Wells Fargo & Company (WFC) - ANALYST REPORT

Executive Summary with Comprehensive Analysis

$88.82 **+$0.71 (+0.81%)** AS OF 2026-08-14

Strategy: Conservative Stop Loss (Fixed ATR-based)

QUICK DECISION

Action: HOLD | **Confidence:** LOW | **Signal Strength:** 3/7 (last fired 2026-07-29, 16d ago)

EXECUTIVE SUMMARY - Essential Metrics

TECHNICAL METRICS	VALUE	FUNDAMENTAL METRICS	VALUE
Current Price	$88.82	Market Cap	$268.6B
Past Win Rate (Backtest)	50.0%	Forward P/E	11.2x
Past Total Return	+41.2%	Analyst Target	$100.02
RSI / Trend Strength	59 / 13	Upside to Target	+12.6%
MACD Signal	Bullish	Revenue Growth	+9.5%
Profit Factor	3.53	Institutional Own.	78.8%
Position Entry	2026-06-12 @ $83.25	Analyst Ratings	16 Buy / 8 Hold / 0 Sell
Open Position Past P&L	+6.7%		

TECHNICAL ANALYSIS SUMMARY

Indicator	Value	Signal
EMA 20	$87.07	Bullish
EMA 50	$85.14	Bullish
RSI (14)	59.2	Neutral range
Trend Strength (ADX)	13.3	Weak/No trend (<20)

CONSENSUS HUD

HOLD +12.6% to $100.02 on a 3.12:1 reward-to-risk, 6-12 month horizon

SIGNAL STRENGTH	WIN RATE	STREET	UPSIDE	RISK / REWARD
3/7	50%	16/24	+12.6%	3.12:1
fired 16d ago	14 backtested trades	analysts rate buy	to analyst target	vs. 2x ATR stop

Technical Confluence	3/7 (fired 16d ago)	**Backtest**	50.0% win rate, +41.2% total return
Analyst Consensus	16 buy / 8 hold / 0 sell	**Target Price**	$100.02 (+12.6%)
Market Volatility	Beta 0.92	**Valuation**	11.2x forward P/E
Revenue Growth	+9.5%	**Institutional Own.**	78.8%
Position	Already open — +6.7%	**News Sentiment**	Slightly Bullish (+3.5/10)

Action Plan: Maintain position with +6.7% unrealized gain. Watch for confluence signal to add.

Run real-time technicals and stop-loss logic for WFC at ultrastockanalysispro.com

KEY INSIGHT

The fixed stop strategy has proven effective (Win Rate: 50.0%, Avg Return: +11.7%), but patience is critical. Only enter on confirmed signals with proper risk management. Current technical confluence of 3 does not meet entry threshold of 5 - remain on sidelines. Fundamental backdrop shows 25% earnings growth with 79% institutional ownership, indicating strong conviction from professional investors.

INTELLIGENT STOP LOSS STRATEGY

METRIC	VALUE	DETAILS
Current Price	**$88.82**	Latest market price
Buy Stop Loss	**$85.23**	Conservative 2.0x ATR (4.0% distance)
Position Stop Loss	**$85.68**	Adaptive 1.75x ATR (3.5% distance)
ATR (14-day)	$1.79	Volatility: 2.0% of price
ADX Strength	13.3	Weak/No Trend

Status: Position up +7% - Adaptive strategy adjusts for momentum

ADX: 20-25 = Emerging trend | 25-50 = Strong trend | 50+ = Very strong

Strategy Comparison: Conservative vs Adaptive

METRIC	CONSERVATIVE (2.0x ATR)	ADAPTIVE (Dynamic)
Past Win Rate	50%	62%
Past Total Return	+41.2%	+36.2%
Max Drawdown	-15.0%	-14.7%
Total Trades	14	21
Position	OPEN	OPEN

Both strategies analyzed independently. Conservative uses fixed 2.0x ATR stops. Adaptive adjusts stops based on position profit.

For the latest stock analysis, support, resistance and interactive charts, visit [Ultra Stock Analysis Pro]

■ ANALYST RATING CHANGES - COMPLETE HISTORY

All recent upgrades, downgrades, and price target changes (last 90 days)

No recent analyst rating changes available from data source.

Analyst Price Targets

Average Target: $100.02 (+12.6% from current)
High Target: $115.00 (+29.5%)
Low Target: $90.00 (+1.3%)
Current Price: $88.82

RISK HUD - Deep Dive Assessment

Five risk axes scored LOW / MODERATE / HIGH, then the mitigation that follows from them.

CONTAINED RISK no single axis reads high

MARKET	VOLATILITY	VALUATION	EVENT	TECHNICAL
LOW	MODERATE	LOW	LOW	LOW
beta 0.92	ATR 2.0% of price	fwd P/E 11.2x	earnings in 60d	RSI 59

Mitigation - Stop	2-3x ATR = $3.59 - $5.38 below entry (4.0% at 2x)	**Mitigation - Sizing**	standard position size is supportable
52-Week Range	$72.78 - $97.76, now $88.82	**Next Earnings**	Oct 13, 2026 (60d away)
Short Interest	0.0% of float - normal short activity	**Sector Exposure**	Financial Services - cycle and regulatory risk specific to the group
Backtest Edge	50.0% win rate (7W / 7L), 3.53x profit factor	**Win vs. Loss Size**	avg win 32.7% vs. avg loss -9.3%
Current Setup	3/7 (fired 16d ago) - moderate	**Company-Specific**	Competition, Market conditions, Regulatory changes

BUY-SIDE HUD - Portfolio Management

How much to own, what the historical edge is, and whether the position can be traded at size.

MARKET WEIGHT +12.6% to the $100.02 analyst target against a 4.0% stop - favorable risk-adjusted return

UPSIDE	RISK / REWARD	WIN RATE	PROFIT FACTOR	POSITION
+12.6%	**3.12:1**	**50%**	**3.53x**	**+6.7%**
to analyst target	vs. 2x ATR stop	14 backtested trades	avg trade +11.7%	open position

Signal Strength	**3/7 (fired 16d ago) - moderate setup**	**RSI / ADX**	**59 / 13.3 - weak/no trend (<20)**
Stop Zone (2-3x ATR)	$3.59 - $5.38 below entry	**Next Catalyst**	Oct 13, 2026 earnings
Avg Volume	**15.4M/day - moderately liquid**	**Execution Risk**	**Low at institutional size**
Market Cap	$268.6B - large cap	**Beta**	**0.92 - market-like volatility**
Institutional Own.	**78.8% - largest: Blackrock Inc.**	**Short Interest**	0.0% of float - moderate

SELL-SIDE HUD - Investment Research

Wells Fargo & Company - Financial Services / Banks - Diversified. What the business is worth and where the Street stands.

MODERATE GROWTH revenue expanding - profitability the item to watch

FORWARD P/E	PEG	REVENUE GROWTH	EPS GROWTH	OPERATING MARGIN
11.2x	1.65	+10%	+15%	37%
discounted multiple	growth-adjusted P/E	year over year	next fiscal year	profitability

Analyst Consensus	**Strong Buy - 16B / 8H / 0S across 24 analysts**	**Target Range**	**$90.00 - $115.00, avg $100.02 (+12.6%)**
Trailing P/E	**12.9x**	**Price / Sales**	**3.24x - premium**
Price / Book	**1.67x**	**Enterprise Value**	$268.1B (3.23x revenue)
Revenue (TTM)	$83.0B	**Free Cash Flow**	$0.0B
Earnings Growth	**+25.0%**	**Institutional Own.**	**78.8% - very high confidence**
Key Competitors	Various industry players	**Market Share**	0% US / 0% global - competitive player
Moat	Market position, Technology, Brand	**Key Products**	Core products and services

7-DAY NEWS SENTIMENT ANALYSIS

Market Sentiment from Recent Financial News

METRIC	VALUE	ANALYSIS
Overall Score	**+3.5 / 10**	Slightly Bullish
Articles Analyzed	7	Last 7 days (top 5 shown per category)
Bullish Articles	4 (57%)	Positive sentiment
Bearish Articles	0 (0%)	Negative sentiment
Neutral Articles	3 (43%)	Mixed/Neutral tone

TOP BULLISH HEADLINES

1. **Dell Stock Rises as Wells Fargo Lifts Target to $545** (GuruFocus.com, Aug 14)

Wells Fargo expects Dell's supply chain and NVIDIA server exposure to support another powerful year of AI infrastructure growth....

Source: https://finance.yahoo.com/markets/stocks/articles/dell-stock-rises-wells-fargo-1

2. **Wells Fargo resets Microsoft stock price target for 2026** (TheStreet, Aug 13)

Microsoft spent most of this year being punished for spending too much. The stock fell more than 20%. Analysts cut targets. The narrative shifted from...

Source: https://www.thestreet.com/investing/stocks/wells-fargo-raises-microsoft-stock-pr

3. **Wells Fargo (WFC) Could Be 10% Undervalued After Preferred Dividend Declaration** (Simply Wall St., Aug 14)

Wells Fargo (WFC) has just declared quarterly cash dividends on six series of its preferred stock, giving income focused investors fresh detail on how...

Source: https://finance.yahoo.com/markets/stocks/articles/wells-fargo-wfc-could-10-22133

4. **Wells Fargo downgrades Roku to equal weight after strong second quarter** (Investing.com, Aug 14)

Investing.com -- Wells Fargo downgraded Roku to Equal Weight from Overweight on Friday, saying the streaming platform's strong second-quarter results ...

Source: https://finance.yahoo.com/markets/stocks/articles/wells-fargo-downgrades-roku-eq

SENTIMENT INTERPRETATION

The news sentiment is **moderately bullish**, showing generally positive coverage with some caution. Market perception appears favorable but not overwhelmingly positive. This neutral-to-positive sentiment suggests steady conditions without extreme optimism.

REFERENCE: APPENDIX A - Complete Technical Indicators

Comprehensive Technical Data for Quantitative Analysis

Indicator	Value	Interpretation
Current Price	$88.82	as of 2026-08-14
Volume	8.8M	avg 15.4M/day
EMA 20	$87.07	Short-term trend
EMA 50	$85.14	Medium-term trend
EMA 200	$82.28	Long-term trend
Relative Strength	**59.2**	Neutral range
MACD	**0.97**	Bullish
MACD Signal	**0.90**	Signal line
MACD Histogram	**0.07**	Bullish
Volatility (ATR 14)	$1.79	2.0% of price
Trend Strength (ADX)	**13.3**	Weak/No trend (<20)
+DI	**24.2**	Positive directional movement
-DI	**17.9**	Negative directional movement
Stochastic %K	**83.9**	Overbought
Stochastic %D	**78.1**	Neutral
Bollinger Upper	$89.63	Upper volatility band
Bollinger Middle	$86.85	Moving average
Bollinger Lower	$84.08	Lower volatility band
Band Position	85.5%	0% = lower band, 100% = upper
VWAP	$88.47	Volume-weighted average

REFERENCE: APPENDIX B - Complete Fundamental Metrics

Comprehensive Fundamental Data for Financial Analysis

Category	Metric	Value	Interpretation
Valuation	Market Cap	$268.6B	Total market value
Valuation	Enterprise Value	$268.1B	Total company value
Valuation	Forward P/E	**11.2x**	Price to forward earnings
Valuation	Trailing P/E	**12.9x**	Price to trailing earnings
Valuation	PEG Ratio	**1.65**	P/E relative to growth
Valuation	Price/Sales	**3.24x**	Market cap to revenue
Valuation	Price/Book	**1.67x**	Price to book value
Valuation	EV/Revenue	3.23x	Enterprise value to revenue
Valuation	EV/EBITDA	N/A	Enterprise value to EBITDA
Performance	Revenue (TTM)	$83.0B	Trailing 12-month revenue
Performance	Revenue Growth	**+9.5%**	Year-over-year growth
Performance	Earnings Growth	**+25.0%**	Earnings growth rate
Performance	EPS Growth (Next Yr)	**+14.8%**	Forward EPS growth estimate
Performance	Gross Profit	$83.0B	Revenue minus COGS
Performance	Operating Income	$19.2B	EBIT
Performance	Net Income	$21.6B	Bottom line profit
Performance	Free Cash Flow	$0.0B	Cash after capex
Performance	Operating Cash Flow	$19.2B	Cash from operations
Profitability	Gross Margin	N/A	Gross profit margin
Profitability	Operating Margin	**37.4%**	Operating efficiency
Profitability	Profit Margin	**27.2%**	Net margin
Profitability	ROE	**12.6%**	Return on equity
Profitability	ROA	**1.1%**	Return on assets
Profitability	ROIC	N/A	Return on invested capital
Balance Sheet	Total Assets	$0.0B	Total assets
Balance Sheet	Total Liabilities	$0.0B	Total liabilities
Balance Sheet	Total Debt	$478.5B	Total debt outstanding
Balance Sheet	Cash & Equivalents	$496.4B	Liquid assets
Balance Sheet	Book Value/Share	$53.19	Net worth per share
Balance Sheet	Current Ratio	**0.00**	Current assets/liabilities
Balance Sheet	Quick Ratio	0.00	Liquid assets/liabilities
Balance Sheet	Debt/Equity	**0.00**	Leverage ratio
Market	Beta	**0.92**	Market correlation
Market	52-Week High	$97.76	Annual high
Market	52-Week Low	$72.78	Annual low

Market	Avg Volume	15.4M	Average daily volume
Market	Shares Outstanding	3.0B	Total shares
Market	Float	3.0B	Tradeable shares
Market	Short Interest	0.0%	Shares sold short
Market	Institutional Own.	78.8%	Institution held
Analysts	Coverage Count	23	Number of analysts
Analysts	Average Rating	1.9	1=Strong Buy, 5=Sell
Analysts	Buy/Hold/Sell	16/8/0	Rating distribution
Analysts	Target Price	$100.02	Average price target
Analysts	Target High	$115.00	Highest target
Analysts	Target Low	$90.00	Lowest target
Other	Next Earnings	Oct 13, 2026	Earnings report date
Other	Dividend Yield	2.25%	Annual dividend rate
Other	Ex-Dividend Date	1786060800	Next ex-div date

REFERENCE: APPENDIX C - Complete Trade History

Detailed Backtesting Results and Trade Log

Entry	Exit	Type	Entry $	Exit $	Past P&L %	Past P&L $
2019-06-21	2019-11-29	GOLDEN_CROSS	$38.71	$45.91	+18.6%	$+949
2020-05-13	2021-09-10	CONFLUENCE	$19.58	$39.25	+100.4%	$+1612
2021-09-28	2022-02-10	CONFLUENCE	$40.65	$52.72	+29.7%	$+1206
2022-03-04	2022-03-07	CONFLUENCE	$43.56	$40.90	-6.1%	$-202
2022-04-14	2022-06-15	CONFLUENCE	$41.38	$34.26	-17.2%	$-612
2022-08-03	2022-09-28	GOLDEN_CROSS	$39.40	$36.88	-6.4%	$-284
2022-10-27	2022-12-13	GOLDEN_CROSS	$41.26	$38.77	-6.0%	$-266
2023-01-13	2023-03-13	CONFLUENCE	$40.22	$35.16	-12.6%	$-612
2023-11-15	2024-06-26	GOLDEN_CROSS	$40.19	$54.17	+34.8%	$+1901
2024-06-28	2024-08-06	CONFLUENCE	$56.43	$49.75	-11.8%	$-781
2024-09-26	2025-03-11	CONFLUENCE	$53.99	$65.10	+20.6%	$+878
2025-04-07	2025-06-04	CONFLUENCE	$60.16	$73.34	+21.9%	$+633
2025-09-19	2025-10-06	CONFLUENCE	$82.83	$78.97	-4.7%	$-336
2026-01-20	2026-02-20	CONFLUENCE	$85.26	$87.69	+2.9%	$+166
2026-06-12	OPEN	GOLDEN_CROSS	$83.25	OPEN	+6.7%	$+802

IMPORTANT DISCLAIMER

Next Earnings: Oct 13, 2026
Report Generated: August 15, 2026 at 11:16 AM