subtotal	—	—	—	—	—	—	—	—
Service Workers	Male	—	—	—	—	—	—	—	—
	Female	—	—	—	—	—	—	—	—
	Subtotal	—	—	—	—	—	—	—	—
Total	Male	24	2,424	888	1,362	17	223	4,795	9,733
	Female	44	1,815	2,019	1,651	35	350	6,129	12,043
	Total	68	4,239	2,907	3,013	52	573	10,924	21,776

¹Based on data for the 2021 EEO-1 filed with the US Equal Employment Opportunity Commission. Where there are no employees in an EEO-1 job category during the reporting period, a dash (—) is indicated.

External Partners We Work With

AfroTech

One of the largest series of multicultural tech experiences in the US, bringing together engineers, venture capitalists, recruiters, technologists, and culture enthusiasts from all over the world.

Anita B.org: The Grace Hopper Celebration of Women in Computing

Conference series designed to bring research and career interests of women in computing to the forefront; world's largest gathering of women in computing.

Ascend Leadership

Offers impactful career lifecycle and cross-industry leadership programs and networks that foster community and engagement for Pan-Asian business professionals and students, corporate partners, and the community at large.

Association of Latino Professionals for America (ALPFA)

The first national Latino professional association in the United States, established in Los Angeles in 1972. ALPFA continues to build upon its proud legacy with a mission: To empower and develop Latino men and women as leaders of character for the nation, in every sector of the global economy.

Black Enterprise

A bi-monthly publication that is now the premier source for investing, wealth-building, and business information for African Americans.

Black Young Professionals (UK)

Connects Black young professional future leaders ages 21–35. This will lead to job opportunities, entrepreneurship opportunities, friendships, and relationships within the Black minority ethnic community.

Blue Circle Transformational Leadership Program

This program is designed and delivered by Blue Circle Leadership to support multicultural women in mid-level management as they explore topics like trust, performance and leading teams, develop and advance their careers, and build strong networks of peers, mentors and leaders.

Disability:IN

A global organization driving disability inclusion and equality in business, working with leading businesses to create long-term business and societal impact. In 2022, American Express was recognized as a “Best Place to Work for Disability Inclusion,” and earned a top score on their Disability Equality Index, which is a comprehensive benchmarking tool that helps companies build a roadmap of measurable, tangible actions that they can take to achieve disability inclusion and equality.

Executive Leadership Council

Opens opportunities for the development of Black executives to positively impact business and our communities.

G100 Women's Network Program

This program brings together a diverse group of high-potential women who aspire to C-suite positions. The program focuses on supporting their leadership development and strengthening their external network of peers.

Girls Who Code

Nonprofit organization that aims to support and increase the number of women in computer science by equipping young women with the necessary computing skills.

HBCU Connect

The largest network of students and alumni from Historically Black Colleges & Universities (HBCUs).

Hispanic Alliance for Career Enhancement

A national nonprofit organization dedicated to the advancement of Latino professionals. Through education, access, and professional development, they help Latinos succeed in every phase of their careers. HACE supports Latino professionals and delivers business value to corporations by cultivating, supporting, and advancing Latino careers throughout the career lifecycle.

Hispanic Association on Corporate Responsibility

One of the most influential advocacy organizations representing 16 national Hispanic organizations in the US and Puerto Rico. Their mission is to advance the inclusion of Hispanics in Corporate America at a level commensurate with our economic contributions.

External Partners We Work With

Hispanic Scholarship Fund

Empowers Latino families with the knowledge and resources to successfully complete a higher education while providing scholarships and support services to many exceptional Hispanic American students.

L'ATTITUDE

A business and media event that celebrates evolving American culture, driven by US Latinos who are not only the youngest and fastest-growing major demographic in America but are the drivers behind the New Mainstream Economy.

Mardi Gras and Sydney World Pride Sponsorship Australia

The Sydney Gay and Lesbian Mardi Gras is the largest pride event in the Oceanic region, attracting close to 500,000 spectators each year. Sydney WorldPride 2023, which also incorporates Mardi Gras, is expected to be one of the largest events held in Sydney since the 2000 Olympic Games.

National Association of Black Accountants

An American nonprofit professional association that represents the interests of more than 200,000 Black professionals in furthering their educational and professional goals in accounting, finance, and related business professions.

National Black MBA Association

Nonprofit organization dedicated to the enhancement and development of educational and economic empowerment for African Americans.

National Sales Network

A 501(c)(3), not-for-profit membership organization whose objective is to meet the professional and developmental needs of sales and sales management professionals and individuals who want to improve their professional sales skills.

National Society of Black Engineers

Focuses on increasing the number of culturally responsible Black engineers who excel academically, succeed professionally, and positively impact the community.

Out Leadership

A global LGBT+ business network that creates global executive events and insights to help leaders realize the economic growth and talent dividend derived from inclusive business.

PowerToFly

PowerToFly's mission is to fast-track economic equality by upskilling and connecting underrepresented talent to roles in highly visible sectors.

Society of Women Engineers

Nonprofit educational and service organization that empowers women to succeed and advance in the field of engineering with an array of training and development programs, networking opportunities, scholarships, and outreach and advocacy activities.

Society of Hispanic Professional Engineers

Changes lives by empowering the Hispanic community to realize its fullest potential and to impact the world through STEM awareness, access, support, and development.

State of Black Design

A conference and career fair that aims to increase the employment of Black professionals in the design industry.

Thurgood Marshall College Fund

A nonprofit organization that supports nearly 300,000 students attending its 47 member-schools, including historically Black colleges and universities, medical schools, and law schools.

United Negro College Fund

Philanthropic organization that funds scholarships for Black students and general scholarship funds for 37 private historically Black colleges and universities.

Women in Product

Nonprofit organization dedicated to empowering women in product management and advocating for equal representation.

Year Up

American Express has been working with Year Up since 2007 to address the need for a strong entry-level talent pipeline and increase the representation of diverse candidates across the enterprise. Through this program, we have hosted over 600 interns since 2007.

Active Pledges

Association of National Advertisers (ANA)

Pledge: Alliance for Inclusive and Multicultural Marketing
United States, Est. March 2021

BlackNorth Initiative

Canada, Est. October 2020

Business Roundtable

Pledge: Multiple Pathways United States, Est. June 2020

Business in the Community

Pledge: Race at Work Charter
United Kingdom,
Est. December 2020

Charta der Vielfalt

Germany, Est. May 2016

Collective Agreement for the Employment of People with Disabilities

France, Est. January 2008

Data & Trust Alliance

Pledge: Responsible AI in Workforce/HR Decisions Global,
Est. May 2021

Diversity Lab OnRamp Fellowship

Pledge: OnRamp 200
United States, Est. October 2021

La France, Une Chance

France, Est. 2021

NinetyToZero

United States, Est. July 2021

NY Jobs CEO Council

United States, Est. August 2020

OneTen

United States, Est. December 2020

Pay Equity Ambassador

Australia, Est. Feb 2014

Reconciliation Australia

Australia, Est. June 2020

Valuable 500

United Kingdom,
Est. December 2020

Workplace Gender Equality Agency

Pledge: Pay Equity Ambassador
Australia, Est. February 2019

Women in Finance Charter

United Kingdom,
Est. September 2019

UN Women Unstereotype Alliance

Australia, Est. 2022

Cautionary Note Regarding Forward-Looking Statements

This report includes forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. The forward-looking statements, which are subject to risks and uncertainties, contain words such as “believe,” “expect,” “anticipate,” “intend,” “plan,” “goal,” “commit,” “will,” “may,” “should,” “could,” “would,” “likely” and similar expressions. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those described in the company's Annual Report on Form 10 K for the year ended December 31, 2021 and the company's other reports on file 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.