AMERICAN EXPRESS CO
Form 13F-NT
November 15, 2004

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 13(F) COVER PAGE

Report for the Calendar Year or Quarter Ended: September 30, 2004

Check here if Amendment [ ]; Amendment Number:
This Amendment (Check only one.): [ ] is a restatement.
[ ] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: American Express Company
Address: 200 Vesey Street
New York, New York 10285

Form 13F File Number: 28-698

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Joan C. Amble
Title: Senior Vice President and Comptroller
Phone: 212-640-2000

Signature, Place, and Date of Signing:

/s/ Joan C. Amble

| | | |
|---|---|---|
| Joan C. Amble | New York, New York | November 15, 2004 |
| [Signature] | [City, State] | [Date] |

Report Type (Check only one.):

[ ] 13F HOLDINGS REPORT.

[ X ] 13F NOTICE.

[ ] 13F COMBINATION REPORT.

List of Other Managers Reporting for this Manager:

| Form 13F File Number | Name |
|---|---|
| 28-139 | American Express Financial Corporation |