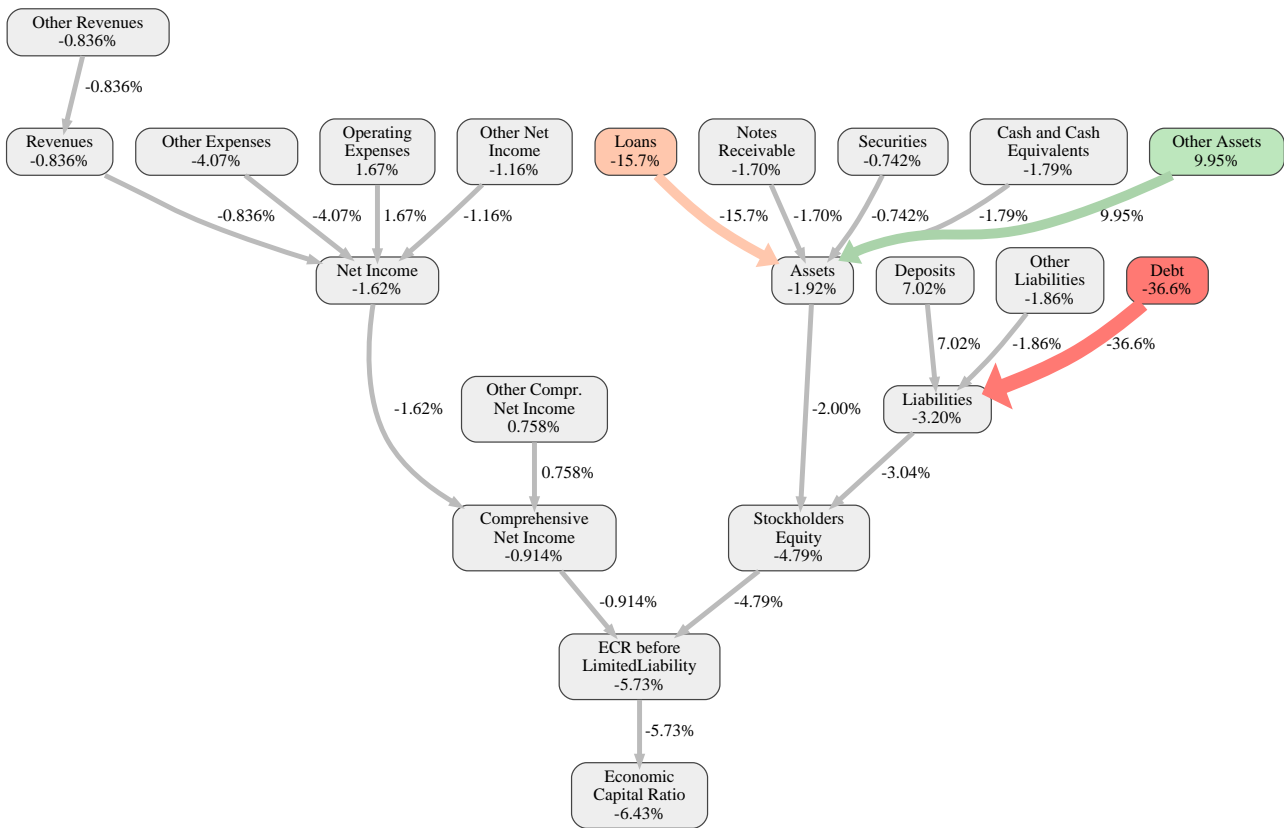




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American Express Credit CORP
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The relative strengths and weaknesses of American Express Credit CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of American Express Credit CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 9.9% points. The greatest weakness of American Express Credit CORP is the variable Debt, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 6.4% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	196,000
Debt	24,153,000
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	556,000
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	35,137,000
Other Compr. Net Income	265,000
Other Expenses	1,690,000
Other Liabilities	9,865,000
Other Net Income	0
Other Revenues	1,087,000
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	35,889,000
Liabilities	34,018,000
Expenses	1,690,000
Revenues	1,087,000
Stockholders Equity	1,871,000
Net Income	-603,000
Comprehensive Net Income	-338,000
BaseVar	36,474,500
ECR before LimitedLiability	1.7%
Economic Capital Ratio	10%