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

| | Form 10-K | |
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| ☑ ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) | | CT OF 1934 |
| For the fiscal year ended December 31, 2022 | , | |
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| | op. | |
| ☐ TRANSITION REPORT PURSUANT TO SECTION 13 OR | OR 15(4) OF THE SECURITIES EXCHANGE | CE ACT OF 1034 |
| For the transition period from to | 13(u) OF THE SECURITIES EXCHANG | JEACT OF 1764 |
| For the transition period from | | |
| | Commission File No. 1-7657 | |
| | AMERIÇAN EXPRESS | |
| | rican Express Con | ± • |
| New York | Exact name of registrant as specified in its chari | 13-4922250 |
| (State or other jurisdiction of incorporation or organiz | zation) | (I.R.S. Employer Identification No.) |
| 200 Vesey Street | , | |
| New York, New York | | 10285 |
| (Address of principal executive offices) | | (Zip Code) |
| Registrant's | telephone number, including area code: (2 | 212) 640-2000 |
| Securit | ies registered pursuant to Section 12(b) of | f 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 |
| | | |
| Securities | registered pursuant to section 12(g) of the | e Act: None |
| Securities Indicate by check mark if the registrant is a well-known seasoned issue | 0 1 | |
| | r, as defined in Rule 405 of the Securities Ac | ct. Yes ☑ No □ |
| Indicate by check mark if the registrant is a well-known seasoned issue Indicate by check mark if the registrant is not required to file reports put | r, as defined in Rule 405 of the Securities Acursuant to Section 13 or Section 15(d) of the equired to be filed by Section 13 or 15(d) of | et. Yes 🗹 No 🗆 Act. Yes 🗆 No 🗹 the Securities Exchange Act of 1934 during the preceding 12 months (or |
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Pa 2023.