

**\$243.55** **-\$1.09 (-0.45%)** as of Friday's close

Cap (\$M USD)  
**\$676,849**

P/E  
**12.0**

EPS (1Y)  
**19.2%**

Dividend  
**\$5.60**

Last Filing  
**12/31/24**

52-wk Range

\$188.46  \$280.25

Sales (\$M)  
**169,439**

Fwd. P/E  
**12.5**

Sales (1Y)  
**6.9%**

Fwd. Yield  
**2.3%**

Next Earnings  
**07/11/25**

#### Dividend Adjusted Return *Apr 25, 2024 - Apr 25, 2025*

**JPM 243.55 (+29.1%)**

**Financial Services 115.19 (+17.8%)**

**S&P 500 5525.21 (+10.3%)**



JPM has outperformed the S&P 500 by 18.7% in the past year.

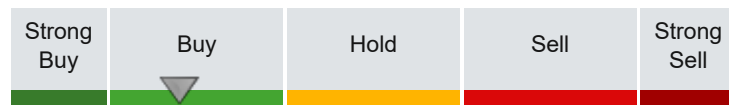
JPM has outperformed its sector by 11.3% in the past year.

The Financial Services sector has outperformed the market by 7.4% in the past year.

#### ANALYST CONSENSUS

**Buy**

The consensus rating has worsened a little since last month when it was also Buy.



#### QUANTITATIVE SCORES

**Fair Value** \$227.60

**Margin of Safety** -7%

Uncertain Confidence ⓘ

The Margin of Safety is the difference between a company's Fair Value and the current price. See more on page 8.

**1 warning** Details on Page 8

**Value Score**

**66**

**Value Score:** Our value score looks at EV/EBITDA, P/E, P/S, P/TB (Price/Tangible Book) and EPS Predictability. P/S and P/TB are compared within a sector. Other metrics are compared across all stocks

**Quality Score**

**57**

**Quality Score:** Our quality score compares profitability and balance sheet metrics to find high quality companies using ROIC, Net Margin, Gross Margin, Interest Coverage, and Debt / Equity metrics.

**Growth Score**

**53**

**Growth Score:** Our growth score looks at the 5 year history and the forward estimates for EBITDA, Sales, and EPS growth, ranking the best companies across all stocks.

**Sentiment Score**

**79**

**Sentiment Score:** Our sentiment score finds stocks in favor by analyzing Short Interest, returns in key periods over the last year, Price vs. 52-wk High, Days Since 52-wk High and MACD signals.

#### BUSINESS SUMMARY


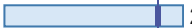

JPMorgan Chase is one of the largest and most complex financial institutions in the United States, with nearly \$4 trillion in assets. It is organized into four major segments: consumer and community banking, corporate and investment banking, commercial banking, and asset and wealth management. JPMorgan operates, and is subject to regulation, in multiple countries.

**Employees** 317,233

**Homepage** [www.jpmorganchase.com](http://www.jpmorganchase.com)

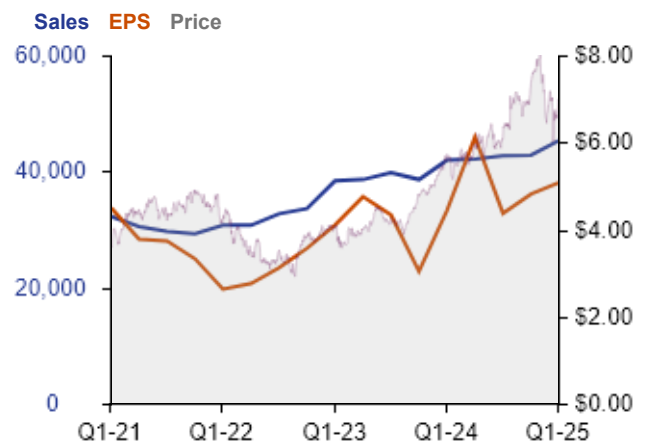
**Headquarters** New York, NY

**VALUATION SUMMARY**

	JPM	Industry	S&P 500
Value Score	<b>66</b>	<b>74</b>	<b>70</b>
Price / Earnings	12.0	8.3	26.4
Price / Sales	4.0	2.6	2.9
Price / Free Cash Flow	-	13.0	31.6
Price / Book	2.0	0.9	4.9
Price / Tangible Book	2.5	5.1	500+
EV / EBITDA	-	-	20.8
EPS Predict. Pctl.	93	81	70
Piotroski F Score	4	5	7
5-Year P/E Range	7.4		20.6
5-Year P/B Range	1.1		2.3
5-Year P/S Range	2.3		4.6


**GROWTH SUMMARY**

	JPM	Industry	S&P 500
Growth Score	<b>53</b>	<b>66</b>	<b>77</b>
<b>Sales Growth</b>			
Sales Growth Next Year	2.3%	6.6%	9.9%
Sales 1-Year Chg (%)	6.9%	4.4%	12.3%
Sales 3-Year Avg (%)	12.1%	4.7%	7.8%
Sales 5-Year Avg (%)	8.1%	2.2%	11.4%
<b>EPS Growth</b>			
Next Yr. Growth Est.	6.0%	9.1%	14.3%
EPS 1-Year Chg (%)	19.2%	13.9%	12.2%
EPS 3-Year Avg (%)	13.5%	8.9%	8.6%
EPS 5-Year Avg (%)	17.4%	15.3%	13.3%

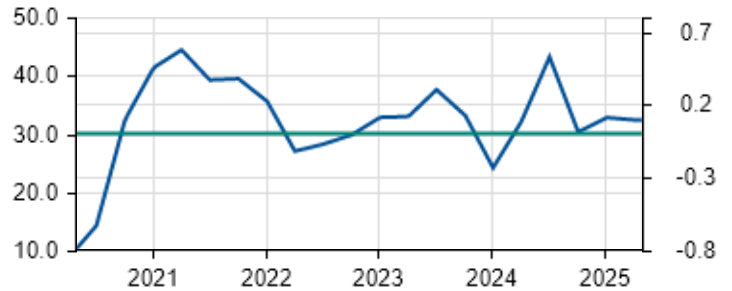

**PEERS ANALYSIS SUMMARY**

Ticker	Company	Cap (\$M USD)	P/E	Fwd. Yield	1M Return	1Y Return	Margin of Safety	Value Score	Growth Score	Quality Score
JPM	JPMorgan Chase	\$676,849	12.0	2.3%	-2.4%	28.9%	-	<b>66</b>	<b>53</b>	<b>57</b>
V	Visa	\$646,546	33.8	0.7%	-2.7%	22.7%	-8%	<b>66</b>	<b>96</b>	<b>99</b>
MA	Mastercard	\$486,378	38.5	0.6%	-2.0%	16.1%	-8%	<b>65</b>	<b>97</b>	<b>97</b>
BAC	Bank of America	\$300,059	11.9	2.6%	-8.3%	7.3%	-	<b>75</b>	<b>47</b>	<b>56</b>
WFC	Wells Fargo	\$227,436	12.6	2.3%	-6.1%	19.2%	-	<b>78</b>	<b>51</b>	<b>55</b>
AXP	American Express	\$185,522	18.5	1.2%	-4.9%	13.0%	-	<b>84</b>	<b>67</b>	<b>54</b>
C	Citigroup	\$127,806	10.8	3.3%	-8.1%	14.6%	-	<b>71</b>	<b>45</b>	<b>53</b>
UBS	UBS Gr	\$96,027	19.8	3.0%	-8.0%	15.7%	-	<b>76</b>	<b>58</b>	<b>43</b>
SMFG	Sumitomo Mitsui F...	\$88,708	10.0	2.9%	-14.5%	24.5%	-	<b>88</b>	<b>59</b>	<b>49</b>
BBVA	BBVA	\$82,230	7.5	5.5%	2.1%	35.6%	-	<b>65</b>	<b>53</b>	<b>59</b>
ING	ING Groep	\$60,616	8.6	6.0%	-1.6%	31.3%	-	<b>64</b>	<b>48</b>	<b>36</b>
BK	Bank of New York ...	\$56,268	12.8	2.4%	-7.2%	41.1%	-	<b>74</b>	<b>47</b>	<b>62</b>

## PROFITABILITY SUMMARY

	JPM	Industry	S&P 500
Quality Score	<b>57</b>	<b>60</b>	<b>78</b>
Gross Margin	0.0%	0.0%	31.5%
Operating Margin	47.2%	23.5%	15.1%
Net Margin	34.5%	31.6%	11.1%
Return on Assets	1.4%	0.9%	10.5%
Return on Equity	16.5%	11.0%	33.9%
ROIC	19.8%	16.7%	24.9%

Net Margin 32.3    Gross Margin 0.0



## RETURNS SUMMARY

	JPM	Industry	S&P 500
Sentiment Score	<b>79</b>	<b>72</b>	<b>67</b>
5-Day Return	5.0%	4.6%	4.6%
1-Month Return	-2.4%	-3.1%	-4.4%
YTD Return	2.8%	5.9%	-5.8%
1-Year Return	28.9%	28.4%	10.8%
3-Year Return	108.5%	60.9%	34.4%
5-Year Return	208.6%	131.7%	109.5%
Beta 1-Year	0.95	0.67	1.00

Dividend Adjusted Return Apr 25, 2024 - Apr 25, 2025

JPM 245.62 (+30.1%)



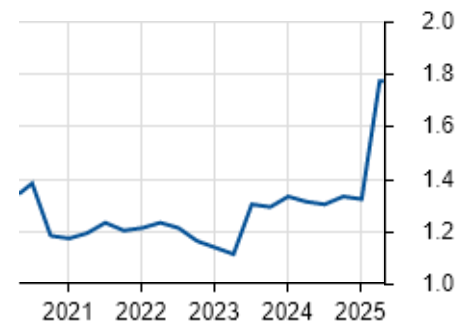
## DIVIDEND

	JPM	Industry
Forward Dividend Yield	2.3%	4.7%
Payout Ratio	24.3%	35.4%
TTM Yield	2.1%	-
Fwd. Div. Per Share	\$5.60	\$2.01
Div. 1Y Chg (%)	21.7%	13.4%
Div. 3Y Avg (%)	11.9%	8.3%
Div. 5Y Avg (%)	9.2%	8.4%
Cons. Growth Years	10+	£
Div. Coverage Ratio	3.6	2.£

## DEBT &amp; EQUITY

Price	\$243.55
Net Cash Per Share	\$4.93
Equity Per Share	\$119.24
Debt / Equity	1.3
Solvency Ratio	17%
Short % of Float	0.9%

Debt / Equity 1.8



## ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	2.00	# Up Last 30 days	2.00
# Down Last 30 days	10.00	# Down Last 30 days	9.00
Mean Estimate	4.47	Mean Estimate	4.48
% Change (30 Days)	-2.09%	% Change (30 Days)	-1.86%

## MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$4.47	\$4.48	\$18.36	\$19.47
30 Days Ago	\$4.56	\$4.57	\$18.29	\$19.57
90 Days Ago	\$4.55	\$4.56	\$18.07	\$19.30
% Change (90 Days)	-1.9%	-1.7%	1.6%	0.9%

## EARNINGS SURPRISES

Earnings surprise is the difference between a company's announced earnings and the average analyst estimated value. Surprises typically causes the stock price to jump and are often followed by more of the same surprise type.

## Surprise Summary (Last 12 Quarters)

Surprise Type	Amount	Percent
Positive Quarters (> 2%)	9	75.0%
Negative Quarters (< 2%)	2	16.7%
In-Line Quarters (within 2%)	1	8.3%

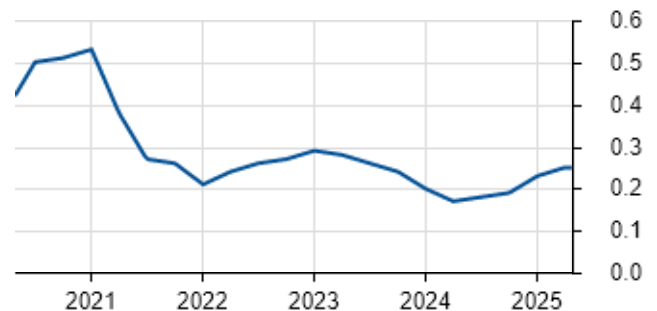
## Surprise Detail (Last 6 Quarters)

Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
Positive	04/11/25	03/29/25	\$4.91	\$4.61	6.5%
Positive	01/15/25	12/31/24	\$4.81	\$4.11	17.0%
Positive	10/11/24	09/30/24	\$4.37	\$4.01	9.0%
In-Line	07/12/24	06/30/24	\$4.26	\$4.19	1.7%
Positive	04/12/24	-	\$4.44	\$4.11	8.0%
Negative	01/12/24	-	\$3.04	\$3.32	-8.4%

## RISK

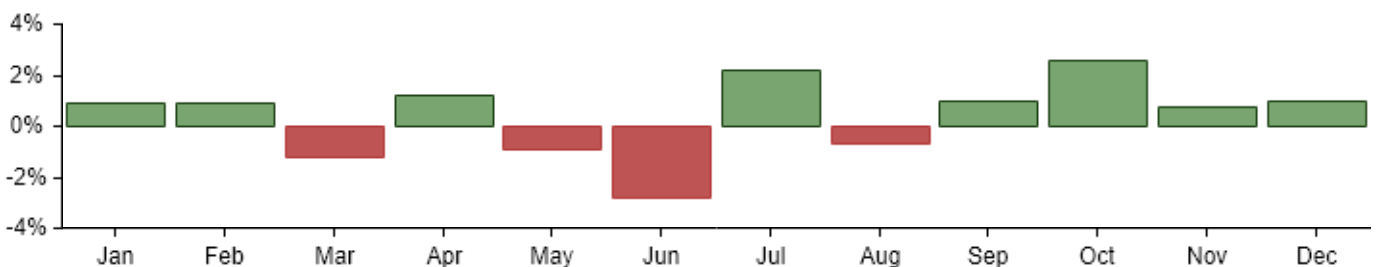
	JPM	Industry	S&P 500
Best Monthly Return (5Y)	17.6%	15.6%	17.9%
Worst Monthly Return (5Y)	-13.3%	-9.3%	-9.6%
Beta 1-Year	0.95	0.67	1.00
Volatility 1-Year	0.28	0.17	0.19
Volatility 1Y Pctl.	26	-	-
Max Drawdown 1-Year	-24.4%	-22.2%	-18.7%
Max Drawdown 3-Year	-24.4%	-25.4%	-18.7%
Max Drawdown 5-Year	-38.8%	-33.5%	-24.6%

## JPM Volatility 1-Year 0.3



## SEASONALITY

## Seasonal Performance vs the S&amp;P 500



## 5-YEAR RELATIVE PERFORMANCE VS S&amp;P 500

Relative to the S&P 500 baseline, JPM has outperformed the S&P 500 by 100.7% in the past 5 Years.

JPM has outperformed its sector by 65.6% in the past 5 Years.

The Financial Services sector has outperformed the market by 35.0% in the past 5 Years.

## Dividend Adjusted Return Apr 24, 2020 - Apr 25, 2025

JPM 243.55 (+100.7%) Financial Services 115.19 (+35.0%) S&P 500 5525.21 (0.0%)



Overall Rating  
vs. Peers






57

Ratings scores are relative to industry groups. They compare key metrics to rank stocks vs. their competitors.  
For example, higher growth than peers will score high even when the absolute growth is below the market average.











## Growth vs Peers

Ticker	Company	Growth Rating vs. Peer	Sales QoQ Chg.	Eps QoQ Chg.	Sales Growth Next Y.	Sales 1Y Chg (%)	Sales 3Y Avg (%)	Sales 5Y Avg (%)
V	Visa	59	10.2%	8.0%	10.3%	7.8%	11.0%	9.0%
C	Citigroup	54	12.3%	-	3.3%	2.4%	4.3%	1.1%
JPM	JPMorgan Chase	43	10.9%	58.2%	2.3%	6.9%	12.1%	8.1%
BAC	Bank of America	35	15.4%	134.3%	5.2%	3.8%	4.4%	2.3%
WFC	Wells Fargo	23	-0.5%	66.3%	4.7%	-0.5%	2.0%	0.3%

## Valuation vs Peers

Ticker	Company	Valuation Rating vs. Peer	P/E	Fwd. P/E	PEG Trailing	P/S	P/B	5Y P/E Range
C	Citigroup	82	10.8	7.4	-	1.6	0.7	4.5  20.0
WFC	Wells Fargo	55	12.6	10.6	0.9	2.9	1.4	5.6  116.8
BAC	Bank of America	52	11.9	9.4	2.1	3.0	1.1	7.1  23.2
JPM	JPMorgan Chase	33	12.0	12.5	0.7	4.0	2.0	7.4  20.6
V	Visa	10	33.8	26.4	2.8	18.4	17.3	26.2  51.8

## Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
V	Visa	99	79.9%	66.2%	54.3%	28.3%  52.2%	13.7%  21.7%
JPM	JPMorgan Chase	94	0.0%	47.2%	34.5%	8.8%  16.6%	0.9%  1.4%
BAC	Bank of America	70	0.0%	34.4%	26.6%	6.0%  11.3%	0.6%  1.1%
WFC	Wells Fargo	50	0.0%	33.7%	24.0%	0.9%  11.1%	0.1%  1.1%
C	Citigroup	23	0.0%	34.3%	15.6%	3.2%  10.9%	0.3%  1.0%

## Financial Strength vs Peers

Ticker	Company	Financial Str. Rating vs. Peers	Debt / Equity	Interest Coverage	Quick Ratio	Intangibles %	Solvency Ratio	Short % of Float
V	Visa	93	0.5	38.9	1.1	49.5%	46%	1.8%
WFC	Wells Fargo	22	1.0	-	-	1.7%	16%	0.9%
BAC	Bank of America	18	1.1	-	-	2.1%	10%	1.1%
JPM	JPMorgan Chase	15	1.3	-	-	1.6%	17%	0.9%
C	Citigroup	10	1.6	-	-	1.0%	6%	2.1%

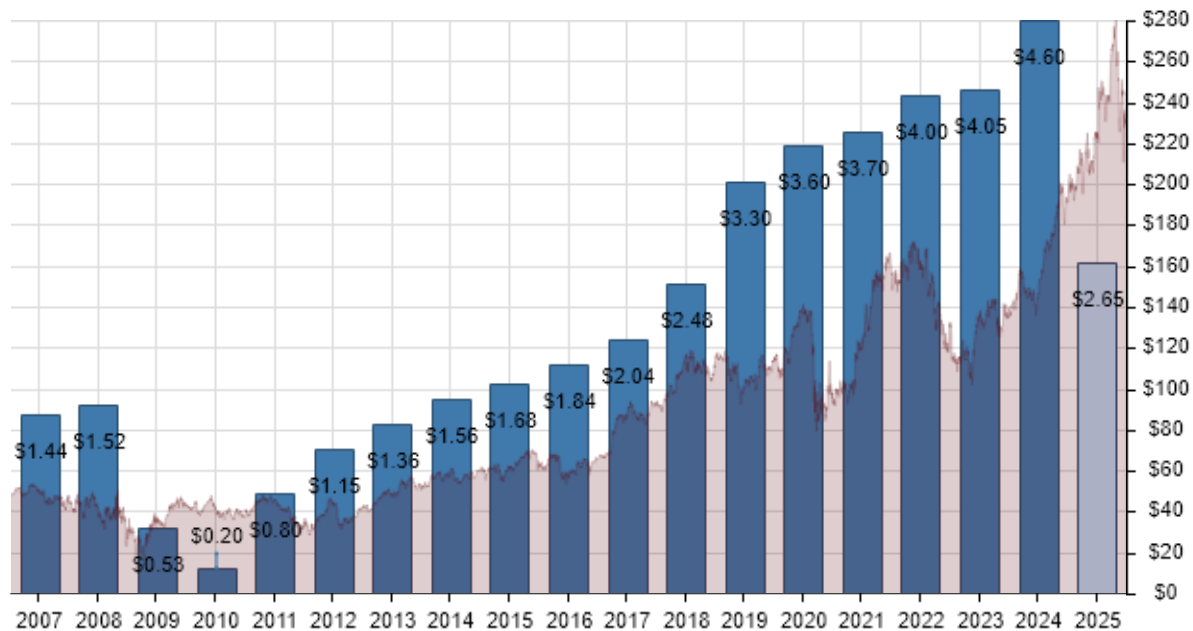
## Dividends vs Peers

Ticker	Company	Dividends Rating vs. Peer	Fwd. Yield	TTM Yield	Price	Fwd. Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
JPM	JPMorgan Chase	57	2.3%	2.1%	\$243.55	\$5.60	10+	24.3%
C	Citigroup	24	3.3%	3.2%	\$68.43	\$2.24	2	36.2%
WFC	Wells Fargo	24	2.3%	2.2%	\$69.73	\$1.60	3	27.6%
V	Visa	22	0.7%	0.7%	\$335.17	\$2.36	10+	21.7%
BAC	Bank of America	16	2.6%	2.6%	\$39.69	\$1.04	10+	30.8%

## Momentum vs Peers

Ticker	Company	Momentum Rating vs. Peer	1M Return	3M Return	6M Return	YTD Return	1Y Return	Beta 1Y	Volatility 1Y	Price vs 52-wk High (%)
V	Visa	85	-2.7%	1.7%	19.4%	6.2%	22.7%	0.74	0.22	91.4%
JPM	JPMorgan Chase	81	-2.4%	-7.5%	10.8%	2.8%	28.9%	0.95	0.28	86.9%
WFC	Wells Fargo	72	-6.1%	-9.4%	9.2%	-0.2%	19.2%	1.03	0.33	85.6%
C	Citigroup	64	-8.1%	-15.4%	12.6%	-2.1%	14.6%	1.25	0.33	80.8%
BAC	Bank of America	53	-8.3%	-14.1%	-4.1%	-9.1%	7.3%	0.97	0.28	82.6%

## DIVIDEND DETAIL



## CALENDAR YEAR DIVIDEND HISTORY

Year	Ex-Dividend	Pay Date	Text	Amount
<b>2025 Dividends</b>				<b>\$2.65</b>
	04/04/25	04/30/25	Regular	\$1.40
	01/06/25	01/31/25	Regular	\$1.25
<b>2024 Dividends</b>				<b>\$4.60</b>
	10/04/24	10/31/24	Regular	\$1.25
	07/05/24	07/31/24	Regular	\$1.15
	04/04/24	04/30/24	Regular	\$1.15
	01/04/24	01/31/24	Regular	\$1.05
<b>2023 Dividends</b>				<b>\$4.05</b>
	10/05/23	10/31/23	Regular	\$1.05
	07/05/23	07/31/23	Regular	\$1.00
	04/05/23	04/30/23	Regular	\$1.00
	01/05/23	01/31/23	Regular	\$1.00
<b>2022 Dividends</b>				<b>\$4.00</b>
	10/05/22	10/31/22	Regular	\$1.00
	07/05/22	07/31/22	Regular	\$1.00
	04/05/22	04/30/22	Regular	\$1.00
	01/05/22	01/31/22	Regular	\$1.00
<b>2021 Dividends</b>				<b>\$3.70</b>
	10/05/21	10/31/21	Regular	\$1.00
	07/02/21	07/31/21	Regular	\$0.90
	04/05/21	04/30/21	Regular	\$0.90
	01/05/21	01/31/21	Regular	\$0.90
<b>2020 Dividends</b>				<b>\$3.60</b>

## UPCOMING DIVIDEND

Ex-Dividend Date	04/04/25
Payment Date	04/30/25
Amount	\$1.40
Type	Regular

## DIVIDEND RATE

Regular Dividend	\$1.40
Forward Dividend Rate	\$5.60
Forward Dividend Yield	2.3%
Trailing 12 Months Dividends	\$5.05
Trailing 12 Months Yield	2.1%

## STATISTICS

Payout Ratio	24.3
Dividend Coverage Ratio	3.6
Consecutive Growth Years	10+
3 Year Growth Rate	11.9%
5 Year Growth Rate	9.2%
10 Year Growth Rate	13.3%

## FINANCIAL STATEMENT SUMMARY


USD in Millions	Chart	2020	2021	2022	2023	2024	TTM	CAGR
<b>Income Statement</b>								
Revenue		119,883	121,685	127,727	154,952	169,439	169,439	8.3%
Operating Income		54,342	50,768	51,853	73,176	79,884	79,884	9.3%
Net income		29,131	48,334	37,676	49,552	58,471	58,471	17.5%
Earnings per share diluted		\$8.88	\$15.36	\$12.09	\$16.23	\$19.75	\$19.75	20.4%
Average shares diluted		3,087	3,027	2,970	2,943	2,879	2,879	-1.6%
P/E Ratio		16.6	10.0	11.3	10.2	11.8	12.0	-7.3%
<b>Balance Sheet</b>								
Cash		527,609	740,834	567,234	624,151	469,317	469,317	-2.7%
Net Property, Plant and Equipm...		27,109	27,070	27,734	30,157	32,223	32,223	4.1%
Net Debt		-200,716	-386,235	-227,342	-187,614	-15,006	-15,006	-45.2%
Stockholders' Equity		279,354	294,127	292,332	327,878	344,758	344,758	5.0%
<b>Cash Flow</b>								
Operating Cash Flow		-79,910	78,084	107,119	12,974	-42,012	-42,012	-
Free Cash Flow		-79,910	78,084	107,119	12,974	-42,012	-42,012	-
Free Cash Flow per share		-\$25.88	\$25.80	\$36.07	\$4.41	-\$14.59	-\$14.59	-
<b>Profitability</b>								
Operating Margin		45.3%	41.7%	40.6%	47.2%	47.1%	47.1%	0.9%
Return on Assets		0.9%	1.3%	1.0%	1.3%	1.4%	1.4%	11.5%
Return on Equity		9.8%	15.8%	12.3%	14.6%	16.5%	16.5%	12.8%
Return on Invested Capital		6.2%	8.0%	9.8%	16.9%	19.8%	19.8%	31.1%
<b>Dividends</b>								
Dividends Per Share		\$3.60	\$3.70	\$4.00	\$4.05	\$4.60	\$5.60	10.8%
Dividend Yield		2.8%	2.5%	3.0%	2.5%	2.3%	2.3%	-4.7%
Dividend Growth		-	2.8%	8.1%	1.2%	13.6%	31.8%	108.6%
Dividend Coverage		2.5x	4.0x	3.0x	4.0x	4.1x	4.1x	12.6%

## VALUATION &amp; PROFITABILITY HISTORY

Date →		TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings		12.0	11.7	11.4	8.3	16.9
Price / Cash Flow		-	43.7	3.8	4.9	-
Price / Book		2.0	1.8	1.5	1.4	1.8
Price / Tangible B...		2.5	2.3	2.0	1.8	2.3
Price / Sales		4.0	3.6	3.2	3.2	3.9
EV / EBITDA		-	-	-	-	-
Forward Dividend...		2.3%	2.4%	2.9%	3.2%	2.4%
Shareholder Yield		5.1%	4.1%	3.8%	7.5%	3.5%
Gross Margin		0.0%	0.0%	0.0%	0.0%	0.0%
Net Margin		34.5%	31.8%	30.8%	35.2%	32.9%
Return on Assets		1.4%	1.3%	1.1%	1.1%	1.3%
Return on Equity		16.5%	14.4%	13.3%	14.2%	13.8%
ROIC		19.8%	17.7%	12.6%	7.3%	7.4%



## WARNINGS

Name	Severity	Details
Downward EPS Revisions	Low 	Net EPS Rev. Cur. Qtr.: -8

Analyst estimates for the next quarter have been revised down. Check for recent news stories about why the future outlook is darker.

## REPORT TIPS

**Metric Definitions**

Metric descriptions are available at [stockrover.com/help/metrics/metric-overview](https://stockrover.com/help/metrics/metric-overview)

**Quantitative Scores**

Our scores analytics is to offer our concise analysis of a stock in powerful, but easy to digest format. Each of the composite score metrics are designed to use the best available accounting practices as well as source data from SEC filings. The scores are computed for a company vs. the market as a whole.

**Fair Value**

Fair value performs a forecasted discounted cash flow analysis of a company to determine the company's intrinsic value based on the expected future cash flows the company will produce. It basically determines what a company is worth based on how much cash flow it is expected to generate for you in the future, taking into account the time value of money and the predictability of those forecasted cash flows.

**Peers**

Peer ratings are computed from ranking companies in the same

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