

All information in the following tables is presented on a basis prepared in accordance with U.S. generally accepted accounting principles (GAAP), unless otherwise indicated. Amounts herein reflect certain adjustments as noted in the Company's Form 8-K dated March 30, 2007 filed with the U.S. Securities and Exchange Commission (SEC). Amounts have also been revised to reflect American Express Bank Ltd. (AEB) activities as discontinued operations. In addition, amounts herein reflect certain modifications made to the Company's reportable operating segment disclosures as noted in the Company's Form 8-K dated April 19, 2007 filed with the SEC. Segment disclosures have also been revised to reflect the Company's organizational changes that became effective July 1, 2007 and to remove AEB from the Corporate & Other segment. See also pages 2-3 of the 2007 Third Quarter Earnings Supplement for a description of such adjustments.

(Preliminary)

American Express Company
Consolidated Statements of Income

(Millions)

	Quarters Ended		Percentage Inc/(Dec)	Nine Months Ended		Percentage Inc/(Dec)
	September 30,			September 30,		
	2007	2006		2007	2006	
Revenues						
Discount revenue	\$ 3,659	\$ 3,259	12 %	\$ 10,684	\$ 9,520	12 %
Net card fees	522	462	13	1,506	1,515	(1)
Travel commissions and fees	484	427	13	1,412	1,328	6
Other commissions and fees	644	539	19	1,767	1,660	6
Securitization income, net	392	384	2	1,181	1,142	3
Other	362	417	(13)	1,175	1,161	1
Total	<u>6,063</u>	<u>5,488</u>	<u>10</u>	<u>17,725</u>	<u>16,326</u>	<u>9</u>
Interest income						
Cardmember lending finance revenue	1,581	1,213	30	4,463	3,260	37
Other (including investment certificates)	309	291	6	969	860	13
Total	<u>1,890</u>	<u>1,504</u>	<u>26</u>	<u>5,432</u>	<u>4,120</u>	<u>32</u>
Total revenues	<u>7,953</u>	<u>6,992</u>	<u>14</u>	<u>23,157</u>	<u>20,446</u>	<u>13</u>
Interest expense						
Cardmember lending	444	318	40	1,260	841	50
Charge card and other	564	409	38	1,530	1,126	36
Total	<u>1,008</u>	<u>727</u>	<u>39</u>	<u>2,790</u>	<u>1,967</u>	<u>42</u>
Revenues net of interest expense	<u>6,945</u>	<u>6,265</u>	<u>11</u>	<u>20,367</u>	<u>18,479</u>	<u>10</u>
Expenses						
Marketing, promotion, rewards and cardmember services	1,810	1,586	14	5,098	4,772	7
Human resources	1,366	1,227	11	4,001	3,679	9
Professional services	539	562	(4)	1,637	1,621	1
Occupancy and equipment	374	346	8	1,054	1,012	4
Communications	118	104	13	342	322	6
Other	339	342	(1)	980	993	(1)
Total	<u>4,546</u>	<u>4,167</u>	<u>9</u>	<u>13,112</u>	<u>12,399</u>	<u>6</u>
Provisions for losses and benefits						
Charge card	279	257	9	721	658	10
Cardmember lending	579	412	41	1,791	1,139	57
Other (including investment certificates)	124	118	5	306	331	(8)
Total	<u>982</u>	<u>787</u>	<u>25</u>	<u>2,818</u>	<u>2,128</u>	<u>32</u>
Pretax income from continuing operations	<u>1,417</u>	<u>1,311</u>	<u>8</u>	<u>4,437</u>	<u>3,952</u>	<u>12</u>
Income tax provision	<u>343</u>	<u>377</u>	<u>(9)</u>	<u>1,228</u>	<u>1,236</u>	<u>(1)</u>
Income from continuing operations	<u>1,074</u>	<u>934</u>	<u>15</u>	<u>3,209</u>	<u>2,716</u>	<u>18</u>
(Loss) Income from discontinued operations, net of tax	<u>(7)</u>	<u>33</u>	<u>#</u>	<u>(28)</u>	<u>69</u>	<u>#</u>
Net income	<u>\$ 1,067</u>	<u>\$ 967</u>	<u>10</u>	<u>\$ 3,181</u>	<u>\$ 2,785</u>	<u>14</u>

- Denotes a variance of more than 100%.

(Preliminary)

American Express Company
Condensed Consolidated Balance Sheets

(Billions)

	September 30, <u>2007</u>	December 31, <u>2006</u>
Assets		
Cash and cash equivalents	\$ 8	\$ 5
Accounts receivable	40	39
Investments	16	18
Loans	50	43
Other assets	10	9
Assets of discontinued operations	17	14
Total assets	<u>\$ 141</u>	<u>\$ 128</u>
Liabilities and Shareholders' Equity		
Short-term debt	\$ 15	\$ 15
Long-term debt	54	43
Other liabilities	45	45
Liabilities of discontinued operations	16	14
Total liabilities	<u>130</u>	<u>117</u>
Shareholders' equity	<u>11</u>	<u>11</u>
Total liabilities and shareholders' equity	<u>\$ 141</u>	<u>\$ 128</u>

(Preliminary)

American Express Company
Financial Summary

(Millions)

	Quarters Ended September 30,		Percentage Inc/(Dec)	Nine Months Ended September 30,		Percentage Inc/(Dec)
	2007	2006		2007	2006	
Revenues net of interest expense						
U.S. Card Services	\$ 3,589	\$ 3,203	12 %	\$ 10,513	\$ 9,271	13 %
International Card Services	1,114	952	17	3,142	2,939	7
Global Commercial Services	1,064	949	12	3,141	2,918	8
Global Network & Merchant Services	980	841	17	2,823	2,428	16
	<u>6,747</u>	<u>5,945</u>	13	<u>19,619</u>	<u>17,556</u>	12
Corporate & Other, including adjustments and eliminations	198	320	(38)	748	923	(19)
CONSOLIDATED REVENUES NET OF INTEREST EXPENSE	<u>\$ 6,945</u>	<u>\$ 6,265</u>	11	<u>\$ 20,367</u>	<u>\$ 18,479</u>	10
Pretax income (loss) from continuing operations						
U.S. Card Services	\$ 912	\$ 839	9	\$ 2,770	\$ 2,600	7
International Card Services	110	121	(9)	298	236	26
Global Commercial Services	187	157	19	600	549	9
Global Network & Merchant Services	389	314	24	1,181	891	33
	<u>1,598</u>	<u>1,431</u>	12	<u>4,849</u>	<u>4,276</u>	13
Corporate & Other	(181)	(120)	51	(412)	(324)	27
PRETAX INCOME FROM CONTINUING OPERATIONS	<u>\$ 1,417</u>	<u>\$ 1,311</u>	8	<u>\$ 4,437</u>	<u>\$ 3,952</u>	12
Net income (loss)						
U.S. Card Services	\$ 592	\$ 558	6	\$ 1,816	\$ 1,679	8
International Card Services	140	106	32	359	244	47
Global Commercial Services	135	105	29	426	360	18
Global Network & Merchant Services	266	212	25	768	578	33
	<u>1,133</u>	<u>981</u>	15	<u>3,369</u>	<u>2,861</u>	18
Corporate & Other	(59)	(47)	26	(160)	(145)	10
Income from continuing operations	1,074	934	15	3,209	2,716	18
(Loss) Income from discontinued operations, net of tax	(7)	33	#	(28)	69	#
NET INCOME	<u>\$ 1,067</u>	<u>\$ 967</u>	10	<u>\$ 3,181</u>	<u>\$ 2,785</u>	14

- Denotes a variance of more than 100%.

(Preliminary)

American Express Company
Financial Summary (continued)

	<u>Quarters Ended</u> <u>September 30,</u>		<u>Percentage</u> <u>Inc/(Dec)</u>	<u>Nine Months Ended</u> <u>September 30,</u>		<u>Percentage</u> <u>Inc/(Dec)</u>
	<u>2007</u>	<u>2006</u>		<u>2007</u>	<u>2006</u>	
EARNINGS PER COMMON SHARE						
BASIC						
Income from continuing operations	\$ 0.92	\$ 0.78	18 %	\$ 2.72	\$ 2.23	22 %
(Loss) Income from discontinued operations	(0.01)	0.02	#	\$ (0.02)	0.06	#
Net income	<u>\$ 0.91</u>	<u>\$ 0.80</u>	14 %	<u>\$ 2.70</u>	<u>\$ 2.29</u>	18 %
Average common shares outstanding (millions)	<u>1,170</u>	<u>1,202</u>	(3) %	<u>1,179</u>	<u>1,217</u>	(3) %
DILUTED						
Income from continuing operations	\$ 0.90	\$ 0.76	18 %	\$ 2.67	\$ 2.19	22 %
(Loss) Income from discontinued operations	-	0.03	#	(0.02)	0.05	#
Net income	<u>\$ 0.90</u>	<u>\$ 0.79</u>	14 %	<u>\$ 2.65</u>	<u>\$ 2.24</u>	18 %
Average common shares outstanding (millions)	<u>1,192</u>	<u>1,227</u>	(3) %	<u>1,202</u>	<u>1,242</u>	(3) %
Cash dividends declared per common share	<u>\$ 0.15</u>	<u>\$ 0.15</u>	-	<u>\$ 0.45</u>	<u>\$ 0.42</u>	7 %

Selected Statistical Information

	<u>Quarters Ended</u> <u>September 30,</u>		<u>Percentage</u> <u>Inc/(Dec)</u>	<u>Nine Months Ended</u> <u>September 30,</u>		<u>Percentage</u> <u>Inc/(Dec)</u>
	<u>2007</u>	<u>2006</u>		<u>2007</u>	<u>2006</u>	
Return on average equity (A)	38.2%	33.6%		38.2%	33.6%	
Common shares outstanding (millions)	1,169	1,204	(3) %	1,169	1,204	(3) %
Book value per common share	\$ 9.32	\$ 8.93	4 %	\$ 9.32	\$ 8.93	4 %
Shareholders' equity (billions)	\$ 10.9	\$ 10.8	1 %	\$ 10.9	\$ 10.8	1 %

- Denotes a variance of more than 100%.

(A) Computed on a trailing 12-month basis using net income over average total shareholders' equity (including discontinued operations) as included in the Consolidated Financial Statements prepared in accordance with GAAP.

(Preliminary)

American Express Company
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended September 30,		Percentage Inc/(Dec)
	2007	2006	
Card billed business (A):			
United States	\$ 115.2	\$ 101.7	13 %
Outside the United States	47.3	38.6	23
Total	<u>\$ 162.5</u>	<u>\$ 140.3</u>	16
Total cards-in-force (millions) (B):			
United States	51.7	46.8	10 %
Outside the United States	33.0	29.7	11
Total	<u>84.7</u>	<u>76.5</u>	11
Basic cards-in-force (millions) (B):			
United States	40.1	36.0	11 %
Outside the United States	28.3	25.2	12
Total	<u>68.4</u>	<u>61.2</u>	12
Average discount rate (C)	2.57%	2.57%	
Average basic cardmember spending (dollars) (D)	\$ 3,006	\$ 2,782	8 %
Average fee per card (dollars) (D)	\$ 36	\$ 34	6 %

(A) Card billed business includes activities (including cash advances) related to proprietary cards, cards issued under network partnership agreements, and certain insurance fees charged on proprietary cards.

(B) Total cards-in-force represents the number of cards that are issued and outstanding. Proprietary basic consumer cards-in-force includes basic cards issued to the primary account owner and does not include additional supplemental cards issued on that account. Proprietary basic small business and corporate cards-in-force include basic and supplemental cards issued to employee cardmembers. Non-proprietary basic cards-in-force includes all cards that are issued and outstanding under network partnership agreements.

(C) Computed as follows: Discount revenue from all card spending (proprietary and Global Network Services) at merchants divided by all billed business (proprietary and Global Network Services) generating discount revenue at such merchants. Only merchants acquired by the Company are included in the computation.

(D) Average basic cardmember spending and average fee per card are computed from proprietary card activities only. Average fee per card is computed based on net card fees excluding the amortization of deferred direct acquisition costs.

(Preliminary)

American Express Company
Selected Statistical Information (continued)

(Billions, except percentages and where indicated)

	Quarters Ended September 30,		Percentage Inc/(Dec)
	2007	2006	
Worldwide cardmember receivables:			
Total receivables	\$ 38.5	\$ 35.0	10 %
90 days past due as a % of total	2.8%	2.8%	
Loss reserves (millions):	\$ 998	\$ 947	5 %
% of receivables	2.6%	2.7%	
% of 90 days past due	91%	97%	
Net loss ratio as a % of charge volume	0.26%	0.26%	
Worldwide cardmember lending - owned basis (A):			
Total loans	\$ 50.5	\$ 38.3	32 %
30 days past due loans as a % of total	3.0%	2.8%	
Loss reserves (millions):			
Beginning balance	\$ 1,417	\$ 1,086	30 %
Provision	543	381	43
Net write offs	(499)	(353)	41
Other	8	12	(33)
Ending balance	<u>\$ 1,469</u>	<u>\$ 1,126</u>	30
% of loans	2.9%	2.9%	
% of past due	97%	106%	
Average loans	\$ 48.8	\$ 37.5	30 %
Net write-off rate	4.1%	3.8%	
Net finance revenue(B)/average loans	9.3%	9.5%	
Worldwide cardmember lending - managed basis (C):			
Total loans	\$ 72.0	\$ 58.5	23 %
30 days past due loans as a % of total	2.8%	2.7%	
Loss reserves (millions):			
Beginning balance	\$ 1,917	\$ 1,546	24 %
Provision	762	512	49
Net write offs	(696)	(498)	40
Other	8	11	(27)
Ending balance	<u>\$ 1,991</u>	<u>\$ 1,571</u>	27
% of loans	2.8%	2.7%	
% of past due	97%	101%	
Average loans	\$ 70.1	\$ 57.6	22 %
Net write-off rate	4.0%	3.5%	
Net finance revenue(B)/average loans	9.4%	9.4%	

- Denotes a variance of more than 100%.

(A) "Owned," a GAAP basis measurement, reflects only cardmember loans included in the Company's Consolidated Balance Sheets.

(B) Computed on an annualized basis.

(C) Includes on-balance sheet cardmember loans and off-balance sheet securitized cardmember loans. The difference between the "owned basis" (GAAP) information and "managed basis" information is attributable to the effects of securitization activities. Refer to the information set forth under U.S. Card Services Selected Financial Information on page 20 for further discussion of the managed basis presentation.

(Preliminary)

American Express Company
Consolidated Statements of Income

(Millions)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Revenues					
Discount revenue	\$ 3,659	\$ 3,670	\$ 3,355	\$ 3,458	\$ 3,259
Net card fees	522	500	484	479	462
Travel commissions and fees	484	491	437	450	427
Other commissions and fees	644	587	536	573	539
Securitization income, net	392	332	457	347	384
Other	362	426	387	528	417
Total	<u>6,063</u>	<u>6,006</u>	<u>5,656</u>	<u>5,835</u>	<u>5,488</u>
Interest income					
Cardmember lending finance revenue	1,581	1,514	1,368	1,326	1,213
Other (including investment certificates)	309	357	303	287	291
Total	<u>1,890</u>	<u>1,871</u>	<u>1,671</u>	<u>1,613</u>	<u>1,504</u>
Total revenues	<u>7,953</u>	<u>7,877</u>	<u>7,327</u>	<u>7,448</u>	<u>6,992</u>
Interest expense					
Cardmember lending	444	431	385	351	318
Charge card and other	564	508	458	422	409
Total	<u>1,008</u>	<u>939</u>	<u>843</u>	<u>773</u>	<u>727</u>
Revenues net of interest expense	<u>6,945</u>	<u>6,938</u>	<u>6,484</u>	<u>6,675</u>	<u>6,265</u>
Expenses					
Marketing, promotion, rewards and cardmember services	1,810	1,826	1,462	1,732	1,586
Human resources	1,366	1,334	1,301	1,361	1,227
Professional services	539	580	518	648	562
Occupancy and equipment	374	352	328	372	346
Communications	118	112	112	112	104
Other	339	348	293	365	342
Total	<u>4,546</u>	<u>4,552</u>	<u>4,014</u>	<u>4,590</u>	<u>4,167</u>
Provisions for losses and benefits					
Charge card	279	233	209	277	257
Cardmember lending	579	638	574	484	412
Other (including investment certificates)	124	106	76	137	118
Total	<u>982</u>	<u>977</u>	<u>859</u>	<u>898</u>	<u>787</u>
Pretax income from continuing operations	<u>1,417</u>	<u>1,409</u>	<u>1,611</u>	<u>1,187</u>	<u>1,311</u>
Income tax provision	<u>343</u>	<u>369</u>	<u>516</u>	<u>292</u>	<u>377</u>
Income from continuing operations	<u>1,074</u>	<u>1,040</u>	<u>1,095</u>	<u>895</u>	<u>934</u>
(Loss) Income from discontinued operations, net of tax	<u>(7)</u>	<u>17</u>	<u>(38)</u>	<u>27</u>	<u>33</u>
Net income	<u>\$ 1,067</u>	<u>\$ 1,057</u>	<u>\$ 1,057</u>	<u>\$ 922</u>	<u>\$ 967</u>

(Preliminary)

American Express Company
Financial Summary

(Millions)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Revenues net of interest expense					
U.S. Card Services	\$ 3,589	\$ 3,560	\$ 3,364	\$ 3,349	\$ 3,203
International Card Services	1,114	1,049	979	1,026	952
Global Commercial Services	1,064	1,083	994	982	949
Global Network & Merchant Services	980	966	877	916	841
	6,747	6,658	6,214	6,273	5,945
Corporate & Other, including adjustments and eliminations	198	280	270	402	320
CONSOLIDATED REVENUES NET OF INTEREST EXPENSE	\$ 6,945	\$ 6,938	\$ 6,484	\$ 6,675	\$ 6,265
Pretax income (loss) from continuing operations					
U.S. Card Services	\$ 912	\$ 827	\$ 1,031	\$ 723	\$ 839
International Card Services	110	92	96	76	121
Global Commercial Services	187	218	195	167	157
Global Network & Merchant Services	389	418	374	297	314
	1,598	1,555	1,696	1,263	1,431
Corporate & Other	(181)	(146)	(85)	(76)	(120)
PRETAX INCOME FROM CONTINUING OPERATIONS	\$ 1,417	\$ 1,409	\$ 1,611	\$ 1,187	\$ 1,311
Net income (loss)					
U.S. Card Services	\$ 592	\$ 580	\$ 644	\$ 473	\$ 558
International Card Services	140	117	102	99	106
Global Commercial Services	135	162	129	117	105
Global Network & Merchant Services	266	266	236	201	212
	1,133	1,125	1,111	890	981
Corporate & Other	(59)	(85)	(16)	5	(47)
Income from continuing operations	1,074	1,040	1,095	895	934
(Loss) Income from discontinued operations, net of tax	(7)	17	(38)	27	33
NET INCOME	\$ 1,067	\$ 1,057	\$ 1,057	\$ 922	\$ 967

(Preliminary)

American Express Company
Financial Summary (continued)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
EARNINGS PER COMMON SHARE					
BASIC					
Income from continuing operations	\$ 0.92	\$ 0.88	\$ 0.92	\$ 0.75	\$ 0.78
(Loss) Income from discontinued operations	(0.01)	0.02	(0.03)	0.02	0.02
Net income	<u>\$ 0.91</u>	<u>\$ 0.90</u>	<u>\$ 0.89</u>	<u>\$ 0.77</u>	<u>\$ 0.80</u>
Average common shares outstanding (millions)	<u>1,170</u>	<u>1,179</u>	<u>1,187</u>	<u>1,196</u>	<u>1,202</u>
DILUTED					
Income from continuing operations	\$ 0.90	\$ 0.86	\$ 0.90	\$ 0.73	\$ 0.76
(Loss) Income from discontinued operations	-	0.02	(0.03)	0.02	0.03
Net income	<u>\$ 0.90</u>	<u>\$ 0.88</u>	<u>\$ 0.87</u>	<u>\$ 0.75</u>	<u>\$ 0.79</u>
Average common shares outstanding (millions)	<u>1,192</u>	<u>1,203</u>	<u>1,210</u>	<u>1,224</u>	<u>1,227</u>
Cash dividends declared per common share	<u>\$ 0.15</u>	<u>\$ 0.15</u>	<u>\$ 0.15</u>	<u>\$ 0.15</u>	<u>\$ 0.15</u>

Selected Statistical Information

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Return on average equity (A)	38.2%	37.5%	36.6%	34.7%	33.6%
Common shares outstanding (millions)	1,169	1,182	1,188	1,199	1,204
Book value per common share	\$ 9.32	\$ 9.00	\$ 8.83	\$ 8.76	\$ 8.93
Shareholders' equity (billions)	\$ 10.9	\$ 10.6	\$ 10.5	\$ 10.5	\$ 10.8

(A) Computed on a trailing 12-month basis using net income over average total shareholders' equity (including discontinued operations) as included in the Consolidated Financial Statements prepared in accordance with GAAP.

(Preliminary)

American Express Company
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Card billed business (A):					
United States	\$ 115.2	\$ 115.7	\$ 105.4	\$ 109.7	\$ 101.7
Outside the United States	47.3	45.4	40.8	43.8	38.6
Total	<u>\$ 162.5</u>	<u>\$ 161.1</u>	<u>\$ 146.2</u>	<u>\$ 153.5</u>	<u>\$ 140.3</u>
Total cards-in-force (millions) (B):					
United States	51.7	50.5	49.3	48.1	46.8
Outside the United States	33.0	31.7	30.6	29.9	29.7
Total	<u>84.7</u>	<u>82.2</u>	<u>79.9</u>	<u>78.0</u>	<u>76.5</u>
Basic cards-in-force (millions) (B):					
United States	40.1	39.2	38.1	37.1	36.0
Outside the United States	28.3	27.0	26.0	25.4	25.2
Total	<u>68.4</u>	<u>66.2</u>	<u>64.1</u>	<u>62.5</u>	<u>61.2</u>
Average discount rate (C)	2.57%	2.57%	2.58%	2.55%	2.57%
Average basic cardmember spending (dollars) (D)	\$ 3,006	\$ 3,049	\$ 2,817	\$ 2,985	\$ 2,782
Average fee per card (dollars) (D)	\$ 36	\$ 36	\$ 35	\$ 35	\$ 34

(A) Card billed business includes activities (including cash advances) related to proprietary cards, cards issued under network partnership agreements, and certain insurance fees charged on proprietary cards.

(B) Total cards-in-force represents the number of cards that are issued and outstanding. Proprietary basic consumer cards-in-force includes basic cards issued to the primary account owner and does not include additional supplemental cards issued on that account. Proprietary basic small business and corporate cards-in-force include basic and supplemental cards issued to employee cardmembers. Non-proprietary basic cards-in-force includes all cards that are issued and outstanding under network partnership agreements.

(C) Computed as follows: Discount revenue from all card spending (proprietary and Global Network Services) at merchants divided by all billed business (proprietary and Global Network Services) generating discount revenue at such merchants. Only merchants acquired by the Company are included in the computation.

(D) Average basic cardmember spending and average fee per card are computed from proprietary card activities only. Average fee per card is computed based on net card fees excluding the amortization of deferred direct acquisition costs.

(Preliminary)

American Express Company
Selected Statistical Information (continued)

(Billions, except percentages and where indicated)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Worldwide cardmember receivables:					
Total receivables	\$ 38.5	\$ 38.4	\$ 36.5	\$ 37.4	\$ 35.0
90 days past due as a % of total	2.8%	2.7%	2.9%	2.8%	2.8%
Loss reserves (millions):	\$ 998	\$ 981	\$ 979	\$ 981	\$ 947
% of receivables	2.6%	2.6%	2.7%	2.6%	2.7%
% of 90 days past due	91%	95%	93%	95%	97%
Net loss ratio as a % of charge volume	0.26%	0.24%	0.23%	0.26%	0.26%
Worldwide cardmember lending - owned basis (A):					
Total loans	\$ 50.5	\$ 48.3	\$ 42.3	\$ 43.3	\$ 38.3
30 days past due loans as a % of total	3.0%	2.8%	3.0%	2.7%	2.8%
Loss reserves (millions):					
Beginning balance	\$ 1,417	\$ 1,271	\$ 1,171	\$ 1,126	\$ 1,086
Provision	543	606	542	451	381
Net write offs	(499)	(473)	(439)	(405)	(353)
Other	8	13	(3)	(1)	12
Ending balance	<u>\$ 1,469</u>	<u>\$ 1,417</u>	<u>\$ 1,271</u>	<u>\$ 1,171</u>	<u>\$ 1,126</u>
% of loans	2.9%	2.9%	3.0%	2.7%	2.9%
% of past due	97%	106%	100%	98%	106%
Average loans	\$ 48.8	\$ 45.6	\$ 42.4	\$ 40.2	\$ 37.5
Net write-off rate	4.1%	4.1%	4.1%	4.0%	3.8%
Net finance revenue(B)/average loans	9.3%	9.5%	9.4%	9.6%	9.5%
Worldwide cardmember lending - managed basis (C):					
Total loans	\$ 72.0	\$ 68.6	\$ 63.2	\$ 63.5	\$ 58.5
30 days past due loans as a % of total	2.8%	2.6%	2.8%	2.6%	2.7%
Loss reserves (millions):					
Beginning balance	\$ 1,917	\$ 1,787	\$ 1,622	\$ 1,571	\$ 1,546
Provision	762	780	797	608	512
Net write offs	(696)	(662)	(628)	(557)	(498)
Other	8	12	(4)	-	11
Ending balance	<u>\$ 1,991</u>	<u>\$ 1,917</u>	<u>\$ 1,787</u>	<u>\$ 1,622</u>	<u>\$ 1,571</u>
% of loans	2.8%	2.8%	2.8%	2.6%	2.7%
% of past due	97%	106%	100%	97%	101%
Average loans	\$ 70.1	\$ 65.9	\$ 62.8	\$ 60.4	\$ 57.6
Net write-off rate	4.0%	4.0%	4.0%	3.7%	3.5%
Net finance revenue(B)/average loans	9.4%	9.3%	9.5%	9.4%	9.4%

(A) "Owned," a GAAP basis measurement, reflects only cardmember loans included in the Company's Consolidated Balance Sheets.

(B) Computed on an annualized basis.

(C) Includes on-balance sheet cardmember loans and off-balance sheet securitized cardmember loans. The difference between the "owned basis" (GAAP) information and "managed basis" information is attributable to the effects of securitization activities. Refer to the information set forth under U.S. Card Services Selected Financial Information on page 20 for further discussion of the managed basis presentation.

(Preliminary)

U.S. Card Services
Selected Income Statement Data

(Millions)

	Quarters Ended September 30,		Percentage Inc/(Dec)
	2007	2006	
Revenues			
Discount revenue, net card fees and other	\$ 2,632	\$ 2,358	12 %
Cardmember lending finance revenue	1,224	928	32
Securitization income, net	392	384	2
Total revenues	<u>4,248</u>	<u>3,670</u>	16
Interest expense			
Cardmember lending	402	260	55
Charge card and other	257	207	24
Revenues net of interest expense	<u>3,589</u>	<u>3,203</u>	12
Expenses			
Marketing, promotion, rewards and cardmember services	1,191	1,117	7
Human resources and other operating expenses	848	805	5
Total	<u>2,039</u>	<u>1,922</u>	6
Provisions for losses	<u>638</u>	<u>442</u>	44
Pretax segment income	912	839	9
Income tax provision	320	281	14
Segment income	<u>\$ 592</u>	<u>\$ 558</u>	6

(Preliminary)

U.S. Card Services
Selected Financial Information
Managed Basis Presentation

(Millions)

	Quarters Ended		Percentage Inc/(Dec)
	September 30,		
	2007	2006	
<u>Income Statement Data</u>			
Discount revenue, net card fees and other:			
Reported for the period (GAAP)	\$ 2,632	\$ 2,358	12 %
Securitization adjustments	67	51	31
Managed discount revenue, net card fees and other	<u>\$ 2,699</u>	<u>\$ 2,409</u>	12
Cardmember lending finance revenue:			
Reported for the period (GAAP)	\$ 1,224	\$ 928	32
Securitization adjustments	821	749	10
Managed finance revenue	<u>\$ 2,045</u>	<u>\$ 1,677</u>	22
Securitization income, net:			
Reported for the period (GAAP)	\$ 392	\$ 384	2
Securitization adjustments	(392)	(384)	2
Managed securitization income, net	<u>\$ -</u>	<u>\$ -</u>	-
Cardmember lending interest expense:			
Reported for the period (GAAP)	\$ 402	\$ 260	55
Securitization adjustments	302	274	10
Managed cardmember lending interest expense	<u>\$ 704</u>	<u>\$ 534</u>	32
Provisions for losses:			
Reported for the period (GAAP)	\$ 638	\$ 442	44
Securitization adjustments	226	144	57
Managed provisions for losses	<u>\$ 864</u>	<u>\$ 586</u>	47

For U.S. Card Services, the managed basis presentation assumes that there have been no off-balance sheet securitization transactions, i.e., all securitized cardmember loans and related income effects are reflected as if they were in the Company's balance sheets and income statements, respectively. For the managed basis presentation, revenue and expenses related to securitized cardmember loans are reflected in other commissions and fees (included above in discount revenue, net card fees and other), cardmember lending finance revenue, cardmember lending interest expense, and provisions for losses. On a managed basis, there is no securitization income, net, as the managed basis presentation assumes no securitization transactions have occurred.

The Company presents U.S. Card Services information on a managed basis because that is the way the Company's management views and manages the business. Management believes that a full picture of trends in the Company's cardmember lending business can only be derived by evaluating the performance of both securitized and non-securitized cardmember loans. Management also believes that use of a managed basis presentation presents a more accurate picture of the key dynamics of the cardmember lending business. Irrespective of the on and off-balance sheet funding mix, it is important for management and investors to see metrics for the entire cardmember lending portfolio because they are more representative of the economics of the aggregate cardmember relationships and ongoing business performance and trends over time. It is also important for investors to see the overall growth of cardmember loans and related revenue in order to evaluate market share. These metrics are significant in evaluating the Company's performance and can only be properly assessed when all non-securitized and securitized cardmember loans are viewed together on a managed basis. The Company does not currently securitize international loans.

(Preliminary)

U.S. Card Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended September 30,		Percentage Inc/(Dec)
	2007	2006	
Card billed business	\$ 94.2	\$ 83.4	13 %
Total cards-in-force (millions)	42.9	39.9	8 %
Basic cards-in-force (millions)	31.8	29.5	8 %
Average basic cardmember spending (dollars)	\$ 2,986	\$ 2,852	5 %
U.S. Consumer Travel:			
Travel sales (millions)	\$ 743	\$ 577	29 %
Travel commissions and fees/sales	8.5%	8.5%	
Total segment assets	\$ 79.0	\$ 66.6	19 %
Segment capital	\$ 4.5	\$ 4.5	-
Return on segment capital (A)	50.5%	46.6%	
Cardmember receivables:			
Total receivables	\$ 19.4	\$ 18.2	7 %
90 days past due as a % of total	3.9%	3.5%	
Net loss ratio as a % of charge volume	0.34%	0.33%	
Cardmember lending - owned basis (B):			
Total loans	\$ 40.0	\$ 29.3	37 %
30 days past due loans as a % of total	3.1%	2.7%	
Average loans	\$ 38.6	\$ 28.6	35 %
Net write-off rate	3.7%	3.1%	
Net finance revenue(C)/average loans	8.5%	9.2%	
Cardmember lending - managed basis (D):			
Total loans	\$ 61.5	\$ 49.5	24 %
30 days past due loans as a % of total	2.9%	2.6%	
Average loans	\$ 60.0	\$ 48.7	23 %
Net write-off rate	3.7%	3.0%	
Net finance revenue(C)/average loans	8.9%	9.3%	

(A) Computed on a trailing 12-month basis using segment income and equity capital allocated to segments based upon specific business operational needs, risk measures, and regulatory capital requirements.

(B) "Owned," a GAAP basis measurement, reflects only cardmember loans included in the Company's Consolidated Balance Sheets.

(C) Computed on an annualized basis.

(D) Includes on-balance sheet cardmember loans and off-balance sheet securitized cardmember loans. The difference between the "owned basis" (GAAP) information and "managed basis" information is attributable to the effects of securitization activities. Refer to the information set forth under U.S. Card Services Selected Financial Information on page 20 for further discussion of the managed basis presentation.

(Preliminary)

U.S. Card Services
Selected Income Statement Data

(Millions)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Revenues					
Discount revenue, net card fees and other	\$ 2,632	\$ 2,642	\$ 2,414	\$ 2,481	\$ 2,358
Cardmember lending finance revenue	1,224	1,179	1,055	1,018	928
Securitization income, net	392	332	457	347	384
Total revenues	<u>4,248</u>	<u>4,153</u>	<u>3,926</u>	<u>3,846</u>	<u>3,670</u>
Interest expense					
Cardmember lending	402	363	313	288	260
Charge card and other	257	230	249	209	207
Revenues net of interest expense	<u>3,589</u>	<u>3,560</u>	<u>3,364</u>	<u>3,349</u>	<u>3,203</u>
Expenses					
Marketing, promotion, rewards and cardmember services	1,191	1,266	944	1,220	1,117
Human resources and other operating expenses	848	827	808	876	805
Total	<u>2,039</u>	<u>2,093</u>	<u>1,752</u>	<u>2,096</u>	<u>1,922</u>
Provisions for losses	<u>638</u>	<u>640</u>	<u>581</u>	<u>530</u>	<u>442</u>
Pretax segment income	<u>912</u>	<u>827</u>	<u>1,031</u>	<u>723</u>	<u>839</u>
Income tax provision	<u>320</u>	<u>247</u>	<u>387</u>	<u>250</u>	<u>281</u>
Segment income	<u>\$ 592</u>	<u>\$ 580</u>	<u>\$ 644</u>	<u>\$ 473</u>	<u>\$ 558</u>

(Preliminary)

U.S. Card Services
Selected Financial Information
Managed Basis Presentation

(Millions)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Income Statement Data					
Discount revenue, net card fees and other:					
Reported for the period (GAAP)	\$ 2,632	\$ 2,642	\$ 2,414	\$ 2,481	\$ 2,358
Securitization adjustments	67	80	87	56	51
Managed discount revenue, net card fees and other	<u>\$ 2,699</u>	<u>\$ 2,722</u>	<u>\$ 2,501</u>	<u>\$ 2,537</u>	<u>\$ 2,409</u>
Cardmember lending finance revenue:					
Reported for the period (GAAP)	\$ 1,224	\$ 1,179	\$ 1,055	\$ 1,018	\$ 928
Securitization adjustments	821	724	757	729	749
Managed finance revenue	<u>\$ 2,045</u>	<u>\$ 1,903</u>	<u>\$ 1,812</u>	<u>\$ 1,747</u>	<u>\$ 1,677</u>
Securitization income, net:					
Reported for the period (GAAP)	\$ 392	\$ 332	\$ 457	\$ 347	\$ 384
Securitization adjustments	(392)	(332)	(457)	(347)	(384)
Managed securitization income, net	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Cardmember lending interest expense:					
Reported for the period (GAAP)	\$ 402	\$ 363	\$ 313	\$ 288	\$ 260
Securitization adjustments	302	274	273	279	274
Managed cardmember lending interest expense	<u>\$ 704</u>	<u>\$ 637</u>	<u>\$ 586</u>	<u>\$ 567</u>	<u>\$ 534</u>
Provisions for losses:					
Reported for the period (GAAP)	\$ 638	\$ 640	\$ 581	\$ 530	\$ 442
Securitization adjustments	226	177	205	153	144
Managed provisions for losses	<u>\$ 864</u>	<u>\$ 817</u>	<u>\$ 786</u>	<u>\$ 683</u>	<u>\$ 586</u>

See page 20 for discussion of managed basis presentation.

(Preliminary)

U.S. Card Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Card billed business	\$ 94.2	\$ 94.6	\$ 85.2	\$ 90.8	\$ 83.4
Total cards-in-force (millions)	42.9	42.1	41.5	40.7	39.9
Basic cards-in-force (millions)	31.8	31.2	30.7	30.1	29.5
Average basic cardmember spending (dollars)	\$ 2,986	\$ 3,054	\$ 2,801	\$ 3,044	\$ 2,852
U.S. Consumer Travel:					
Travel sales	\$ 0.7	\$ 0.8	\$ 0.7	\$ 0.6	\$ 0.6
Travel commissions and fees/sales	8.5%	8.0%	7.5%	8.2%	8.5%
Total segment assets	\$ 79.0	\$ 76.1	\$ 68.4	\$ 71.0	\$ 66.6
Segment capital	\$ 4.5	\$ 4.5	\$ 4.5	\$ 4.7	\$ 4.5
Return on segment capital (A)	50.5%	49.9%	50.2%	47.4%	46.6%
Cardmember receivables:					
Total receivables	\$ 19.4	\$ 19.8	\$ 19.0	\$ 20.6	\$ 18.2
90 days past due as a % of total	3.9%	3.6%	3.8%	3.3%	3.5%
Net loss ratio as a % of charge volume	0.34%	0.30%	0.25%	0.32%	0.33%
Cardmember lending - owned basis (B):					
Total loans	\$ 40.0	\$ 38.3	\$ 33.0	\$ 33.6	\$ 29.3
30 days past due loans as a % of total	3.1%	2.7%	2.9%	2.7%	2.7%
Average loans	\$ 38.6	\$ 35.9	\$ 33.1	\$ 30.9	\$ 28.6
Net write-off rate	3.7%	3.7%	3.7%	3.5%	3.1%
Net finance revenue(C)/average loans	8.5%	9.1%	9.1%	9.4%	9.2%
Cardmember lending - managed basis (D):					
Total loans	\$ 61.5	\$ 58.6	\$ 53.9	\$ 53.8	\$ 49.5
30 days past due loans as a % of total	2.9%	2.6%	2.8%	2.6%	2.6%
Average loans	\$ 60.0	\$ 56.3	\$ 53.4	\$ 51.1	\$ 48.7
Net write-off rate	3.7%	3.7%	3.7%	3.3%	3.0%
Net finance revenue(C)/average loans	8.9%	9.0%	9.3%	9.2%	9.3%

(A) Computed on a trailing 12-month basis using segment income and equity capital allocated to segments based upon specific business operational needs, risk measures, and regulatory capital requirements.

(B) "Owned," a GAAP basis measurement, reflects only cardmember loans included in the Company's Consolidated Balance Sheets.

(C) Computed on an annualized basis.

(D) Includes on-balance sheet cardmember loans and off-balance sheet securitized cardmember loans. The difference between the "owned basis" (GAAP) information and "managed basis" information is attributable to the effects of securitization activities. Refer to the information set forth under U.S. Card Services Selected Financial Information on page 20 for further discussion of the managed basis presentation.

(Preliminary)

International Card Services
Selected Income Statement Data

(Millions)

	Quarters Ended September 30,		Percentage Inc/(Dec)
	2007	2006	
Revenues			
Discount revenue, net card fees and other	\$ 953	\$ 819	16 %
Cardmember lending finance revenue	353	286	23
Total revenues	1,306	1,105	18
Interest expense			
Cardmember lending	126	99	27
Charge card and other	66	54	22
Revenues net of interest expense	1,114	952	17
Expenses			
Marketing, promotion, rewards and cardmember services	354	247	43
Human resources and other operating expenses	453	387	17
Total	807	634	27
Provisions for losses	197	197	-
Pretax segment income	110	121	(9)
Income tax (benefit) provision	(30)	15	#
Segment income	\$ 140	\$ 106	32

- Denotes variance of more than 100%.

(Preliminary)

International Card Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended		Percentage Inc/(Dec)
	September 30,		
	2007	2006	
Card billed business	\$ 24.7	\$ 21.4	15 %
Total cards-in-force (millions)	15.8	15.5	2 %
Basic cards-in-force (millions)	11.2	11.1	1 %
Average basic cardmember spending (dollars)	\$ 2,209	\$ 1,908	16 %
International Consumer Travel:			
Travel sales (millions)	\$ 283	\$ 247	15 %
Travel commissions and fees/sales	8.8%	8.3%	
Total segment assets	\$ 20.8	\$ 18.6	12 %
Segment capital (millions)	\$ 1,983	\$ 1,936	2 %
Return on segment capital (A)	24.4%	16.8%	
Cardmember receivables:			
Total receivables	\$ 6.1	\$ 5.5	11 %
90 days past due as a % of total	1.8%	2.6%	
Net loss ratio as a % of charge volume	0.26%	0.27%	
Cardmember lending:			
Total loans	\$ 10.5	\$ 9.0	17 %
30 days past due loans as a % of total	2.7%	3.1%	
Average loans	\$ 10.2	\$ 8.9	15 %
Net write-off rate	5.5%	5.9%	
Net finance revenue(B)/average loans	8.9%	8.3%	

(A) Computed on a trailing 12-month basis using segment income and equity capital allocated to segments based upon specific business operational needs, risk measures, and regulatory capital requirements.

(B) Computed on an annualized basis.

(Preliminary)

International Card Services
Selected Income Statement Data

(Millions)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Revenues					
Discount revenue, net card fees and other	\$ 953	\$ 900	\$ 828	\$ 884	\$ 819
Cardmember lending finance revenue	353	333	310	304	286
Total revenues	<u>1,306</u>	<u>1,233</u>	<u>1,138</u>	<u>1,188</u>	<u>1,105</u>
Interest expense					
Cardmember lending	126	120	109	105	99
Charge card and other	66	64	50	57	54
Revenues net of interest expense	<u>1,114</u>	<u>1,049</u>	<u>979</u>	<u>1,026</u>	<u>952</u>
Expenses					
Marketing, promotion, rewards and cardmember services	354	293	281	280	247
Human resources and other operating expenses	453	453	418	460	387
Total	<u>807</u>	<u>746</u>	<u>699</u>	<u>740</u>	<u>634</u>
Provisions for losses	197	211	184	210	197
Pretax segment income	110	92	96	76	121
Income tax (benefit) provision	(30)	(25)	(6)	(23)	15
Segment income	<u>\$ 140</u>	<u>\$ 117</u>	<u>\$ 102</u>	<u>\$ 99</u>	<u>\$ 106</u>

(Preliminary)

International Card Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Card billed business	\$ 24.7	\$ 23.6	\$ 21.5	\$ 23.6	\$ 21.4
Total cards-in-force (millions)	15.8	15.7	15.7	15.6	15.5
Basic cards-in-force (millions)	11.2	11.2	11.2	11.2	11.1
Average basic cardmember spending (dollars)	\$ 2,209	\$ 2,123	\$ 1,926	\$ 2,106	\$ 1,908
International Consumer Travel:					
Travel sales	\$ 0.3	\$ 0.3	\$ 0.2	\$ 0.3	\$ 0.2
Travel commissions and fees/sales	8.8%	8.6%	8.4%	8.6%	8.3%
Total segment assets	\$ 20.8	\$ 19.7	\$ 18.5	\$ 18.9	\$ 18.6
Segment capital	\$ 2.0	\$ 1.9	\$ 1.8	\$ 1.7	\$ 1.9
Return on segment capital (A)	24.4%	22.8%	20.9%	17.9%	16.8%
Cardmember receivables:					
Total receivables	\$ 6.1	\$ 5.9	\$ 5.4	\$ 6.0	\$ 5.5
90 days past due as a % of total	1.8%	2.0%	2.4%	2.3%	2.6%
Net loss ratio as a % of charge volume	0.26%	0.28%	0.29%	0.30%	0.27%
Cardmember lending:					
Total loans	\$ 10.5	\$ 10.0	\$ 9.3	\$ 9.7	\$ 9.0
30 days past due loans as a % of total	2.7%	2.9%	3.1%	2.9%	3.1%
Average loans	\$ 10.2	\$ 9.7	\$ 9.4	\$ 9.3	\$ 8.9
Net write-off rate	5.5%	6.0%	5.7%	5.7%	5.9%
Net finance revenue(B)/average loans	8.9%	8.9%	8.7%	8.5%	8.3%

(A) Computed on a trailing 12-month basis using segment income and equity capital allocated to segments based upon specific business operational needs, risk measures, and regulatory capital requirements.

(B) Computed on an annualized basis.

(Preliminary)

Global Commercial Services
Selected Income Statement Data

(Millions)

	Quarters Ended September 30,		Percentage Inc/(Dec)
	2007	2006	
Revenues			
Discount revenue, net card fees and other	\$ 1,180	\$ 1,045	13 %
Interest expense			
Charge card and other	116	96	21
Revenues net of interest expense	1,064	949	12
Expenses			
Marketing, promotion, rewards and cardmember services	86	80	8
Human resources and other operating expenses	749	678	10
Total	835	758	10
Provisions for losses	42	34	24
Pretax segment income	187	157	19
Income tax provision	52	52	-
Segment income	\$ 135	\$ 105	29

(Preliminary)

Global Commercial Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended September 30,		Percentage Inc/(Dec)
	2007	2006	
Card billed business	\$ 29.9	\$ 26.2	14 %
Total cards-in-force (millions)	6.8	6.6	3 %
Basic cards-in-force (millions)	6.8	6.6	3 %
Average basic cardmember spending (dollars)	\$ 4,389	\$ 3,974	10 %
Global Corporate Travel:			
Travel sales	\$ 4.9	\$ 4.3	14 %
Travel commissions and fees/sales	8.0%	8.3%	
Total segment assets	\$ 21.8	\$ 18.6	17 %
Segment capital (millions)	\$ 2,230	\$ 1,997	12 %
Return on segment capital (A)	26.2%	27.6%	
Cardmember receivables:			
Total receivables	\$ 12.5	\$ 10.9	15 %
90 days past due as a % of total	1.6%	1.7%	
Net loss ratio as a % of charge volume	0.11%	0.09%	

(A) Computed on a trailing 12-month basis using segment income and equity capital allocated to segments based upon specific business operational needs, risk measures, and regulatory capital requirements.

(Preliminary)

Global Commercial Services
Selected Income Statement Data

(Millions)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Revenues					
Discount revenue, net card fees and other	\$ 1,180	\$ 1,210	\$ 1,098	\$ 1,089	\$ 1,045
Interest expense					
Charge card and other	116	127	104	107	96
Revenues net of interest expense	<u>1,064</u>	<u>1,083</u>	<u>994</u>	<u>982</u>	<u>949</u>
Expenses					
Marketing, promotion, rewards and cardmember services	86	83	83	63	80
Human resources and other operating expenses	749	746	686	721	678
Total	<u>835</u>	<u>829</u>	<u>769</u>	<u>784</u>	<u>758</u>
Provisions for losses	42	36	30	31	34
Pretax segment income	187	218	195	167	157
Income tax provision	52	56	66	50	52
Segment income	<u>\$ 135</u>	<u>\$ 162</u>	<u>\$ 129</u>	<u>\$ 117</u>	<u>\$ 105</u>

(Preliminary)

Global Commercial Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Card billed business	\$ 29.9	\$ 31.0	\$ 29.0	\$ 27.6	\$ 26.2
Total cards-in-force (millions)	6.8	6.8	6.7	6.7	6.6
Basic cards-in-force (millions)	6.8	6.8	6.7	6.7	6.6
Average basic cardmember spending (dollars)	\$ 4,389	\$ 4,583	\$ 4,343	\$ 4,170	\$ 3,974
Global Corporate Travel:					
Travel sales	\$ 4.9	\$ 5.3	\$ 4.8	\$ 4.6	\$ 4.3
Travel commissions and fees/sales	8.0%	7.5%	7.6%	8.1%	8.3%
Total segment assets	\$ 21.8	\$ 21.7	\$ 20.5	\$ 18.9	\$ 18.6
Segment capital	\$ 2.2	\$ 2.1	\$ 2.1	\$ 1.9	\$ 2.0
Return on segment capital (A)	26.2%	25.3%	25.7%	25.7%	27.6%
Cardmember receivables:					
Total receivables	\$ 12.5	\$ 12.2	\$ 11.7	\$ 10.3	\$ 10.9
90 days past due as a % of total	1.6%	1.6%	1.6%	1.9%	1.7%
Net loss ratio as a % of charge volume	0.11%	0.10%	0.10%	0.09%	0.09%

(A) Computed on a trailing 12-month basis using segment income and equity capital allocated to segments based upon specific business operational needs, risk measures, and regulatory capital requirements.

(Preliminary)

Global Network & Merchant Services
Selected Income Statement Data

(Millions)

	Quarters Ended September 30,		Percentage Inc/(Dec)
	2007	2006	
Revenues			
Discount revenue, fees and other	\$ 902	\$ 773	17 %
Interest expense			
Cardmember lending	(33)	(25)	32
Other	(45)	(43)	5
Revenues net of interest expense	980	841	17
Expenses			
Marketing and promotion	151	118	28
Human resources and other operating expenses	417	390	7
Total	568	508	12
Provisions for losses	23	19	21
Pretax segment income	389	314	24
Income tax provision	123	102	21
Segment income	\$ 266	\$ 212	25

(Preliminary)

Global Network & Merchant Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended September 30,		Percentage Inc/(Dec)
	2007	2006	
Global Card billed business (A)	\$ 162.5	\$ 140.3	16 %
Global Network & Merchant Services:			
Total segment assets	\$ 4.6	\$ 5.1	(10) %
Segment capital (millions)	\$ 1,125	\$ 1,262	(11) %
Return on segment capital (B)	84.7%	57.9%	
Global Network Services:			
Card billed business	\$ 14.1	\$ 9.7	45 %
Total cards-in-force (millions)	19.2	14.5	32 %

(A) Global Card billed business includes activities (including cash advances) related to proprietary cards, cards issued under network partnership agreements, and certain insurance fees charged on proprietary cards.

(B) Computed on a trailing 12-month basis using segment income and equity capital allocated to segments based upon specific business operational needs, risk measures, and regulatory capital requirements.

(Preliminary)

Global Network & Merchant Services
Selected Income Statement Data

(Millions)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Revenues					
Discount revenue, fees and other	\$ 902	\$ 887	\$ 800	\$ 840	\$ 773
Interest expense					
Cardmember lending	(33)	(31)	(28)	(29)	(25)
Other	(45)	(48)	(49)	(47)	(43)
Revenues net of interest expense	980	966	877	916	841
Expenses					
Marketing and promotion	151	150	129	125	118
Human resources and other operating expenses	417	389	393	448	390
Total	568	539	522	573	508
Provisions for losses	23	9	(19)	46	19
Pretax segment income	389	418	374	297	314
Income tax provision	123	152	138	96	102
Segment income	\$ 266	\$ 266	\$ 236	\$ 201	\$ 212

(Preliminary)

Global Network & Merchant Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended				
	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006	September 30, 2006
Global Card billed business (A)	\$ 162.5	\$ 161.1	\$ 146.2	\$ 153.5	\$ 140.3
Global Network & Merchant Services:					
Total segment assets	\$ 4.6	\$ 4.3	\$ 4.5	\$ 4.4	\$ 5.1
Segment capital	\$ 1.1	\$ 1.1	\$ 1.0	\$ 1.3	\$ 1.3
Return on segment capital (B)	84.7%	78.0%	69.2%	60.3%	57.9%
Global Network Services:					
Card billed business	\$ 14.1	\$ 12.3	\$ 10.5	\$ 11.5	\$ 9.7
Total cards-in-force (millions)	19.2	17.6	16.0	15.0	14.5

(A) Global Card billed business includes activities (including cash advances) related to proprietary cards, cards issued under network partnership agreements, and certain insurance fees charged on proprietary cards.

(B) Computed on a trailing 12-month basis using segment income and equity capital allocated to segments based upon specific business operational needs, risk measures, and regulatory capital requirements.