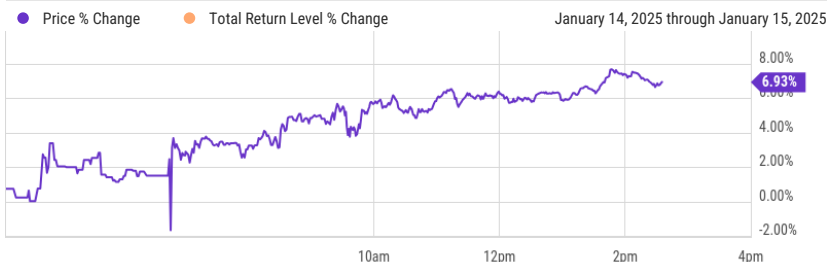


Wells Fargo & Co



Wells Fargo is one of the largest banks in the United States, with approximately \$1.9 trillion in balance sheet assets. The company has four primary segments: consumer banking, commercial banking, corporate and investment banking, and wealth and investment management. It is almost entirely focused on the U.S.

Currency: USD

Symbol: WFC
Sector: Financials
Industry: Banks
Consensus Rating: Outperform
Y-Rating: Neutral
Last Fiscal Period: --

Price - Jan. 14, 2025 71.19
Price Target 77.30
52 Week High - Nov. 26, 2024 78.13
52 Week Low - Jan. 18, 2024 46.12
Market Cap 237.03B

Performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than quoted performance data.

Inc. Statement	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Revenue	81.97B	83.83B	88.27B	88.39B	86.41B	86.83B	74.26B	79.17B	74.37B	82.60B	82.40B
Operating Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT Margin	46.29%	44.87%	43.08%	41.55%	49.98%	51.62%	14.10%	42.29%	33.22%	65.84%	78.09%
Effective Tax Rate	30.39%	30.81%	31.37%	17.96%	19.84%	22.19%	-46.19%	19.50%	14.40%	12.05%	14.86%
Net Income	23.06B	22.89B	21.94B	22.18B	22.39B	19.72B	3.377B	22.11B	13.68B	19.14B	18.09B
EPS Basic	4.17	4.18	4.03	4.14	4.31	4.12	0.43	5.13	3.30	4.88	4.86
EPS Diluted	4.10	4.12	3.99	4.10	4.28	4.09	0.43	5.08	3.27	4.83	4.81

Performance	1M	3M	YTD	1Y*	3Y*	5Y*	10Y*
Total Return	1.06%	15.18%	1.35%	54.16%	9.94%	10.53%	6.35%
Price Return	1.06%	14.53%	1.35%	50.19%	7.03%	7.63%	3.34%

*Figures are annualized.

Comparables	Total Returns			Valuation (TTM)	
	1Y*	3Y*	5Y*	P/E	P/S
WFC	54.16%	9.94%	10.53%	14.80	3.060
BAC	43.13%	1.12%	7.98%	16.65	3.705
C	44.94%	7.41%	1.69%	21.31	1.775
JPM	49.73%	19.43%	15.53%	13.77	4.140

*Figures are annualized.

Growth	3Y	5Y	10Y
	Revenue	3.61%	-0.90%
Operating Income	--	--	--
EPS Basic	124.7%	2.52%	2.14%
Total Dividends Paid	-1.16%	-8.63%	-1.60%
Book Value	0.56%	-0.78%	0.78%
Total Assets	-0.35%	0.38%	2.41%

Valuation	TTM	3Y Med.	5Y Med.	Ind. Avg.
PE Ratio	14.80	11.18	11.78	7.592
PS Ratio	3.060	2.309	2.277	2.386
PB Ratio	1.440	1.090	1.061	0.8494
Price/FCF	20.45	--	--	4.284
EV/EBITDA	--	--	--	--
EV/EBIT	1.609	3.497	3.819	4.081
EV/Revenue	1.256	1.628	1.272	4.927
EV/FCF	8.392	4.616	2.086	3.326
EV/Assets	0.0289	0.0675	0.0675	0.1199
P/E Forward	12.76	--	--	--
P/S Forward	2.83	--	--	--
PEG Forward	0.8233	--	--	--

Risk	3Y	5Y	10Y
Beta	1.052	1.183	1.163
Standard Deviation	31.79%	37.29%	30.35%
Historical Sharpe Ratio	0.3983	0.1573	0.1244
Max Drawdown	37.07%	64.47%	64.47%
VaR 5%	2.76%	3.66%	2.81%
Historical Sortino	0.6944	0.2199	0.1759

Balance Sheet	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Last Qtr.
Total Assets	1.687T	1.788T	1.930T	1.952T	1.896T	1.928T	1.953T	1.948T	1.881T	1.932T	1.922T
Total Liabilities	1.502T	1.594T	1.730T	1.744T	1.699T	1.740T	1.767T	1.758T	1.699T	1.745T	1.737T
Financial Debt	196.40B	214.11B	273.73B	239.55B	242.36B	240.27B	225.56B	173.88B	195.37B	219.45B	196.36B
Shareholders Equity	184.39B	193.00B	199.58B	206.94B	196.17B	187.15B	184.68B	187.61B	180.23B	185.74B	183.26B

Cash Flow	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Cash from Operations	17.53B	15.90B	1.008B	18.62B	36.07B	6.73B	2.051B	-11.52B	27.05B	40.36B	12.33B
Cash from Investing	-128.38B	-107.24B	-141.92B	-13.15B	-7.754B	-29.63B	122.55B	-7.619B	-42.48B	16.04B	-18.82B
Cash from Financing	110.50B	90.87B	122.79B	-10.92B	-70.98B	-9.136B	-1.243B	-11.24B	-59.64B	20.49B	-26.10B
Free Cash Flow	17.53B	15.90B	1.008B	18.62B	36.07B	6.73B	2.051B	-11.52B	27.05B	40.36B	12.33B

Dividend	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Dividend Per Share	1.35	1.475	1.515	1.54	1.64	1.92	1.22	0.60	1.10	1.30	1.45
Payout Ratio	35.32%	38.55%	41.20%	41.06%	41.59%	48.64%	181.9%	16.41%	38.70%	30.98%	--

Profitability	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Return on Assets	1.44%	1.32%	1.18%	1.14%	1.16%	1.03%	0.17%	1.13%	0.71%	1.00%	--
Return on Equity	12.94%	12.08%	11.13%	10.86%	11.05%	10.24%	1.81%	11.77%	7.35%	10.36%	--
Return on Invested Capital	6.38%	5.80%	4.97%	4.81%	5.05%	4.54%	0.80%	5.70%	3.69%	4.88%	--

Estimates	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2024	2025	2026
EPS	1.197	1.381	1.494	1.499	1.479	5.579	6.465	6.344
Revenue	20.56B	20.80B	21.13B	21.04B	20.91B	83.76B	87.26B	86.59B

Shareholder Friendliness	Liquidity	Short Interest	
Dividend Yield	2.11%	Quick Ratio Annual	4.650
Net Payout Yield	9.62%	Current Ratio Ann	5.752
Net Buyback Yield	7.51%	Working Capital Ann	425.59B
Debt Paydwn Yield	-0.96%	EBIT/Int Expense Ann	--
		Short Interest	30.06M
		Days to Cover Short	1.955
		Percent of Float Short	0.90%
		% of Shr Outst Short	0.90%

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