

Exhibit 3 Selected Statistical Information

As of or for the years ended December 31 (in billions, except percentages and where indicated)	2011	2010	2009
Card billed business			
Total cards-in-force (millions)	\$424.3	\$378.1	\$339.4
Basic cards-in-force (millions)	40.9	39.9	39.5
Average basic cardmember spend (dollars)*	30.4	29.7	29.5
U.S. consumer travel:			
Travel sales (millions)	\$14,124	\$12,795	\$10,957
Travel commissions and fees/sales	\$3,603	\$3,116	\$2,561
Total segment assets	8.3%	8.2%	8.4%
Segment capital (millions)	\$97.8	\$91.3	\$57.6
Return on average segment capital ^(a)	\$8,804	\$7,411	\$6,021
Return on average tangible segment capital ^(a)	33.0%	35.0%	7.9%
	34.8%	37.8%	8.6%
Cardmember receivables:			
Total receivables	\$20.6	\$19.2	\$17.8
30 days past due as a % of total	1.9%	\$1.1	\$16.1
Average receivables	\$18.8%	\$17.1	\$16.1
Net write-off rate—principal only ^(b)	1.7%	1.6%	3.8%
Net write-off rate—principal and fees ^(b)	1.9%	1.8%	4.2%
Cardmember loans—GAAP basis portfolio:			
Total loans	\$53.7	\$51.6	\$23.5
30 days past due loans as a % of total	1.4%	2.1%	3.7%
Average loans	\$50.3	\$449.8	\$25.9
Net write-off rate—principal only ^(b)	2.9%	5.8%	9.1%
Net write-off rate—principal, interest, and fees ^(b)	3.2%	6.3%	10.4%
Net interest income divided by average loans ^{(c) (d)}	8.8%	9.2%	10.2%
Net interest yield on cardmember loans ^(c)	8.9%	9.4%	9.4%
Cardmember loans—managed basis portfolio:			
Total loans	\$53.7	\$51.6	\$52.6
30 days past due loans as a % of total	1.4%	2.1%	3.7%
Average loans	\$50.3	\$49.8	\$54.9
Net write-off rate—principal only ^(b)	2.9%	5.8%	8.7%
Net write-off rate—principal, interest, and fees ^(b)	3.2%	6.3%	9.9%
Net interest yield on card member loans ^(c)	8.9%	9.4%	10.1%

*Proprietary cards only

(a) Return on average segment capital is calculated by dividing (1) one-year period segment income (\$2.7 billion, \$2.2 billion and \$404 million for 2011, 2010, and 2009 respectively) by (2) one-year average segment capital (\$8.1 billion, \$6.4 billion and \$5.1 billion for 2011, 2010, and 2009, respectively). Return on average tangible segment capital is computed in the same manner as return on average segment capital except the computation of average tangible segment capital, a non-GAAP measure, excludes from average segment capital average goodwill and other intangibles of \$425 million, \$459 million, and \$432 million as of December 31, 2011, 2010, and 2009, respectively. The company believes return on average tangible segment capital is a useful measure of the profitability of its business.

(b) Refer to "Consolidated Results of Operations—Selected Statistical Information".

(c) See table on the following page for the calculation of net interest yield on cardmember loans, a non-GAAP measure, and net interest income divided by average loans, a GAAP measure.

(d) Refer to "Consolidated Results of Operations—Selected Statistical Information".