

JP Morgan Stock Analysis

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Business Model

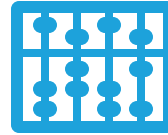
Leading global financial services firm with a diversified business model.



**Investment
Banking**



**Consumer &
Community
Banking**



**Asset
Management**



**Commercial
Banking**

Revenue Model

How does JP Morgan turn revenue?

JP Morgan Chase's annual revenue of
\$145.67B in 2024

Interest-Based Income



Fee-Based Income



Trading & Market
Operations



Products and Services

01

**Investment
Banking**

02

**Consumer
Banking**

03

**Asset & Wealth
Management**

04

**Commercial
Banking**

Future Growth



Expansion into emerging markets (Asia-Pacific, Latin America).



Digital platforms to reach new retail banking clients worldwide.



New Products and Services: Increased investment in fintech (blockchain, AI-based financial products).



Focus on sustainable finance and ESG investments.



Technology Innovation: AI and Machine Learning for better risk management and client services.



Development of digital assets and cryptocurrency infrastructure.

Key Risks



Market Competition



Regulatory Risks



Economic Conditions



Exposure to global economic downturns



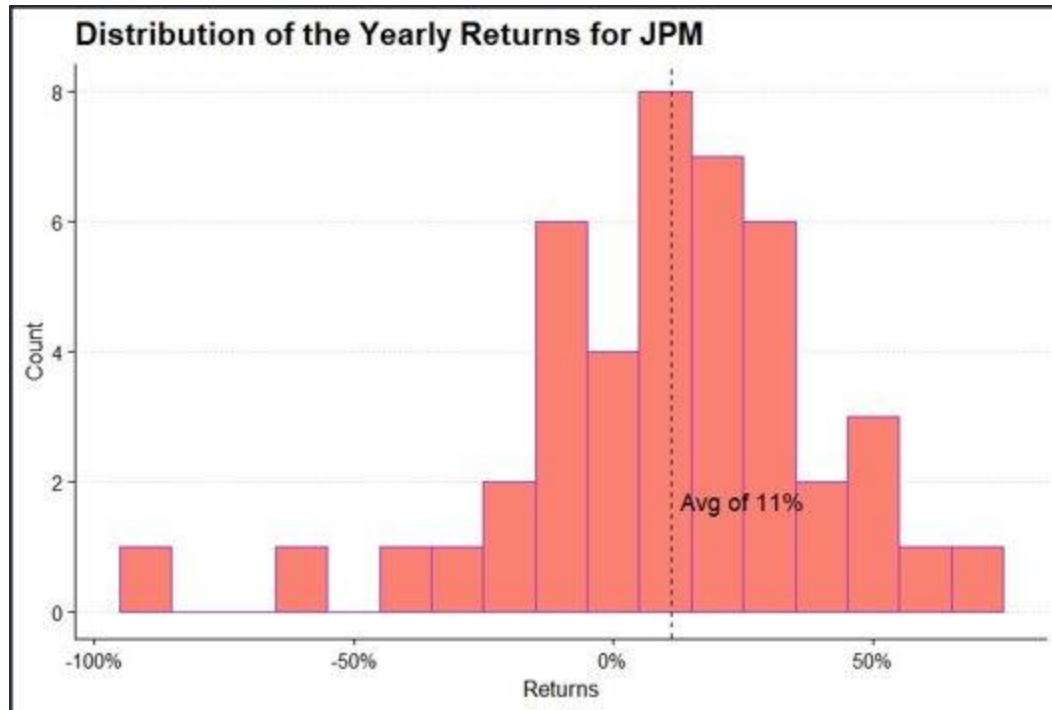
Impact of rising interest rates on loans



Technology & Cybersecurity Risks

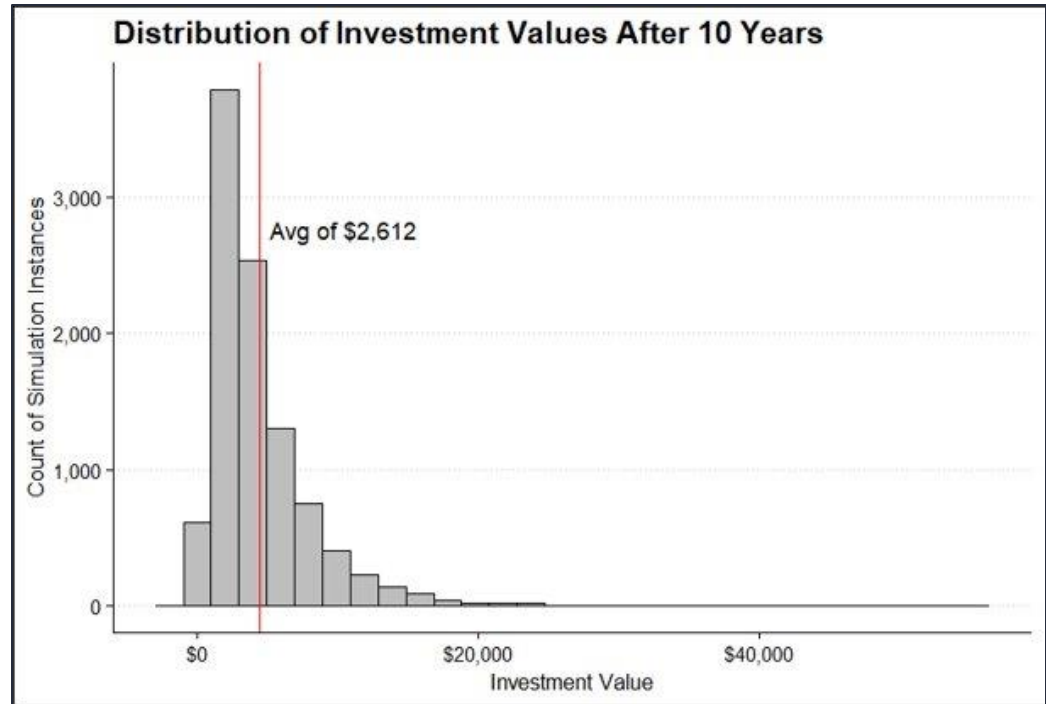
Yearly Returns

Distribution of JP Morgan's Returns



10 Year Simulation

Average return on investment into JP Morgan stock after 10 years



Yield Scenarios

- Worst Case: The stock significantly underperforms, resulting in a loss.
- Bear Case: Despite adverse conditions, the investment doesn't change much. After 10 years, we've invested \$2000.
- Base Case: The stock sees a 50% increase, indicating good growth over 10 years.
- Bull Case: In a strong market, the investment more than doubles, highlighting substantial upside potential.
- Best Case: Under ideal conditions, the investment grows over 25x

Investment Value Scenarios

After 10 years

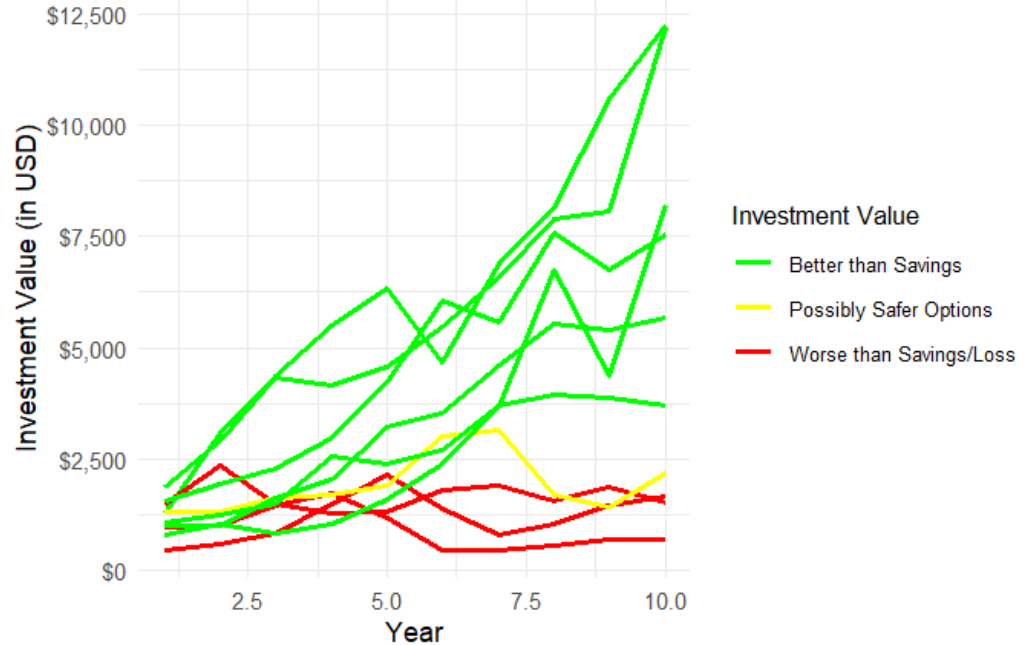
Scenario	Investment_Value
Worst Case	-\$190.04
Bear Case	\$2,002.84
Base Case	\$3,403.61
Bull Case	\$5,746.63
Best Case	\$52,964.64

Quartiles

Key Findings

- Average savings account APY is 0.46%. The best rates out there go up to 4.1% (some requiring minimum investments)
- At an APY of 0.46%, the value of the investment would be \$2068
- At an APY of 4.1%, the value of the investment would be \$2701
- Therefore, if JPM returns below \$2068, it's a waste.
- If it returns below \$2701, there could be safer options. If it returns above \$2701, which it does a good amount of the time, then it's a **good investment**

Investment Values Simulation Outcomes Over 10 Years



Thanks!

Are there any questions?

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