

FINANCIAL REVIEW

CONSOLIDATED RESULTS OF OPERATIONS

1998 was another solid year for American Express Company (the Company). We posted strong financial results and made further progress on our strategies, notwithstanding the difficult economic environments in many areas and volatile financial markets. We prudently deployed capital through strategic acquisitions that helped strengthen our competitive position in a number of businesses, successfully launched card products outside the United States and partnered with other institutions to issue cards on our network. At the core of our performance is a determined focus on three basic operating principles: offering superior value to customers, continually driving toward best-in-class economics and building the American Express brand.

The Company reported record 1998 net income of \$2.14 billion, 8 percent higher than net income of \$1.99 billion in 1997. The 1998 results include several first quarter items: a \$138 million (after-tax) credit loss provision at American Express Bank (AEB) relating to its Asia/Pacific portfolio, as well as income in the Corporate segment of \$78 million (after-tax) representing gains on the sale of First Data Corporation (FDC) shares and a preferred dividend based on Lehman Brothers' earnings. Excluding these items, 1998 income was \$2.2 billion, an increase of 11%. In 1996, operating income was \$1.74 billion, excluding two fourth quarter items: a \$300 million (after-tax) gain on the exchange of Debt Exchangable for Common Stock (DECS) for shares of common stock of FDC and a \$138 million (after-tax) restructuring charge. The Company's 1998 results were in line with its long-term targets of achieving, on average and over time, 12-15 percent earnings per share growth and at least 8 percent growth in revenues, but were at the low end of the range. Return on equity exceeded the Company's long-term target of 18-20 percent.

Diluted earnings per share were \$4.63, \$4.15 and \$3.89 in 1998, 1997 and 1996, respectively. After adjusting 1998 for the above-mentioned AEB credit loss provision and the Corporate gains and after adjusting 1996 for the restructuring charge and the DECS gain, diluted earnings per share were \$4.76, \$4.15 and \$3.56 in 1998, 1997 and 1996, respectively. On this basis, 1998 earnings per share rose 15%. The rise in adjusted earnings per share for 1998 and 1997 reflects revenue growth, margin improvement and a reduction in average shares outstanding.

Consolidated revenues rose 7.7 percent in 1998 to \$19.1 billion, compared with \$17.8 billion and \$16.4 billion in 1997 and 1996, respectively. Revenues, net of American Express Financial Advisors' provisions for losses and benefits, rose 8.3 percent and 9.2 percent in 1998 and 1997, respectively. Contributing to both years' results were increases in worldwide billed business, higher management and distribution fees and greater loans outstanding and interest margins in Cardmember lending. Growth in 1998 was also enhanced by travel acquisitions.

YEAR 2000

The Year 2000 (Y2K) issue is the result of computer programs having been written using two digits rather than four to define a year. Some programs may recognize a date using "00" as the year 1900 rather than 2000. This misinterpretation could result in the failure of major systems or miscalculations, which could have a material impact on the Company and its businesses or subsidiaries through business interruption or shutdown, financial loss, reputational damage and legal liability to third parties. The Company began addressing the Y2K issue in 1995 and has established a plan for resolution, which involves the remediation, decommissioning and replacement of relevant systems, including mainframe, mid-range and desktop computers, application software, operating systems, systems software, data back-up archival and retrieval services, telephone and other communications systems, and hardware peripherals and facilities dependent on embedded technology. As a part of our plan, we have generally followed and utilized the specific policies and guidelines established by the Federal Financial Institutions Examination Council, as well as other U.S. and international regulatory agencies. Additionally, we continue to participate in Y2K related industry consortia sponsored by various partners and suppliers. Progress is reviewed regularly with the Company's senior management and Board of Directors.

Our Y2K compliance effort related to information technology (IT) systems is divided into two initiatives. The first, which is the much larger initiative, is known internally as "Millennium," and relates to mainframe and other technological systems maintained by the American Express Technologies organization (AET). The second, known as "Business T," relates to the technological assets that are owned, managed or maintained by the Company's individual business units. Business T also encompasses the remediation of non-IT systems. These initiatives involve a substantial number of employees and external consultants. This multiple sourcing approach is intended to mitigate the risk of becoming dependent on any one vendor or resource. While the vast majority of our systems that require modification are being remediated, in some cases we have chosen to migrate to new applications that are already Y2K compliant.

The Company's plans for remediation with respect to Millennium and Business T include the following program phases: (i) employee awareness and mobilization, (ii) inventory collection and assessment, (iii) impact analysis, (iv) remediation/decommission, (v) testing and (vi) implementation. As part of the first three phases, we have identified the Company's mission-critical systems for purposes of prioritization. The Company's goals are to complete testing of critical systems by early 1999, and to continue compliance efforts, including but not limited to, the testing of systems on an integrated basis and independent validation of such testing.

The American Annual 1998

Lingsheng Yao



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The American Annual Cyclopedia and Register of Important Events of the Year ... ,1873 **Coal Industry Annual 1998** , Annual Energy Outlook 1998: With Projections to 2020 ,2001 The Annual Energy Outlook 1998 AEO98 is the first AEO with projections to 2020 Key issues for the forecast extension are trends in energy efficiency improvements the effects of increasing production and productivity improvements on energy prices and the reduction in nuclear generating capacity Projections in AEO98 also reflect a greater shift to electricity market restructuring Restructuring is addressed through several changes that are assumed to occur in the industry including a shorter capital recovery period for capacity expansion decisions and a revised financial structure that features a higher cost of capital as the result of higher competitive risk Both assumptions tend to favor less capital intensive generation technologies such as natural gas over coal or baseload renewable technologies The forecasts include specific restructuring plans in those regions that have announced plans California New York and New England are assumed to begin competitive pricing in 1998 The provisions of the California legislation for stranded cost recovery and price caps are incorporated In New York and New England stranded cost recovery is assumed to be phased out by 2008 *The American Annual Cyclopædia and Register of Important Events of the Year* ,1868 *Russian Colonization of Alaska* Andrei Val'terovich Grin'ev,2018-11-01 In *Russian Colonization of Alaska* Andrei Val terovich Grin v examines the sociohistorical origins of the former Russian colonies in Alaska or Russian America between 1741 and 1799 Beginning with the Second Kamchatka Expedition of Vitus Ivanovich Bering and Aleksei Ilyich Chirikov s discovery of Alaska and the Aleutian Islands and ending with the formation of the Russian American Company s monopoly of the Russian colonial endeavor in the Americas Russian Colonization of Alaska offers a definitive revisionist examination of Tsarist Russia s foray into the imperial contest in North America Russian Colonization of Alaska is the first comprehensive study to analyze the origin and evolution of Russian colonization based on research into political economy history and ethnography Grin v s study elaborates the social political spiritual ideological personal and psychological aspects of Russian America He also accounts for the idiosyncrasies of the natural environment competition from other North American empires Alaska Natives and individual colonial diplomats The colonization of Alaska rather than being simply a continuation of the colonization of Siberia by Russians was instead part of overarching Russian and global history *Annual Energy Outlook 2000: With Projections to 2020* , **Trade Policy Agenda and ... Annual Report of the President of the United States on the Trade Agreements Program** United States. Office of the U.S. Trade Representative,2001 *The American Annual Cyclopedia and Register of Important Events* ,1869 **Sourcebook of Criminal Justice Statistics** ,1999 **Annual Energy Outlook 2001** Mary J. Hotzler,2001-06 Presents midterm forecasts of energy supply demand and prices through 2020 prepared by the Energy Information Admin EIA The projections are based on results from EIA s National Energy Modeling System Discusses evolving legislative and regulatory issues Also discusses macroeconomic projections world oil

and natural gas markets oxygenates in gasoline distributed electricity generation electricity industry restructuring and carbon dioxide emissions Also analyzes energy market trends The analysis in this report focuses primarily on a reference case and four other cases that assume higher and lower economic growth and higher and lower world oil prices than in the reference case Tables

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