

\$291.27 **\$1.37 (0.47%)** as of Friday's closeCap (\$M USD)
\$800,897P/E
15.0EPS (1Y)
13.6%Dividend
\$5.60Last Filing
03/31/25

52-wk Range

\$190.90  \$296.40Sales (\$M)
172,858Fwd. P/E
14.8Sales (1Y)
6.5%Fwd. Yield
1.9%Next Earnings
10/10/25**Dividend Adjusted Return** Jul 18, 2024 - Jul 18, 2025**JPM 291.27 (+37.3%)****Financial Services 128.47 (+22.4%)****S&P 500 6296.79 (+14.1%)**

JPM has outperformed the S&P 500 by 23.2% in the past year.

JPM has outperformed its sector by 14.9% in the past year.

The Financial Services sector has outperformed the market by 8.3% in the past year.

ANALYST CONSENSUS**Buy**

The consensus rating is unchanged from 1 month ago.



Strong Buy | 14
Buy | 3
Hold | 8
Sell | 0
Strong Sell | 1

QUANTITATIVE SCORES**Fair Value**

\$266.60

Uncertain

Margin of Safety**-8%**

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****56****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****56****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****50****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****90****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.

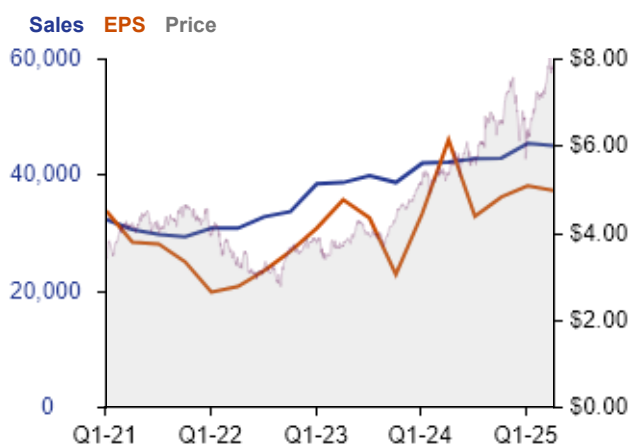
Employees 317,233**Homepage** www.jpmorganchase.com**Headquarters** New York, NY

VALUATION SUMMARY

	JPM	Industry	S&P 500
Value Score	56	76	70
Price / Earnings	15.0	9.7	30.0
Price / Sales	4.7	3.0	3.3
Price / Free Cash Flow	-	18.3	40.3
Price / Book	2.4	1.0	5.5
Price / Tangible Book	2.9	5.7	500+
EV / EBITDA	-	-	25.2
EPS Predict. Pctl.	93	81	71
Piotroski F Score	5	2	6
5-Year P/E Range	7.4		20.6
5-Year P/B Range	1.2		2.4
5-Year P/S Range	2.5		4.9


GROWTH SUMMARY

	JPM	Industry	S&P 500
Growth Score	50	62	76
Sales Growth			
Sales Growth Next Year	2.3%	5.7%	10.5%
Sales 1-Year Chg (%)	6.5%	5.0%	7.3%
Sales 3-Year Avg (%)	12.8%	7.2%	7.9%
Sales 5-Year Avg (%)	7.8%	3.9%	11.1%
EPS Growth			
Next Yr. Growth Est.	6.2%	9.1%	14.3%
EPS 1-Year Chg (%)	13.6%	18.3%	10.1%
EPS 3-Year Avg (%)	17.8%	7.7%	7.7%
EPS 5-Year Avg (%)	22.3%	17.0%	14.9%

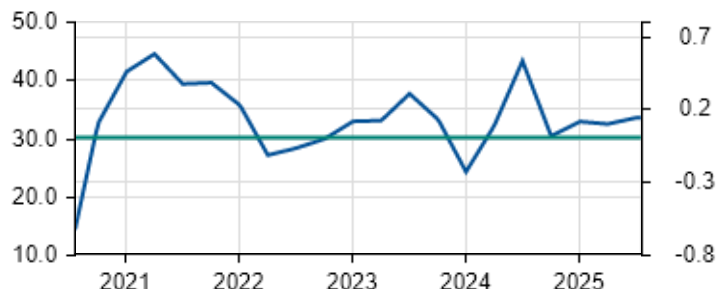

PEERS ANALYSIS SUMMARY

Ticker	Company	Cap (\$M USD)	P/E	Fwd. Yield	1M Return	1Y Return	Margin of Safety	Value Score	Growth Score	Quality Score
BRK.A	Berkshire Hathaway	\$1,022,296	12.6	-	-2.4%	7.3%	-4%	72	96	83
JPM	JPMorgan Chase	\$800,897	15.0	1.9%	6.8%	41.8%	-	56	50	56
V	Visa	\$681,869	35.1	0.7%	2.5%	30.6%	5%	67	96	99
MA	Mastercard	\$502,539	38.8	0.6%	2.7%	23.9%	-4%	66	97	97
BAC	Bank of America	\$351,903	13.9	2.2%	5.0%	12.7%	-	80	54	55
WFC	Wells Fargo	\$259,690	13.9	2.0%	7.9%	39.4%	-	78	48	54
C	Citigroup	\$172,032	13.8	2.6%	19.3%	48.9%	-	61	43	52
UBS	UBS Gr	\$114,670	23.9	2.5%	17.1%	21.5%	-	80	52	41
SMFG	Sumitomo Mitsui F...	\$94,289	11.9	2.8%	-2.7%	6.4%	-	99	66	48
BBVA	BBVA	\$84,507	7.2	5.3%	-2.0%	47.4%	-	67	48	44
BK	Bank of New York ...	\$69,706	15.1	2.1%	7.9%	59.7%	-	81	53	62
ING	ING Groep	\$67,459	9.9	5.1%	9.6%	33.0%	-	63	45	33

PROFITABILITY SUMMARY

	JPM	Industry	S&P 500
Quality Score	56	58	76
Gross Margin	0.0%	0.0%	31.6%
Operating Margin	47.5%	23.8%	15.1%
Net Margin	34.5%	31.5%	11.2%
Return on Assets	1.5%	0.8%	10.9%
Return on Equity	16.6%	11.0%	34.6%
ROIC	19.3%	16.3%	24.8%

Net Margin 33.4 Gross Margin 0.0



RETURNS SUMMARY

	JPM	Industry	S&P 500
Sentiment Score	90	65	56
5-Day Return	1.5%	0.8%	0.6%
1-Month Return	6.8%	6.3%	5.6%
YTD Return	23.5%	24.4%	7.7%
1-Year Return	41.8%	37.7%	15.0%
3-Year Return	181.7%	111.6%	71.5%
5-Year Return	239.3%	148.0%	109.8%
Beta 1-Year	1.00	0.68	1.00

Dividend Adjusted Return Jul 18, 2024 - Jul 18, 2025

JPM 292.50 (+37.5%)



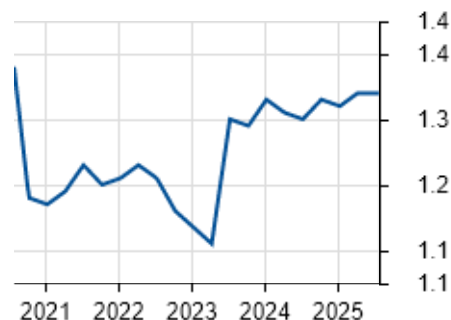
DIVIDEND

	JPM	Industry
Forward Dividend Yield	1.9%	4.0%
Payout Ratio	24.7%	34.6%
TTM Yield	1.8%	-
Fwd. Div. Per Share	\$5.60	\$2.12
Div. 1Y Chg (%)	21.7%	18.5%
Div. 3Y Avg (%)	11.9%	9.7%
Div. 5Y Avg (%)	9.2%	9.3%
Cons. Growth Years	10+	8
Div. Coverage Ratio	3.5	2.6

DEBT & EQUITY

Price	\$291.27
Net Cash Per Share	-\$16.51
Equity Per Share	\$122.52
Debt / Equity	1.3
Solvency Ratio	17%
Short % of Float	1.0%

Debt / Equity 1.3



ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	1.00	# Up Last 30 days	3.00
# Down Last 30 days	1.00	# Down Last 30 days	0.00
Mean Estimate	4.44	Mean Estimate	4.48
% Change (30 Days)	0.38%	% Change (30 Days)	0.25%

MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$4.44	\$4.48	\$18.49	\$19.63
30 Days Ago	\$4.42	\$4.47	\$18.40	\$19.42
90 Days Ago	\$4.57	\$4.61	\$18.39	\$19.67
% Change (90 Days)	-3.0%	-2.8%	0.5%	-0.2%

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 Detail (Last 6 Quarters)

Surprise Summary (Last 12 Quarters)

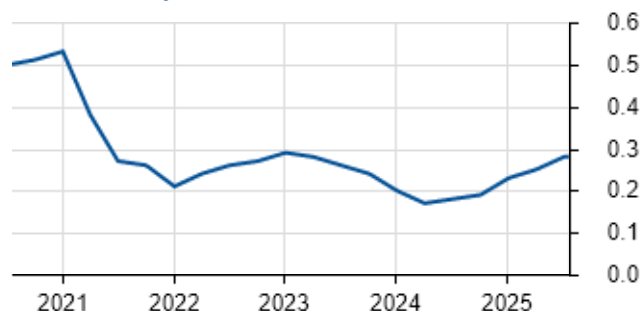
Surprise Type	Amount	Percent
Positive Quarters (> 2%)	10	83.3%
Negative Quarters (< 2%)	1	8.3%
In-Line Quarters (within 2%)	1	8.3%

Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
Positive	07/15/25	06/28/25	\$4.96	\$4.51	10.1%
Positive	04/11/25	03/31/25	\$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	-	\$4.26	\$4.19	1.7%
Positive	04/12/24	-	\$4.44	\$4.11	8.0%

RISK

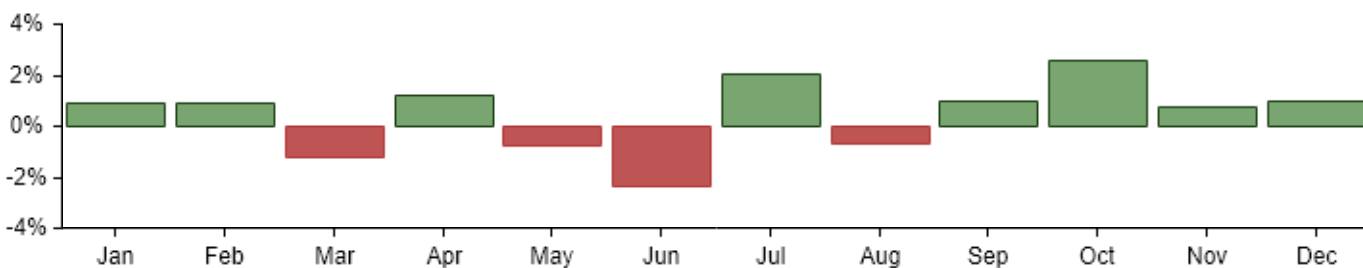
	JPM	Industry	S&P 500
Best Monthly Return (5Y)	17.6%	15.6%	9.4%
Worst Monthly Return (5Y)	-13.3%	-9.3%	-9.6%
Beta 1-Year	1.00	0.68	1.00
Volatility 1-Year	0.27	0.17	0.19
Volatility 1Y Pctl.	25	-	-
Max Drawdown 1-Year	-24.4%	-22.2%	-18.7%
Max Drawdown 3-Year	-24.4%	-24.2%	-18.7%
Max Drawdown 5-Year	-38.8%	-33.5%	-24.6%

JPM Volatility 1-Year 0.3



SEASONALITY

Seasonal Performance vs the S&P 500



5-YEAR RELATIVE PERFORMANCE VS S&P 500

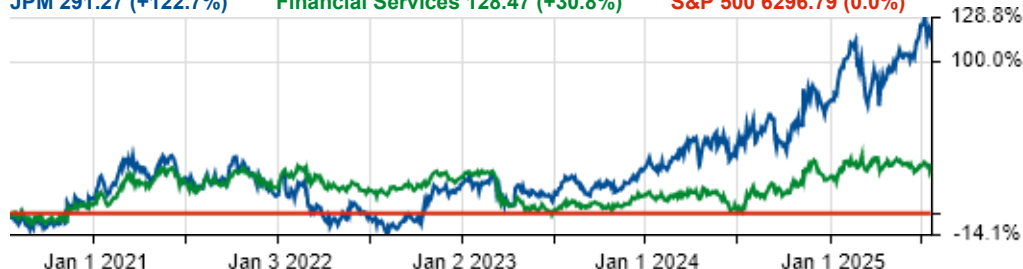
Relative to the S&P 500 baseline, JPM has outperformed the S&P 500 by 122.7% in the past 5 Years.

JPM has outperformed its sector by 91.9% in the past 5 Years.

The Financial Services sector has outperformed the market by 30.8% in the past 5 Years.

Dividend Adjusted Return Jul 17, 2020 - Jul 18, 2025

JPM 291.27 (+122.7%) **Financial Services 128.47 (+30.8%)** **S&P 500 6296.79 (0.0%)**



Overall Rating
vs. Peers






53

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 (%)
BAC	Bank of America	61	6.0%	18.4%	5.2%	5.2%	4.5%	2.8%
C	Citigroup	56	2.8%	24.1%	3.2%	3.6%	3.7%	1.0%
JPM	JPMorgan Chase	33	8.2%	14.2%	2.3%	6.5%	12.8%	7.8%
UBS	UBS Gr	25	-4.7%	-1.9%	2.6%	-1.9%	8.6%	8.3%
WFC	Wells Fargo	19	-3.4%	15.8%	4.3%	-1.6%	3.2%	1.1%

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	13.8	10.0	7.8	2.1	0.9	4.5  24.1
WFC	Wells Fargo	63	13.9	12.2	0.3	3.3	1.6	7.6  116.8
BAC	Bank of America	52	13.9	11.2	1.4	3.5	1.3	7.1  23.2
UBS	UBS Gr	48	23.9	13.5	5.7	2.7	1.3	2.3  67.3
JPM	JPMorgan Chase	27	15.0	14.8	0.7	4.7	2.4	7.4  20.6

Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
JPM	JPMorgan Chase	94	0.0%	47.5%	34.5%	8.8%  16.6%	0.9%  1.5%
BAC	Bank of America	68	0.0%	35.6%	26.9%	6.0%  11.3%	0.6%  1.1%
WFC	Wells Fargo	57	0.0%	33.6%	24.5%	0.9%  11.1%	0.1%  1.1%
UBS	UBS Gr	29	0.0%	22.1%	11.2%	2.8%  38.3%	0.1%  2.9%
C	Citigroup	23	0.0%	34.9%	16.4%	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
UBS	UBS Gr	61	3.9	-	-	0.5%	3%	0.2%
WFC	Wells Fargo	28	1.0	-	-	1.7%	16%	1.2%
BAC	Bank of America	27	1.2	-	-	2.1%	10%	1.1%
JPM	JPMorgan Chase	17	1.3	-	-	1.5%	17%	1.0%
C	Citigroup	5	1.6	-	-	0.9%	6%	1.7%

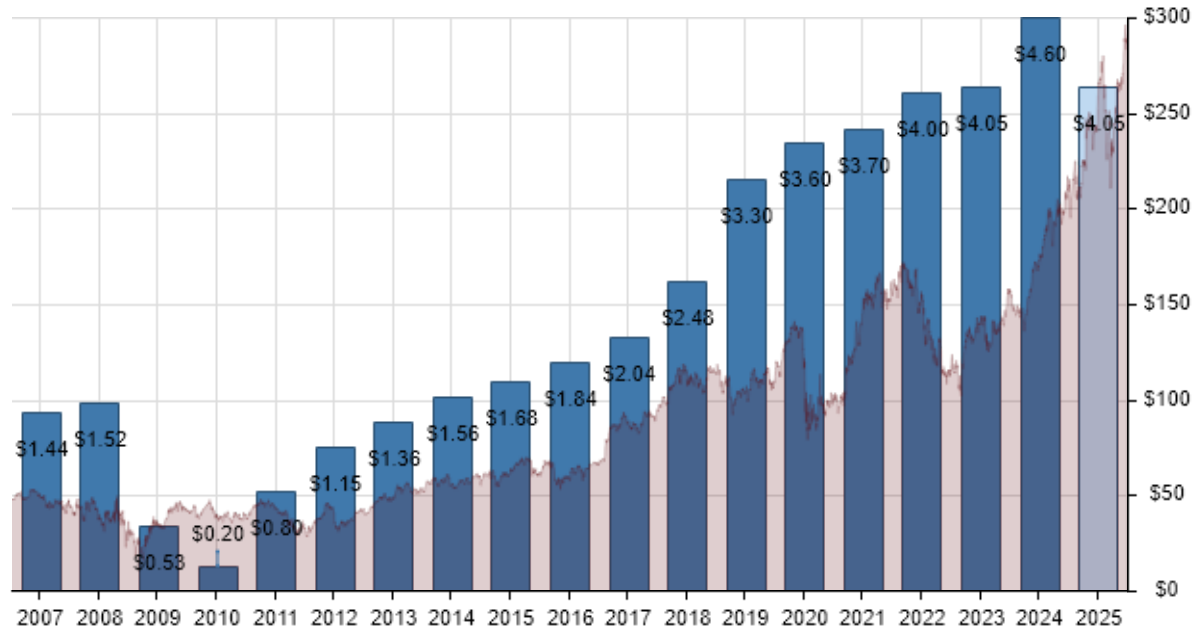
Dividends vs Peers

Ticker	Company	Dividends Rating vs. Peer	Fwd. Yield	TTM Yield	Price	Fwd. Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
UBS	UBS Gr	65	2.5%	2.5%	\$36.02	\$0.90	3	22.3%
JPM	JPMorgan Chase	54	1.9%	1.8%	\$291.27	\$5.60	10+	24.7%
WFC	Wells Fargo	24	2.0%	2.0%	\$80.64	\$1.60	3	27.5%
BAC	Bank of America	18	2.2%	2.2%	\$47.32	\$1.04	10+	30.1%
C	Citigroup	17	2.6%	2.4%	\$93.45	\$2.40	2	34.3%

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 (%)
C	Citigroup	97	19.3%	48.9%	18.6%	34.7%	48.9%	1.29	0.34	99.6%
UBS	UBS Gr	91	17.1%	28.9%	9.2%	22.6%	21.5%	0.99	0.30	99.3%
JPM	JPMorgan Chase	89	6.8%	26.2%	13.6%	23.5%	41.8%	1.00	0.27	98.3%
WFC	Wells Fargo	87	7.9%	25.3%	5.7%	16.0%	39.4%	1.09	0.32	96.1%
BAC	Bank of America	78	5.0%	27.2%	2.9%	9.0%	12.7%	0.99	0.28	96.0%

DIVIDEND DETAIL



CALENDAR YEAR DIVIDEND HISTORY

Year	Ex-Dividend	Pay Date	Text	Amount
2025 Dividends				\$4.05
	07/03/25	07/31/25	Regular	\$1.40
	04/04/25	04/30/25	Regular	\$1.40
	01/06/25	01/31/25	Regular	\$1.25
2024 Dividends				\$4.60
	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
2023 Dividends				\$4.05
	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
2022 Dividends				\$4.00
	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
2021 Dividends				\$3.70
	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

UPCOMING DIVIDEND

Ex-Dividend Date	07/03/25
Payment Date	07/31/25
Amount	\$1.40
Type	Regular

DIVIDEND RATE

Regular Dividend	\$1.40
Forward Dividend Rate	\$5.60
Forward Dividend Yield	1.9%
Trailing 12 Months Dividends	\$5.30
Trailing 12 Months Yield	1.8%

STATISTICS

Payout Ratio	24.7
Dividend Coverage Ratio	3.5
Consecutive Growth Years	10+
3 Year Growth Rate	11.9%
5 Year Growth Rate	9.2%
10 Year Growth Rate	12.3%


FINANCIAL STATEMENT SUMMARY

USD in Millions	Chart	2020	2021	2022	2023	2024	TTM	CAGR
Income Statement								
Revenue		119,883	121,685	127,727	154,952	169,439	172,858	8.4%
Operating Income		54,342	50,768	51,853	73,176	79,884	82,024	9.5%
Net income		29,131	48,334	37,676	49,552	58,471	59,695	17.1%
Earnings per share diluted		\$8.88	\$15.36	\$12.09	\$16.23	\$19.75	\$20.38	20.1%
Average shares diluted		3,087	3,027	2,970	2,943	2,879	2,857	-1.7%
P/E Ratio		16.6	10.0	11.3	10.2	13.3	15.0	-2.3%
Balance Sheet								
Cash		527,609	740,834	567,234	624,151	469,317	425,903	-4.6%
Net Property, Plant and Equipm...		27,109	27,070	27,734	30,157	32,223	32,811	4.3%
Net Debt		-200,716	-386,235	-227,342	-187,614	-15,006	46,301	0.0%
Stockholders' Equity		279,354	294,127	292,332	327,878	344,758	351,420	5.2%
Cash Flow								
Operating Cash Flow		-79,910	78,084	107,119	12,974	-42,012	-139,693	-
Free Cash Flow		-79,910	78,084	107,119	12,974	-42,012	-139,693	-
Free Cash Flow per share		-\$25.88	\$25.80	\$36.07	\$4.41	-\$14.59	-\$48.90	-
Profitability								
Operating Margin		45.3%	41.7%	40.6%	47.2%	47.1%	47.5%	1.0%
Return on Assets		0.9%	1.3%	1.0%	1.3%	1.4%	1.5%	11.0%
Return on Equity		9.8%	15.8%	12.3%	14.6%	16.5%	16.6%	12.2%
Return on Invested Capital		6.2%	8.0%	9.8%	16.9%	19.8%	19.3%	28.5%
Dividends								
Dividends Per Share		\$3.60	\$3.70	\$4.00	\$4.05	\$4.60	\$5.60	10.2%
Dividend Yield		2.8%	2.5%	3.0%	2.5%	2.1%	1.9%	-8.2%
Dividend Growth		-	2.8%	8.1%	1.2%	13.6%	27.3%	90.5%
Dividend Coverage		2.5x	4.0x	3.0x	4.0x	4.1x	4.0x	11.5%

VALUATION & PROFITABILITY HISTORY

Date →		TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings		15.0	12.7	11.3	8.3	12.1
Price / Cash Flow		-	-	12.1	4.2	-
Price / Book		2.4	2.0	1.6	1.3	1.8
Price / Tangible B...		2.9	2.5	2.1	1.7	2.3
Price / Sales		4.7	3.9	3.4	2.8	3.8
EV / EBITDA		-	-	-	-	-
Forward Dividend...		1.9%	2.2%	2.6%	3.6%	2.4%
Shareholder Yield		4.9%	4.3%	3.8%	6.8%	4.8%
Gross Margin		0.0%	0.0%	0.0%	0.0%	0.0%
Net Margin		34.5%	33.3%	33.3%	32.4%	39.6%
Return on Assets		1.5%	1.4%	1.3%	1.0%	1.4%
Return on Equity		16.6%	15.3%	14.7%	13.0%	16.1%
ROIC		19.3%	18.9%	14.4%	7.1%	8.1%

WARNINGS

Name	Severity	Details
Declining EPS Growth	Low 	EPS 1Y Chg (%): 13.6%; EPS 3Y Avg (%): 17.8%; EPS 5Y Avg (%): 22.3%

EPS growth has declined. Comparing EPS growth rates, the 1-year is less than the 3-year which is less than the 5-year. Be sure to understand the reasons as declining earnings growth puts pressure on the stock price.

REPORT TIPS

Metric Definitions

Metric descriptions are available at 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,

DISCLAIMER

Financial Statements and Historical Prices Provided by Morningstar. © 2025 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Stock Rover and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely.

The information provided does not constitute investment advice, nor does it constitute a recommendation to buy or sell any security. Stock Rover LLC and its content providers are not responsible for any losses resulting from trading decisions arising from any use of this information. Past performance is no guarantee of future results.

The information provided is as of the date written and is subject to change without notice

Additional data provided by [Zacks](#), [Intrinio](#), [Quandl](#), [Yodlee](#), [IEX Cloud](#)