

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 reclassifications as noted in the Company's Form 8-K dated April 5, 2006 filed with the Securities and Exchange Commission.

(Preliminary)

American Express Company
Consolidated Statements of Income

(Millions)

	Quarters Ended		Percentage Inc/(Dec)	Nine Months Ended		Percentage Inc/(Dec)
	September 30,			September 30,		
	2006	2005		2006	2005	
Net revenues						
Discount revenue	\$ 3,259	\$ 2,894	13 %	\$ 9,520	\$ 8,393	13 %
Cardmember lending finance charge revenue, net of interest	912	648	41	2,467	1,877	31
Net card fees	462	511	(10)	1,515	1,515	-
Travel commissions and fees	427	421	1	1,328	1,345	(1)
Other commissions and fees	620	598	4	1,901	1,745	9
Securitization income, net	384	353	9	1,142	965	18
Other investment and interest income, net of interest	264	246	7	813	776	5
Other	431	357	21	1,242	1,072	16
Total	<u>6,759</u>	<u>6,028</u>	12	<u>19,928</u>	<u>17,688</u>	13
Expenses						
Marketing, promotion, rewards and cardmember services	1,589	1,492	7	4,782	4,260	12
Human resources	1,213	1,197	1	3,729	3,652	2
Provision for losses and benefits:						
Charge card	257	299	(14)	658	748	(12)
Cardmember lending	412	364	13	1,139	934	22
Investment certificates and other	129	76	70	399	278	44
Total	<u>798</u>	<u>739</u>	8	<u>2,196</u>	<u>1,960</u>	12
Professional services	684	563	21	1,903	1,594	19
Occupancy and equipment	375	346	8	1,086	1,038	5
Interest	324	238	36	898	671	34
Communications	107	112	(4)	333	342	(3)
Other	331	261	27	896	882	2
Total	<u>5,421</u>	<u>4,948</u>	10	<u>15,823</u>	<u>14,399</u>	10
Pretax income from continuing operations	1,338	1,080	24	4,105	3,289	25
Income tax provision	382	215	78	1,301	819	59
Income from continuing operations	956	865	11	2,804	2,470	14
Income/(Loss) from discontinued operations, net of tax	11	165	(93)	(19)	519	#
Net income	<u>\$ 967</u>	<u>\$ 1,030</u>	(6)	<u>\$ 2,785</u>	<u>\$ 2,989</u>	(7)

- Denotes a variance of more than 100%.

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

(Preliminary)

American Express Company
Condensed Consolidated Balance Sheets

(Billions)

	<u>September 30,</u> <u>2006</u>	<u>December 31,</u> <u>2005</u>
Assets		
Cash and cash equivalents	\$ 8	\$ 7
Accounts receivable	36	35
Investments	22	21
Loans	46	41
Other assets	9	10
Total assets	<u>\$ 121</u>	<u>\$ 114</u>
Liabilities and Shareholders' Equity		
Short-term debt	\$ 15	\$ 16
Long-term debt	39	31
Other liabilities	56	56
Total liabilities	<u>110</u>	<u>103</u>
Shareholders' equity	11	11
Total liabilities and shareholders' equity	<u>\$ 121</u>	<u>\$ 114</u>

(Preliminary)

American Express Company
Financial Summary

(Millions)

	Quarters Ended September 30,		Percentage Inc/(Dec)	Nine Months Ended September 30,		Percentage Inc/(Dec)
	2006	2005		2006	2005	
Net Revenues						
U.S. Card Services	\$ 3,534	\$ 3,044	16 %	\$ 10,199	\$ 8,797	16 %
International Card & Global Commercial Services	2,287	2,212	3	7,031	6,606	6
Global Network & Merchant Services	798	693	15	2,292	2,022	13
	<u>6,619</u>	<u>5,949</u>	11	<u>19,522</u>	<u>17,425</u>	12
Corporate & Other, including adjustments and eliminations	140	79	77	406	263	54
CONSOLIDATED NET REVENUES	<u>\$ 6,759</u>	<u>\$ 6,028</u>	12	<u>\$ 19,928</u>	<u>\$ 17,688</u>	13
Pretax Income (Loss) From Continuing Operations						
U.S. Card Services	\$ 819	\$ 633	29	\$ 2,535	\$ 2,033	25
International Card & Global Commercial Services	281	317	(11)	886	803	10
Global Network & Merchant Services	314	214	47	891	630	41
	<u>1,414</u>	<u>1,164</u>	21	<u>4,312</u>	<u>3,466</u>	24
Corporate & Other	(76)	(84)	(10)	(207)	(177)	17
PRETAX INCOME FROM CONTINUING OPERATIONS	<u>\$ 1,338</u>	<u>\$ 1,080</u>	24	<u>\$ 4,105</u>	<u>\$ 3,289</u>	25
Net Income (Loss)						
U.S. Card Services	\$ 580	\$ 443	31	\$ 1,742	\$ 1,402	24
International Card & Global Commercial Services	216	249	(13)	654	666	(2)
Global Network & Merchant Services	212	141	50	578	407	42
	<u>1,008</u>	<u>833</u>	21	<u>2,974</u>	<u>2,475</u>	20
Corporate & Other	(52)	32	#	(170)	(5)	#
Income from continuing operations	956	865	11	2,804	2,470	14
Income/(Loss) from discontinued operations, net of tax	11	165	(93)	(19)	519	#
NET INCOME	<u>\$ 967</u>	<u>\$ 1,030</u>	(6)	<u>\$ 2,785</u>	<u>\$ 2,989</u>	(7)

- Denotes a variance of more than 100%.

(Preliminary)

American Express Company
Financial Summary (continued)

	Quarters Ended September 30,		Percentage Inc/(Dec)	Nine Months Ended September 30,		Percentage Inc/(Dec)
	2006	2005		2006	2005	
EARNINGS PER COMMON SHARE						
BASIC						
Income from continuing operations	\$ 0.79	\$ 0.70	13 %	\$ 2.30	\$ 2.00	15 %
Income/(Loss) from discontinued operations	0.01	0.14	(93)	(0.01)	0.42	#
Net income	<u>\$ 0.80</u>	<u>\$ 0.84</u>	(5) %	<u>\$ 2.29</u>	<u>\$ 2.42</u>	(5) %
Average common shares outstanding (millions)	<u>1,202</u>	<u>1,229</u>	(2) %	<u>1,217</u>	<u>1,233</u>	(1) %
DILUTED						
Income from continuing operations	\$ 0.78	\$ 0.69	13 %	\$ 2.26	\$ 1.96	15 %
Income/(Loss) from discontinued operations	0.01	0.13	(92)	(0.02)	0.42	#
Net income	<u>\$ 0.79</u>	<u>\$ 0.82</u>	(4) %	<u>\$ 2.24</u>	<u>\$ 2.38</u>	(6) %
Average common shares outstanding (millions)	<u>1,227</u>	<u>1,254</u>	(2) %	<u>1,242</u>	<u>1,257</u>	(1) %
Cash dividends declared per common share	<u>\$ 0.15</u>	<u>\$ 0.12</u>	25 %	<u>\$ 0.42</u>	<u>\$ 0.36</u>	17 %

Selected Statistical Information

	Quarters Ended September 30,		Percentage Inc/(Dec)	Nine Months Ended September 30,		Percentage Inc/(Dec)
	2006	2005		2006	2005	
Return on average total shareholders' equity (A)	33.6%	24.2%		33.6%	24.2%	
Common shares outstanding (millions)	1,204	1,239	(3) %	1,204	1,239	(3) %
Book value per common share	\$ 8.93	\$ 7.99	12 %	\$ 8.93	\$ 7.99	12 %
Shareholders' equity (billions)	\$ 10.8	\$ 9.9	9 %	\$ 10.8	\$ 9.9	9 %

- 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)
	2006	2005	
Card billed business (A):			
United States	\$ 101.7	\$ 89.6	14 %
Outside the United States	38.6	32.1	20
Total	<u>\$ 140.3</u>	<u>\$ 121.7</u>	15
Total cards-in-force (millions) (A):			
United States	46.8	42.0	11 %
Outside the United States	29.7	27.0	10
Total	<u>76.5</u>	<u>69.0</u>	11
Basic cards-in-force (millions) (A):			
United States	36.0	31.9	13 %
Outside the United States	25.2	22.4	13
Total	<u>61.2</u>	<u>54.3</u>	13
Average discount rate (B)	2.57%	2.58%	
Average quarterly basic cardmember spending (dollars) (A)	\$ 2,770	\$ 2,610	6 %
Average fee per card (dollars) (A) (C)	\$ 34	\$ 35	(3) %
Travel sales	\$ 5.1	\$ 4.8	6 %
Travel commissions and fees/sales	8.4%	8.7%	
Worldwide Travelers Cheque and prepaid products:			
Sales	\$ 5.6	\$ 5.8	(3) %
Average outstanding	\$ 7.2	\$ 7.3	(1) %
Average investments	\$ 7.9	\$ 7.9	- %
Investment yield (D)	4.9%	5.1%	
Tax equivalent yield - managed (D)	7.5%	7.8%	
International banking:			
Total loans	\$ 7.2	\$ 6.9	4 %
Private banking holdings	\$ 22.0	\$ 20.2	9 %

(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. Cards-in-force include proprietary cards and cards issued under network partnership agreements. Average basic cardmember spending and average fee per card are computed from proprietary card activities only.

(B) 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.

(C) Average fees per card are computed based on net card fees excluding the amortization of deferred acquisition costs.

(D) Investment yield represents earnings on certain tax-exempt securities. The tax equivalent yield - managed represents earnings on such tax-exempt securities as if it had been earned on a taxable basis and assumes an income tax-rate of 35 percent.

(Preliminary)

American Express Company
Selected Statistical Information (continued)

(Billions, except percentages and where indicated)

	Quarters Ended		Percentage Inc/(Dec)
	September 30,		
	2006	2005	
Worldwide cardmember receivables:			
Total receivables	\$ 35.0	\$ 31.9	10 %
90 days past due as a % of total	1.8%	1.7%	
Loss reserves (millions):	\$ 947	\$ 909	4 %
% of receivables	2.7%	2.9%	
% of 90 days past due	149%	173%	
Net loss ratio as a % of charge volume	0.26%	0.27%	
Worldwide cardmember lending - owned basis (A):			
Total loans	\$ 38.3	\$ 29.9	28 %
30 days past due loans as a % of total	2.8%	2.5%	
Loss reserves (millions):			
Beginning balance	\$ 1,086	\$ 888	22 %
Provision	381	325	17
Net write-offs	(353)	(280)	26
Other	12	19	(37)
Ending balance	<u>\$ 1,126</u>	<u>\$ 952</u>	18
% of loans	2.9%	3.2%	
% of past due	106%	128%	
Average loans	\$ 37.5	\$ 28.3	33 %
Net write-off rate	3.8%	4.0%	
Net finance charge revenue(B)/average loans	9.6%	9.2%	
Worldwide cardmember lending - managed basis (C):			
Total loans	\$ 58.5	\$ 50.6	16 %
30 days past due loans as a % of total	2.7%	2.4%	
Loss reserves (millions):			
Beginning balance	\$ 1,546	\$ 1,367	13 %
Provision	512	510	-
Net write-offs	(498)	(494)	1
Other	11	18	(39)
Ending balance	<u>\$ 1,571</u>	<u>\$ 1,401</u>	12
% of loans	2.7%	2.8%	
% of past due	101%	114%	
Average loans	\$ 57.6	\$ 49.6	16 %
Net write-off rate	3.5%	4.0%	
Net finance charge revenue(B)/average loans	9.6%	9.4%	

- Denotes a variance of more than 100%.

(A) "Owned" or 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 19 for further discussion of the managed basis presentation.

(Preliminary)

American Express Company
Consolidated Statements of Income

(Millions)

	Quarters Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
Net revenues					
Discount revenue	\$ 3,259	\$ 3,292	\$ 2,969	\$ 3,096	\$ 2,894
Cardmember lending finance charge revenue, net of interest	912	839	716	703	648
Net card fees	462	533	520	518	511
Travel commissions and fees	427	483	418	435	421
Other commissions and fees	620	642	639	630	598
Securitization income, net	384	372	386	295	353
Other investment and interest income, net of interest	264	274	275	279	246
Other	431	415	396	424	357
Total	<u>6,759</u>	<u>6,850</u>	<u>6,319</u>	<u>6,380</u>	<u>6,028</u>
Expenses					
Marketing, promotion, rewards and cardmember services	1,589	1,671	1,522	1,581	1,492
Human resources	1,213	1,276	1,240	1,177	1,197
Provision for losses and benefits:					
Charge card	257	192	209	290	299
Cardmember lending	412	406	321	415	364
Investment certificates and other	129	132	138	108	76
Total	<u>798</u>	<u>730</u>	<u>668</u>	<u>813</u>	<u>739</u>
Professional services	684	658	561	714	563
Occupancy and equipment	375	365	346	390	346
Interest	324	308	266	249	238
Communications	107	113	113	115	112
Other	331	287	278	382	261
Total	<u>5,421</u>	<u>5,408</u>	<u>4,994</u>	<u>5,421</u>	<u>4,948</u>
Pretax income from continuing operations	1,338	1,442	1,325	959	1,080
Income tax provision	382	470	449	208	215
Income from continuing operations	956	972	876	751	865
Income/(Loss) from discontinued operations, net of tax	11	(27)	(3)	(6)	165
Net income	<u>\$ 967</u>	<u>\$ 945</u>	<u>\$ 873</u>	<u>\$ 745</u>	<u>\$ 1,030</u>

(Preliminary)

American Express Company

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

(Millions)

	Quarters Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
Net Revenues					
U.S. Card Services	\$ 3,534	\$ 3,485	\$ 3,180	\$ 3,181	\$ 3,044
International Card & Global Commercial Services	2,287	2,441	2,303	2,299	2,212
Global Network & Merchant Services	798	789	705	725	693
	<u>6,619</u>	<u>6,715</u>	<u>6,188</u>	<u>6,205</u>	<u>5,949</u>
Corporate & Other, including adjustments and eliminations	140	135	131	175	79
CONSOLIDATED NET REVENUES	<u>\$ 6,759</u>	<u>\$ 6,850</u>	<u>\$ 6,319</u>	<u>\$ 6,380</u>	<u>\$ 6,028</u>
Pretax Income (Loss) From Continuing Operations					
U.S. Card Services	\$ 819	\$ 920	\$ 796	\$ 538	\$ 633
International Card & Global Commercial Services	281	294	311	290	317
Global Network & Merchant Services	314	315	262	252	214
	<u>1,414</u>	<u>1,529</u>	<u>1,369</u>	<u>1,080</u>	<u>1,164</u>
Corporate & Other	(76)	(87)	(44)	(121)	(84)
PRETAX INCOME FROM CONTINUING OPERATIONS	<u>\$ 1,338</u>	<u>\$ 1,442</u>	<u>\$ 1,325</u>	<u>\$ 959</u>	<u>\$ 1,080</u>
Net Income (Loss)					
U.S. Card Services	\$ 580	\$ 616	\$ 546	\$ 414	\$ 443
International Card & Global Commercial Services	216	225	213	233	249
Global Network & Merchant Services	212	200	166	166	141
	<u>1,008</u>	<u>1,041</u>	<u>925</u>	<u>813</u>	<u>833</u>
Corporate & Other	(52)	(69)	(49)	(62)	32
Income from continuing operations	<u>956</u>	<u>972</u>	<u>876</u>	<u>751</u>	<u>865</u>
Income/(Loss) from discontinued operations, net of tax	<u>11</u>	<u>(27)</u>	<u>(3)</u>	<u>(6)</u>	<u>165</u>
NET INCOME	<u>\$ 967</u>	<u>\$ 945</u>	<u>\$ 873</u>	<u>\$ 745</u>	<u>\$ 1,030</u>

(Preliminary)

American Express Company
Financial Summary (continued)

	Quarters Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
EARNINGS PER COMMON SHARE					
BASIC					
Income from continuing operations	\$ 0.79	\$ 0.80	\$ 0.71	\$ 0.61	\$ 0.70
Income/(Loss) from discontinued operations	0.01	(0.02)	-	(0.01)	0.14
Net income	<u>\$ 0.80</u>	<u>\$ 0.78</u>	<u>\$ 0.71</u>	<u>\$ 0.60</u>	<u>\$ 0.84</u>
Average common shares outstanding (millions)	<u>1,202</u>	<u>1,217</u>	<u>1,232</u>	<u>1,232</u>	<u>1,229</u>
DILUTED					
Income from continuing operations	\$ 0.78	\$ 0.78	\$ 0.70	\$ 0.60	\$ 0.69
Income/(Loss) from discontinued operations	0.01	(0.02)	(0.01)	(0.01)	0.13
Net income	<u>\$ 0.79</u>	<u>\$ 0.76</u>	<u>\$ 0.69</u>	<u>\$ 0.59</u>	<u>\$ 0.82</u>
Average common shares outstanding (millions)	<u>1,227</u>	<u>1,242</u>	<u>1,258</u>	<u>1,258</u>	<u>1,254</u>
Cash dividends declared per common share	<u>\$ 0.15</u>	<u>\$ 0.15</u>	<u>\$ 0.12</u>	<u>\$ 0.12</u>	<u>\$ 0.12</u>

Selected Statistical Information

	Quarters Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
Return on average total shareholders' equity (A)	33.6%	29.8%	27.3%	25.4%	24.2%
Common shares outstanding (millions)	1,204	1,216	1,233	1,241	1,239
Book value per common share	\$ 8.93	\$ 8.62	\$ 8.60	\$ 8.50	\$ 7.99
Shareholders' equity (billions)	\$ 10.8	\$ 10.5	\$ 10.6	\$ 10.5	\$ 9.9

(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, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
Card billed business (A):					
United States	\$ 101.7	\$ 102.5	\$ 92.9	\$ 96.9	\$ 89.6
Outside the United States	38.6	38.0	34.3	35.7	32.1
Total	<u>\$ 140.3</u>	<u>\$ 140.5</u>	<u>\$ 127.2</u>	<u>\$ 132.6</u>	<u>\$ 121.7</u>
Total cards-in-force (millions) (A):					
United States	46.8	45.4	44.0	43.0	42.0
Outside the United States	29.7	29.0	28.5	28.0	27.0
Total	<u>76.5</u>	<u>74.4</u>	<u>72.5</u>	<u>71.0</u>	<u>69.0</u>
Basic cards-in-force (millions) (A):					
United States	36.0	34.8	33.7	32.8	31.9
Outside the United States	25.2	24.1	23.6	23.2	22.4
Total	<u>61.2</u>	<u>58.9</u>	<u>57.3</u>	<u>56.0</u>	<u>54.3</u>
Average discount rate (B)	2.57%	2.57%	2.58%	2.55%	2.58%
Average quarterly basic cardmember spending (dollars) (A)	\$ 2,770	\$ 2,821	\$ 2,612	\$ 2,778	\$ 2,610
Average fee per card (dollars) (A) (C)	\$ 34	\$ 34	\$ 34	\$ 35	\$ 35
Travel sales	\$ 5.1	\$ 5.9	\$ 5.3	\$ 5.2	\$ 4.8
Travel commissions and fees/sales	8.4%	8.2%	7.9%	8.4%	8.7%
Worldwide Travelers Cheque and prepaid products:					
Sales	\$ 5.6	\$ 5.1	\$ 4.2	\$ 4.8	\$ 5.8
Average outstanding	\$ 7.2	\$ 7.0	\$ 6.9	\$ 6.9	\$ 7.3
Average investments	\$ 7.9	\$ 7.6	\$ 7.7	\$ 7.6	\$ 7.9
Investment yield (D)	4.9%	5.0%	5.0%	5.1%	5.1%
Tax equivalent yield - managed (D)	7.5%	7.7%	7.7%	7.9%	7.8%
International banking:					
Total loans	\$ 7.2	\$ 7.2	\$ 7.2	\$ 7.1	\$ 6.9
Private banking holdings	\$ 22.0	\$ 21.2	\$ 20.8	\$ 20.3	\$ 20.2

(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. Cards-in-force include proprietary cards and cards issued under network partnership agreements. Average basic cardmember spending and average fee per card are computed from proprietary card activities only.

(B) 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.

(C) Average fees per card are computed based on net card fees excluding the amortization of deferred acquisition costs.

(D) Investment yield represents earnings on certain tax-exempt securities. The tax equivalent yield - managed represents earnings on such tax-exempt securities as if it had been earned on a taxable basis and assumes an income tax-rate of 35 percent.

(Preliminary)

American Express Company
Selected Statistical Information (continued)

(Billions, except percentages and where indicated)

	Quarters Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
Worldwide cardmember receivables:					
Total receivables	\$ 35.0	\$ 34.7	\$ 33.2	\$ 34.2	\$ 31.9
90 days past due as a % of total	1.8%	1.8%	1.8%	1.6%	1.7%
Loss reserves (millions):	\$ 947	\$ 948	\$ 978	\$ 942	\$ 909
% of receivables	2.7%	2.7%	2.9%	2.8%	2.9%
% of 90 days past due	149%	150%	163%	177%	173%
Net loss ratio as a % of charge volume	0.26%	0.24%	0.19%	0.29%	0.27%
Worldwide cardmember lending - owned basis (A):					
Total loans	\$ 38.3	\$ 36.3	\$ 32.7	\$ 33.1	\$ 29.9
30 days past due loans as a % of total	2.8%	2.7%	2.6%	2.5%	2.5%
Loss reserves (millions):					
Beginning balance	\$ 1,086	\$ 1,053	\$ 996	\$ 952	\$ 888
Provision	381	376	299	374	325
Net write-offs	(353)	(331)	(270)	(323)	(280)
Other	12	(12)	28	(7)	19
Ending balance	<u>\$ 1,126</u>	<u>\$ 1,086</u>	<u>\$ 1,053</u>	<u>\$ 996</u>	<u>\$ 952</u>
% of loans	2.9%	3.0%	3.2%	3.0%	3.2%
% of past due	106%	113%	123%	122%	128%
Average loans	\$ 37.5	\$ 35.2	\$ 32.4	\$ 31.0	\$ 28.3
Net write-off rate	3.8%	3.8%	3.3%	4.2%	4.0%
Net finance charge revenue(B)/average loans	9.6%	9.6%	8.9%	9.0%	9.2%
Worldwide cardmember lending - managed basis (C):					
Total loans	\$ 58.5	\$ 56.5	\$ 53.5	\$ 54.3	\$ 50.6
30 days past due loans as a % of total	2.7%	2.5%	2.5%	2.4%	2.4%
Loss reserves (millions):					
Beginning balance	\$ 1,546	\$ 1,554	\$ 1,469	\$ 1,401	\$ 1,367
Provision	512	478	393	671	510
Net write-offs	(498)	(474)	(404)	(596)	(494)
Other	11	(12)	96	(7)	18
Ending balance	<u>\$ 1,571</u>	<u>\$ 1,546</u>	<u>\$ 1,554</u>	<u>\$ 1,469</u>	<u>\$ 1,401</u>
% of loans	2.7%	2.7%	2.9%	2.7%	2.8%
% of past due	101%	110%	116%	114%	114%
Average loans	\$ 57.6	\$ 55.3	\$ 53.7	\$ 51.9	\$ 49.6
Net write-off rate	3.5%	3.4%	3.0%	4.6%	4.0%
Net finance charge revenue(B)/average loans	9.6%	9.5%	9.1%	9.4%	9.4%

(A) "Owned" or 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 19 for further discussion of the managed basis presentation.

(Preliminary)

U.S. Card Services
Selected Income Statement Data

(Millions)

	Quarters Ended		Percentage Inc/(Dec)
	September 30,		
	<u>2006</u>	<u>2005</u>	
Net revenues:			
Discount revenue, net card fees and other	\$ 2,482	\$ 2,233	11 %
Cardmember lending:			
Finance charge revenue	928	614	51
Interest expense	<u>260</u>	<u>156</u>	67
Net finance charge revenue	668	458	46
Securitization income, net	<u>384</u>	<u>353</u>	9
Total net revenues	<u>3,534</u>	<u>3,044</u>	16
Expenses:			
Marketing, promotion, rewards and cardmember services	1,127	1,003	12
Provision for losses	446	458	(3)
Human resources and other operating expenses	<u>1,142</u>	<u>950</u>	20
Total expenses	<u>2,715</u>	<u>2,411</u>	13
Pretax segment income	819	633	29
Income tax provision	239	190	26
Segment income	<u>\$ 580</u>	<u>\$ 443</u>	31

(Preliminary)

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

(Millions)

	Quarters Ended		Percentage Inc/(Dec)
	September 30, 2006	2005	
<u>Income Statement Data</u>			
Discount revenue, net card fees and other			
Reported for the period (GAAP)	\$ 2,482	\$ 2,233	11 %
Securitization adjustments	51	53	(4)
Tax adjustments	55	56	(2)
Managed discount revenue, net card fees and other	<u>\$ 2,588</u>	<u>\$ 2,342</u>	11
Net finance charge revenue			
Reported for the period (GAAP)	\$ 668	\$ 458	46
Securitization adjustments	475	512	(7)
Managed finance charge revenue	<u>\$ 1,143</u>	<u>\$ 970</u>	18
Securitization income, net			
Reported for the period (GAAP)	\$ 384	\$ 353	9
Securitization adjustments	(384)	(353)	9
Managed securitization income, net	<u>\$ -</u>	<u>\$ -</u>	-
Provision for losses			
Reported for the period (GAAP)	\$ 446	\$ 458	(3)
Securitization adjustments	144	215	(33)
Managed provision for losses	<u>\$ 590</u>	<u>\$ 673</u>	(12)

For U.S. Card Services, the managed basis presentation reflects an increase to interest income recorded to enable management to evaluate tax exempt investments on a basis consistent with taxable investment securities. On a GAAP basis, interest income associated with tax exempt investments is recorded based on amounts earned. Accordingly, information presented on a managed basis assumes that tax exempt securities earned income at rates as if the securities produced taxable income with a corresponding increase in the provision for income taxes.

The managed basis presentation also 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 income statement presentation, revenue and expenses related to securitized cardmember loans are reflected in net card fees and other, net finance charge revenue, and credit provision. 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 Financial Information
Managed Basis Presentation

(Millions)

	Quarters Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
<u>Income Statement Data</u>					
Discount revenue, net card fees and other					
Reported for the period (GAAP)	\$ 2,482	\$ 2,514	\$ 2,314	\$ 2,401	\$ 2,233
Securitization adjustments	51	44	48	53	53
Tax adjustments	55	54	55	56	56
Managed discount revenue, net card fees and other	<u>\$ 2,588</u>	<u>\$ 2,612</u>	<u>\$ 2,417</u>	<u>\$ 2,510</u>	<u>\$ 2,342</u>
Net finance charge revenue					
Reported for the period (GAAP)	\$ 668	\$ 599	\$ 480	\$ 485	\$ 458
Securitization adjustments	475	469	486	518	512
Managed finance charge revenue	<u>\$ 1,143</u>	<u>\$ 1,068</u>	<u>\$ 966</u>	<u>\$ 1,003</u>	<u>\$ 970</u>
Securitization income, net					
Reported for the period (GAAP)	\$ 384	\$ 372	\$ 386	\$ 295	\$ 353
Securitization adjustments	(384)	(372)	(386)	(295)	(353)
Managed securitization income, net	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Provision for losses					
Reported for the period (GAAP)	\$ 446	\$ 351	\$ 307	\$ 509	\$ 458
Securitization adjustments	144	127	126	287	215
Managed provision for losses	<u>\$ 590</u>	<u>\$ 478</u>	<u>\$ 433</u>	<u>\$ 796</u>	<u>\$ 673</u>

See prior page for discussion of managed basis presentation.

(Preliminary)

U.S. Card Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended		Percentage Inc/(Dec)
	September 30,		
	2006	2005	
Card billed business	\$ 83.4	\$ 74.2	12 %
Total cards-in-force (millions)	39.9	36.9	8
Basic cards-in-force (millions)	29.5	27.2	8
Average quarterly basic cardmember spending (dollars)	\$ 2,852	\$ 2,765	3 %
U.S. Consumer Travel			
Travel sales (millions)	\$ 577	\$ 464	24 %
Travel commissions and fees/sales	8.5%	8.6%	
Worldwide Travelers Cheque and prepaid products:			
Sales	\$ 5.6	\$ 5.8	(3) %
Average outstanding	\$ 7.2	\$ 7.3	(1) %
Average investments	\$ 7.9	\$ 7.9	-
Investment yield (A)	4.9%	5.1%	
Tax equivalent yield - managed (A)	7.5%	7.8%	
Total segment assets	\$ 75.1	\$ 61.6	22 %
Segment capital	\$ 4.9	\$ 4.9	-
Return on segment capital (B)	44.0%	39.7%	
Cardmember receivables:			
Total receivables	\$ 18.2	\$ 16.8	8 %
90 days past due as a % of total	2.3%	2.0%	
Net loss ratio as a % of charge volume	0.33%	0.30%	
Cardmember lending - owned basis (C):			
Total loans	\$ 29.3	\$ 22.4	31 %
30 days past due loans as a % of total	2.7%	2.4%	
Average loans	\$ 28.6	\$ 20.9	37 %
Net write-off rate	3.1%	3.6%	
Net finance charge revenue(D)/average loans	9.2%	8.7%	
Cardmember lending - managed basis (E):			
Total loans	\$ 49.5	\$ 43.0	15 %
30 days past due loans as a % of total	2.6%	2.4%	
Average loans	\$ 48.7	\$ 42.3	15 %
Net write-off rate	3.0%	3.8%	
Net finance charge revenue(D)/average loans	9.3%	9.2%	

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

(A) Investment yield represents earnings on certain tax-exempt securities. The tax equivalent yield - managed represents earnings on such tax-exempt securities as if it had been earned on a taxable basis and assumes an income tax-rate of 35 percent.

(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.

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

(D) Computed on an annualized basis.

(E) 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 19 for further discussion of the managed basis presentation.

(Preliminary)

U.S. Card Services
Selected Income Statement Data

(Millions)

	Quarters Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
Net revenues:					
Discount revenue, net card fees and other	\$ 2,482	\$ 2,514	\$ 2,314	\$ 2,401	\$ 2,233
Cardmember lending:					
Finance charge revenue	928	814	674	685	614
Interest expense	260	215	194	200	156
Net finance charge revenue	668	599	480	485	458
Securitization income, net	384	372	386	295	353
Total net revenues	3,534	3,485	3,180	3,181	3,044
Expenses:					
Marketing, promotion, rewards and cardmember services	1,127	1,106	1,034	1,097	1,003
Provision for losses	446	351	307	509	458
Human resources and other operating expenses	1,142	1,108	1,043	1,037	950
Total expenses	2,715	2,565	2,384	2,643	2,411
Pretax segment income	819	920	796	538	633
Income tax provision	239	304	250	124	190
Segment income	\$ 580	\$ 616	\$ 546	\$ 414	\$ 443

(Preliminary)

U.S. Card Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
Card billed business	\$ 83.4	\$ 83.9	\$ 75.3	\$ 80.8	\$ 74.2
Total cards-in-force (millions)	39.9	39.1	38.3	37.5	36.9
Basic cards-in-force (millions)	29.5	28.9	28.4	27.7	27.2
Average quarterly basic cardmember spending (dollars)	\$ 2,852	\$ 2,925	\$ 2,690	\$ 2,945	\$ 2,765
U.S. Consumer Travel					
Travel sales	\$ 0.6	\$ 0.7	\$ 0.5	\$ 0.5	\$ 0.5
Travel commissions and fees/sales	8.5%	8.5%	8.1%	8.4%	8.6%
Worldwide Travelers Cheque and prepaid products:					
Sales	\$ 5.6	\$ 5.1	\$ 4.2	\$ 4.8	\$ 5.8
Average outstanding	\$ 7.2	\$ 7.0	\$ 6.9	\$ 6.9	\$ 7.3
Average investments	\$ 7.9	\$ 7.6	\$ 7.7	\$ 7.6	\$ 7.9
Investment yield (A)	4.9%	5.0%	5.0%	5.1%	5.1%
Tax equivalent yield - managed (A)	7.5%	7.7%	7.7%	7.9%	7.8%
Total segment assets	\$ 75.1	\$ 70.8	\$ 66.6	\$ 70.3	\$ 61.6
Segment capital	\$ 4.9	\$ 4.7	\$ 5.0	\$ 5.1	\$ 4.9
Return on segment capital (B)	44.0%	41.8%	39.4%	38.9%	39.7%
Cardmember receivables:					
Total receivables	\$ 18.2	\$ 18.5	\$ 17.2	\$ 19.2	\$ 16.8
90 days past due as a % of total	2.3%	2.3%	2.3%	1.8%	2.0%
Net loss ratio as a % of charge volume	0.33%	0.28%	0.20%	0.38%	0.30%
Cardmember lending - owned basis (C):					
Total loans	\$ 29.3	\$ 27.6	\$ 24.3	\$ 24.8	\$ 22.4
30 days past due loans as a % of total	2.7%	2.5%	2.4%	2.3%	2.4%
Average loans	\$ 28.6	\$ 26.4	\$ 24.0	\$ 23.2	\$ 20.9
Net write-off rate	3.1%	2.9%	2.6%	4.1%	3.6%
Net finance charge revenue(D)/average loans	9.2%	9.1%	8.1%	8.4%	8.7%
Cardmember lending - managed basis (E):					
Total loans	\$ 49.5	\$ 47.8	\$ 45.1	\$ 46.0	\$ 43.0
30 days past due loans as a % of total	2.6%	2.4%	2.4%	2.3%	2.4%
Average loans	\$ 48.7	\$ 46.5	\$ 45.3	\$ 44.1	\$ 42.3
Net write-off rate	3.0%	2.9%	2.6%	4.6%	3.8%
Net finance charge revenue(D)/average loans	9.3%	9.2%	8.7%	9.1%	9.2%

(A) "Owned" or GAAP basis measurement reflects only

(A) Investment yield represents earnings on certain tax-exempt securities. The tax equivalent yield - managed represents earnings on such tax-exempt securities as if it had been earned on a taxable basis and assumes an income tax-rate of 35 percent.

(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.

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

(D) Computed on an annualized basis.

(E) 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 19 for further discussion of the managed basis presentation.

(Preliminary)

International Card & Global Commercial Services
Selected Income Statement Data

(Millions)

	Quarters Ended		Percentage Inc/(Dec)
	September 30,		
	<u>2006</u>	<u>2005</u>	
Net revenues:			
Discount revenue, net card fees and other	\$ 2,086	\$ 2,041	2 %
Cardmember lending:			
Finance charge revenue	310	259	20
Interest expense	<u>109</u>	<u>88</u>	24
Net finance charge revenue	<u>201</u>	<u>171</u>	18
Total net revenues	<u>2,287</u>	<u>2,212</u>	3
Expenses:			
Marketing, promotion, rewards and cardmember services	330	310	6
Provision for losses and benefits	329	270	22
Human resources and other operating expenses	<u>1,347</u>	<u>1,315</u>	2
Total expenses	<u>2,006</u>	<u>1,895</u>	6
Pretax segment income	281	317	(11)
Income tax provision	65	68	(4)
Segment income	<u>\$ 216</u>	<u>\$ 249</u>	(13)

(Preliminary)

International Card & Global Commercial Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended		Percentage Inc/(Dec)
	September 30,		
	2006	2005	
Card billed business	\$ 47.5	\$ 41.8	14 %
Total cards-in-force (millions)	22.1	22.2	-
Basic cards-in-force (millions)	17.7	17.6	1
Average quarterly basic cardmember spending (dollars)	\$ 2,642	\$ 2,384	11 %
Global Corporate & International Consumer Travel			
Travel sales	\$ 4.5	\$ 4.4	2 %
Travel commissions and fees/sales	8.3%	8.6%	
International banking:			
Total loans	\$ 7.2	\$ 6.9	4 %
Private banking holdings	\$ 22.0	\$ 20.2	9 %
Total segment assets	\$ 57.3	\$ 49.9	15 %
Segment capital	\$ 4.4	\$ 3.8	16 %
Return on segment capital (A)	21.2%	22.3%	
Cardmember receivables:			
Total receivables	\$ 16.4	\$ 15.2	8 %
90 days past due as a % of total	1.3%	1.2%	
Net loss ratio as a % of charge volume	0.18%	0.24%	
Cardmember lending:			
Total loans	\$ 9.0	\$ 7.5	20 %
30 days past due loans as a % of total	3.1%	2.8%	
Average loans	\$ 8.9	\$ 7.3	22 %
Net write-off rate	5.9%	5.0%	
Net finance charge revenue(B)/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) Computed on an annualized basis.

(Preliminary)

International Card & Global Commercial Services
Selected Income Statement Data

(Millions)

	Quarters Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
Net revenues:					
Discount revenue, net card fees and other	\$ 2,086	\$ 2,241	\$ 2,109	\$ 2,115	\$ 2,041
Cardmember lending:					
Finance charge revenue	310	308	293	278	259
Interest expense	109	108	99	94	88
Net finance charge revenue	201	200	194	184	171
Total net revenues	2,287	2,441	2,303	2,299	2,212
Expenses:					
Marketing, promotion, rewards and cardmember services	330	410	343	321	310
Provision for losses and benefits	329	364	349	286	270
Human resources and other operating expenses	1,347	1,373	1,300	1,402	1,315
Total expenses	2,006	2,147	1,992	2,009	1,895
Pretax segment income	281	294	311	290	317
Income tax provision	65	69	98	57	68
Segment income	\$ 216	\$ 225	\$ 213	\$ 233	\$ 249

(Preliminary)

International Card & Global Commercial Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
Card billed business	\$ 47.5	\$ 49.2	\$ 45.2	\$ 45.1	\$ 41.8
Total cards-in-force (millions)	22.1	22.2	23.2	22.7	22.2
Basic cards-in-force (millions)	17.7	17.8	18.4	18.0	17.6
Average quarterly basic cardmember spending (dollars)	\$ 2,642	\$ 2,654	\$ 2,494	\$ 2,534	\$ 2,384
Global Corporate & International Consumer Travel					
Travel sales	\$ 4.5	\$ 5.2	\$ 4.8	\$ 4.7	\$ 4.4
Travel commissions and fees/sales	8.3%	8.1%	7.8%	8.4%	8.6%
International banking:					
Total loans	\$ 7.2	\$ 7.2	\$ 7.2	\$ 7.1	\$ 6.9
Private banking holdings	\$ 22.0	\$ 21.2	\$ 20.8	\$ 20.3	\$ 20.2
Total segment assets	\$ 57.3	\$ 55.3	\$ 53.0	\$ 51.7	\$ 49.9
Segment capital	\$ 4.4	\$ 4.3	\$ 4.3	\$ 4.1	\$ 3.8
Return on segment capital (A)	21.2%	22.6%	23.2%	23.2%	22.3%
Cardmember receivables:					
Total receivables	\$ 16.4	\$ 15.8	\$ 15.6	\$ 14.5	\$ 15.2
90 days past due as a % of total	1.3%	1.3%	1.3%	1.3%	1.2%
Net loss ratio as a % of charge volume	0.18%	0.18%	0.17%	0.18%	0.24%
Cardmember lending:					
Total loans	\$ 9.0	\$ 8.7	\$ 8.4	\$ 8.3	\$ 7.5
30 days past due loans as a % of total	3.1%	3.2%	3.2%	2.8%	2.8%
Average loans	\$ 8.9	\$ 8.8	\$ 8.4	\$ 7.8	\$ 7.3
Net write-off rate	5.9%	6.4%	5.5%	4.4%	5.0%
Net finance charge revenue(B)/average loans	8.9%	9.1%	9.4%	9.4%	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) Computed on an annualized basis.

(Preliminary)

Global Network & Merchant Services
Selected Income Statement Data

(Millions)

	Quarters Ended September 30,		Percentage Inc/(Dec)
	2006	2005	
Net revenues:			
Discount revenue, fees and other	\$ 798	\$ 693	15 %
Expenses:			
Marketing and promotion	118	167	(29)
Provision for losses	19	19	-
Human resources and other operating expenses	347	293	18
Total expenses	484	479	1
Pretax segment income	314	214	47
Income tax provision	102	73	40
Segment income	\$ 212	\$ 141	50

(Preliminary)

Global Network & Merchant Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	<u>Quarters Ended</u> <u>September 30,</u>		<u>Percentage</u> <u>Inc/(Dec)</u>
	<u>2006</u>	<u>2005</u>	
Global Card billed business (A)	\$ 140.3	\$ 121.7	15 %
Global Network & Merchant Services:			
Total segment assets	\$ 5.1	\$ 4.5	13 %
Segment capital (millions)	\$ 1,262	\$ 1,227	3 %
Return on segment capital (B)	57.9%	49.4%	
Global Network Services :			
Card billed business	\$ 9.7	\$ 6.0	62 %
Total cards-in-force (millions)	14.5	9.9	46 %

(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, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
Net revenues:					
Discount revenue, fees and other	\$ 798	\$ 789	\$ 705	\$ 725	\$ 693
Expenses:					
Marketing and promotion	118	140	135	141	167
Provision for losses	19	14	10	13	19
Human resources and other operating expenses	347	320	298	319	293
Total expenses	484	474	443	473	479
Pretax segment income	314	315	262	252	214
Income tax provision	102	115	96	86	73
Segment income	<u>\$ 212</u>	<u>\$ 200</u>	<u>\$ 166</u>	<u>\$ 166</u>	<u>\$ 141</u>

(Preliminary)

Global Network & Merchant Services
Selected Statistical Information

(Billions, except percentages and where indicated)

	Quarters Ended				
	September 30, 2006	June 30, 2006	March 31, 2006	December 31, 2005	September 30, 2005
Global Card billed business (A)	\$ 140.3	\$ 140.5	\$ 127.2	\$ 132.6	\$ 121.7
Global Network & Merchant Services:					
Total segment assets	\$ 5.1	\$ 6.2	\$ 5.7	\$ 4.5	\$ 4.5
Segment capital	\$ 1.3	\$ 1.3	\$ 1.3	\$ 1.3	\$ 1.2
Return on segment capital (B)	57.9%	53.8%	51.7%	49.2%	49.4%
Global Network Services :					
Card billed business	\$ 9.7	\$ 7.6	\$ 6.6	\$ 6.9	\$ 6.0
Total cards-in-force (millions)	14.5	13.1	11.0	10.8	9.9

(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.