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AMERICAN EXPRESS CO
Form 8-K
July 28, 2003

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): July 28, 2003

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, World Financial Center New York, New York	10285
----- (Address of principal executive offices)	----- (Zip Code)

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

(Former name or former address, if changed since last report)

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ITEM 9. REGULATION FD DISCLOSURE; AND ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

The following information is furnished under Item 9 - Regulation FD Disclosure and Item 12 - Results of Operations and Financial Condition:

On July 28, 2003, American Express Company issued a press release announcing its financial results for the second quarter of 2003. A copy of such press release is attached to this report as Exhibit 99.1 and is hereby incorporated herein by reference. In addition, in conjunction with the announcement of its financial results, American Express Company distributed

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additional financial information relating to its 2003 second quarter financial results and a 2003 Second Quarter Earnings Supplement. Such additional financial information and the 2003 Second Quarter Earnings Supplement are attached to this report as Exhibits 99.2 and 99.3, respectively, to this report and each are hereby incorporated by reference.

EXHIBIT INDEX

- 99.1 Press Release, dated July 28, 2003, of American Express Company announcing its financial results for the second quarter of 2003.
- 99.2 Additional financial information relating to the financial results of American Express Company for the second quarter of 2003.
- 99.3 2003 Second Quarter Earnings Supplement of American Express Company.

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/ Stephen P. Norman
Name: Stephen P. Norman
Title: Secretary

DATE: July 28, 2003