

Wells Fargo & Company (WFC) is a diversified financial services company. It is comprised of various lines of products, solutions, and services. The company has been in existence since 1852 and has always been a dominating presence in the financial services arena.

Wells Fargo is considered a large financial institution but more clearly classified as a money center bank. As of May 4, 2005, the stock price closed at \$60.67. Over the past year the stock price increased over 5% and shows signs of continuous growth. In addition the EPS and P/E ratios are above industry average, which is also a positive indicator of future growth. As far as shareholders are concerned, Wells Fargo values them which can be seen through their growing and reliable dividend structure. Lastly, Wells Fargo is the only U.S. bank with a Moody's Aaa rating. Thus, we agree with analysts that Wells Fargo & Co. should be considered a buy.

With 145,000 employees overall, Wells Fargo continues to grow, not only in team members, but in the scope of their business. Wells Fargo has acquired several small branch banks over the years across the United States. They also have strategic relationships with local banks with international presence in order to facilitate the transfer of funds from the United States to countries such as the Philippines and India. They are listed as one of Business Week's top 10 corporate donors having donated money to causes such as the tsunami disaster relief.

In conclusion, Wells Fargo looks to continue its consistent and stable growth trends through mergers and acquisitions relative to their core competencies. They also look to continue infiltrating new markets and technologies which is proven by their state-of-the-art online banking. All in all Wells Fargo is an excellent investment opportunity.