

Key Statistics (USD)

Price	57.51
Market Cap	205.739B
Enterprise Value	-
PEG Ratio (5 yr. expected)	1.19
52 weeks high	58.44
52 weeks low	35.25
Beta (5Y-monthly)	1.20
Dividend yield %	-
EPS (TTM)	4.83
1-Yr Stock performance	48.01%

Growth Rates

	Company	3-Yr Avg
Revenues	4.16%	5.04%
Earnings	28.11%	903.05%
Free Cash Flow	-	-

Margins

	Company	3-Yr Avg
Gross Profit Margin	-	-
Operating Margin	-	-
Net Profit Margin	21.29%	24.55%

Key Ratios

	Company	3-Yr Avg
Current Ratio		-
Total Ratio		-
Financial Leverage	10.40x	10.47x
ROE	10.70%	10.23%
ROA	-	-
ROIC	-	-

Valuation Metrics

	Company	3-Yr Avg
Price to Sales	2.18x	2.18x
Price to Earnings	10.19x	12.02x
Price to Free Cash Flow	2.35x	1.46x
Price to Book Value	0.97x	0.92x

Firm's Brief Description.

Wells Fargo & Company is a financial services company that offers a range of banking, investment, mortgage, and consumer and commercial finance products and services in the US and internationally. The company operates through four segments: Consumer Banking and Lending, Commercial Banking, Corporate and Investment Banking, and Wealth and Investment Management. The Consumer Banking and Lending segment provides a variety of financial products and services for consumers and small businesses, including checking and savings accounts, credit and debit cards, and home, auto, personal, and small business lending services. The Commercial Banking segment offers financial solutions for private, family-owned, and certain public companies, including banking and credit products across various sectors and municipalities. The Corporate and Investment Banking segment offers a suite of capital markets, banking, and financial products and services to corporate, commercial real estate, government, and institutional clients. The Wealth and Investment Management segment provides personalized wealth management, brokerage, financial planning, lending, private banking, and trust and fiduciary products and services to affluent clients.

Sector Overview

- Wells Fargo to expand its electronic pricing capabilities in Singapore's eFX hub.
- Wells Fargo downgrades Tesla stock: 'Growth company with no growth'.
- Wells Fargo pushes back its expectation of first Fed rate cut to June.

Fundamental Analysis

Wells Fargo is the third largest bank by market cap in the U.S. With a total of 1.9T in assets it is considered to be a value stock. Starting with key statistics, PEG ratio at 1.19 suggests that the bank might be overvalued, although EPS at 4.83 is a good indicator that the company generates money. Revenue and earnings quarterly growth rates at 4.16% and 28.11% respectively are indicating a healthy company. Combining the above with a net profit margin of 21.29%, the company's ways of making money are adequate. Financial leverage of 10.40x is close to the average of the industry. The return on equity ratio of 10.70% is sufficient. Lastly, all valuation metrics are excellent with an exception of price to sales ratio being slightly above the optimal one. Taking everything into account, Wells Fargo is a fair valued company with the potential of further growth in the future.

Target Price (1 year forward): 57.27\$

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