



Wells Fargo Today



Higher education is one of the most powerful tools for achieving income mobility. In 2016, Wells Fargo donated \$80.1 million to education programs and schools around the United States.

The Bay Area Gardeners Scholarship Foundation is a perfect example. Founded by Catalino Tapia (center), the nonprofit provides \$2,000 renewable scholarships to students in the counties of San Francisco, San Mateo, and Santa Clara, California, who have financial need, give back to their communities, and have performed well academically.

Learn more about how Wells Fargo is creating solutions that help strengthen the communities in which we operate: <https://www.wellsfargo.com/about/corporate-responsibility/community-giving/>.



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Investment and Insurance Products:		
NOT FDIC-Insured	NO Bank Guarantee	MAY Lose Value

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

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Together we'll go far



We're strong for our customers and communities

Wells Fargo & Company (NYSE: WFC) is a diversified, community-based financial services company with \$1.9 trillion in assets. Founded in 1852, Wells Fargo provides banking, insurance, investments, mortgage, and consumer and commercial financial services through more than 8,400 locations, 13,000 ATMs, online (wellsfargo.com), and mobile devices.

We're headquartered in San Francisco, but we're decentralized so every local Wells Fargo location is a headquarters for satisfying our customers' financial needs and helping them succeed financially. We do business with 70 million customers and one in three U.S. households. Wells Fargo has approximately 268,000 team members in 42 countries and territories across our more than 90 businesses.

Wells Fargo & Company was ranked No. 25 on Fortune's 2017 rankings of America's largest corporations. News, insights, and perspectives from Wells Fargo are available at Wells Fargo Stories <https://stories.wf.com>.

Our vision: "We want to satisfy our customers' financial needs and help them succeed financially."

Company

3rd
Total Deposits (2017) FDIC data

3rd
Total Assets (2016) SNL Financial

5th
Biggest Public Company in the World* (2017) *Forbes*

25th
Biggest Company by Revenue in the U.S. (2017) *Fortune*

Distinguished Provider for USD Global Transaction Services five years in a row (2013-2017) FImetrix Global Stats

#1 in Overall Institutional Satisfaction among Global Financial Institutions (2016) FImetrix Global Stats

Brand

Most Valuable Banking Brand in North America and Retail Banking (2017) Brand Finance®

Third-Most Valuable Financial Services Brand in World (2017) *Forbes*

*Based on sales, profits, assets, and market value.

Innovation leadership

Monarch Innovation Awards, Most Innovative Feature: Wells Fargo's CEO Mobile® biometrics authentication (2016) Barlow Research Associates

#1 in Overall Mobile Performance, Functionality, Ease of Use, Quality & Availability, and Best App & Mobile Web Experience (3Q17) Keynote Competitive Research

Best Digital Bank in North America (World's Best Corporate/Institutional Digital Banks Global, 2016) *Global Finance* magazine

Leader in fraud prevention, detection and resolution (3Q17) Javelin Strategy Account Safety in Banking

BAI Global Banking Innovation Awards, Product and Service Innovation: Wells Fargo's CEO Mobile® biometrics authentication (2016) Bank Administration Institute

Mobile Banking scorecard leader in account opening, financial fitness, money movement and security empowerment (2017) Javelin Strategy Mobile Banking Scorecard

#1 in the industry for mobile prowess in transfers, wallets, and security, providing customers the ability to temporarily disable new cards and use a smartphone in place of a card at an ATM (2017) Business Insider's Mobile Banking Competitive Edge Study

Diversity

Top Company For LGBT (2017) *DiversityInc*

9th Top Company For Diversity (2017) *DiversityInc*

19th Best Company For Latinas (2017) *LATINA Style*

Best Board Diversity Initiative in NYSE Governance Services (2016)

13th of Top 15 Companies For Veterans (2017) *DiversityInc*

Perfect Score – 100 Corporate Equality Index (2018, 15th year) Human Rights Campaign

Perfect Score – 100 Disability Equality Index (DEI) Best Places to Work (2017, 2nd year)

Top Military Employer and Top Military Spouse Friendly Employer (2016) Victory Media

Corporate social responsibility

#1 Largest workplace employee giving campaign in the U.S. for eighth consecutive year, based on 2016 donations (2017) United Way Worldwide

#3 Most Generous Cash Donor (U.S.) (2016) *The Chronicle of Philanthropy*

Points of Light Civic 50 Most "Community-Minded" Companies in the U.S. (2016)

A- Climate performance and Disclosure (2016) CDP Leadership Score

We're an industry leader

In supporting homeowners and consumers

#1
Retail mortgage lender
(2Q17) *Inside Mortgage Finance*

#1
Home loan originator to minority borrowers, and in low- to moderate-income neighborhoods (2016) HMDA data

#1
Home loan servicer (2Q17)
Inside Mortgage Finance

#1
Debit card issuer by purchase and transaction volume
*Nilson Report**

#1
Provider of private student loans among banks (2016) Company and competitor reports

#2
Used auto lender (AutoCount, September 2016 - August 2017)

#2
Provider of student loans overall (2016) Company and competitor reports

#3
Overall auto lender, excluding leases (AutoCount, September 2016 - August 2017)

Key facts

as of 9/30/2017

\$1.9 trillion

Assets

Approximately 268,000

Team members

70 million

Customers

8,400*

Locations

13,000

ATMs

\$272 billion

Market value of stock

*Includes domestic and global locations.

*April 2017, total 2016 debit and prepaid transaction volume for consumer and small business

In helping small businesses

#1
Small business lender (U.S. in dollars, loans under \$1 million 2015) Community Reinvestment Act government data

#1
SBA 7(a) lender in dollars and units (2017) Small Business Administration federal fiscal year-end data

#1
In overall performance and best in quality and availability and ease of use for providing a positive small business banking experience through digital channels (2017) Keynote Competitive Research

In middle market banking

#1
Total middle market banking share in the U.S. and the most primary banking relationships with middle market companies with \$25 million to \$500 million in annual sales (4Q14 to 3Q16) Barlow Research Middle Market Rolling 8 Quarter Data

Primary bank in the U.S. for middle market**

**Barlow Research Middle Market Rolling 8 Quarter Data 1Q15 - 4Q16, showing Wells Fargo's competitive market performance with companies \$25MM-\$500MM in sales.

In wealth and investment management

#2 in U.S.
Annuity sales (2016)
Transamerica Roundtable Survey

#3 in U.S.
Full-service retail brokerage provider (2Q17) Company and competitor reports

#5 in U.S.
Wealth management provider (2017) *Barron's*

#7 in U.S.
IRA provider (2Q17)
Cerulli Associates

#7 in U.S.
Institutional retirement plan recordkeeper, based on assets (2Q17) *PLANSPONSOR Magazine*

In treasury management

Best Bank for Payments and Collections in North America (2016) *Global Finance* magazine

In commercial and residential real estate

#1
Freddie Mac CMBS bookrunner (2016) Commercial Mortgage Alert

#1
In total commercial real estate originations in the U.S. (2016) MBA Commercial/Multifamily Mortgage Origination Rankings

#1
Master servicer of commercial real estate loans in the U.S. (2016) MBA Commercial/Multifamily Servicer Rankings

#1
Affordable housing lender (2016) MBA Commercial/Multifamily Origination Rankings

We have a broad range of expertise

#1

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|---|--|---|---|
| <ul style="list-style-type: none"> • High grade trading (2016) MarketAxess • Oil & Gas loan syndications (1H17) Thomson Reuters LPC • Equity Research (2017) Thomson Reuters StarMine Analyst Awards | <ul style="list-style-type: none"> • Largest Financial Institution Originator of Automated Clearing House Payments (2016) NACHA-The Electronic Payments Association • Bloomberg and Tradeweb Direct (for total municipal bond par traded and trade count) (3Q17)¹ | <ul style="list-style-type: none"> • Asset-based left lead arranger (2016) Thomson Reuters LPC • Agricultural production lender across commercial banks (1Q17) FDIC • Preferred stock underwriter (2016) Bloomberg | <ul style="list-style-type: none"> • Overall property sale broker (2016) Real Estate Alert • Middle market loan syndications (1H17) Thomson Reuters LPC |
|---|--|---|---|

¹Ranking represents combined totals for Wells Fargo Bank, N.A. Municipal Products Group and Wells Fargo Securities, LLC.

#2

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| <ul style="list-style-type: none"> • Real estate loan syndications (1H2017) Thomson Reuters LPC • Financial Institution Receiver of Automated Clearing House Payments (2016) NACHA-The Electronic Payments Association | <ul style="list-style-type: none"> • Wells Fargo agency trading (2016) Bloomberg • Trustee for GNMA Multiclass REMIC Program (3Q16) Government National Mortgage Association | <ul style="list-style-type: none"> • Trustee for convertible debt (1H16) Thomson Reuters LPC • #2 provider of VRDN/CP credit and/or liquidity support for 3Q17 (Moody's report, 11/28/17) |
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Additional recognition

- | | | |
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| <ul style="list-style-type: none"> • Wells Fargo received 16 As out of 22 grades total (2016) Phoenix-Hecht Middle Market Quality Index • Global top 10 in investment banking revenue (2016) Dealogic IB Strategy Review • Wells Fargo received the most A+ grades of any bank (2016) Phoenix-Hecht Large Corporate Quality Index | <ul style="list-style-type: none"> • #4 ranked senior manager of competitive municipal bonds, 9.5% market share (Thomson Reuters 1/1/2017 through 9/29/2017)¹ • #4 ranked remarketing agent of variable rate demand bonds by par amount and number of issues (Thomson Reuters Municipal Market Data, as of 10/01/17)¹ | <ul style="list-style-type: none"> • #7 ranked senior manager of negotiated and competitive municipal bonds combined, 5.3% market share (Thomson Reuters 1/1/2017 through 9/29/2017)¹ |
|--|---|---|

¹Ranking represents combined totals for Wells Fargo Bank, N.A. Municipal Products Group and Wells Fargo Securities, LLC.

International recognition

- Best Trade Finance Bank in the U.S. (2014-2016) *Global Finance* magazine
- Best International Trade Finance Bank in Asia Pacific (2016) *Global Finance* magazine
- #1 USD commercial payments satisfaction in Latin America, Asia Pacific, and MENA (2016) FImetrix Global Stats



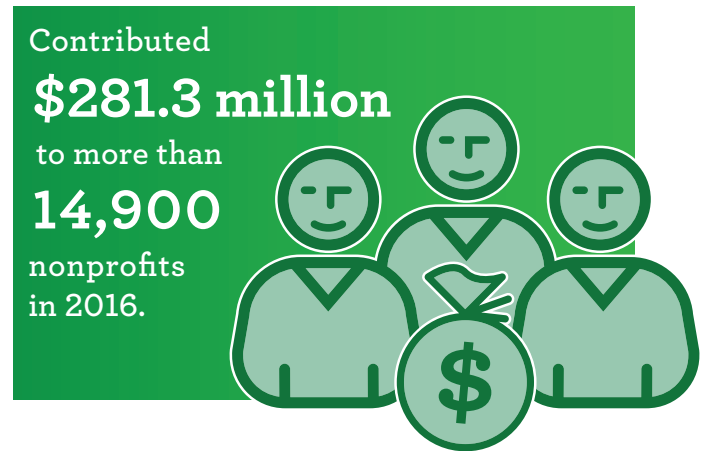
George Baskerville, a project manager for Wells Fargo Advisors, has spent hundreds of Saturdays over the last 10 years volunteering with [The Miracle® League of Richmond](#).

Baskerville's passion for The Miracle League — no secret around his office — has inspired others to get involved, including Wells Fargo. In 2016, Wells Fargo recognized Baskerville's dedication with a [Volunteer Service Award](#) and a \$10,000 grant to The Miracle League of Richmond. The funds helped pay for adaptive restroom facilities adjacent to the field.

We work to make our communities better

At Wells Fargo, we work to make every community in which we live and do business better – through our products and services, culture and business practices, and philanthropy. Please visit <https://www.wellsfargo.com/about/corporate-responsibility/> to learn more about our 2020 commitment which focuses on three strategic priorities: fostering a diverse and inclusive culture that drives innovation, creating economic opportunities in underserved communities, and doing our part to reduce the impacts of climate change.

2016 Corporate Social Responsibility performance highlights



Diversity and social inclusion

- **42%** of U.S. workforce is ethnically/racially diverse
- **56%** of global workforce are women
- **8,500** self-identified veterans
- **\$75 million** in grants and home donations to support military veterans since 2012
- **\$1.1 billion** spent with diverse suppliers, or 11.9% of our controllable procurement budget
- **1.73 million** hours volunteered by team members
- **13%** increase in volunteer group participation over 2015 with 79,800 team members participating in Volunteer Chapters, Green Teams, and Team Member Networks
- **\$98.87 million** in team member campaign pledges and donations to charitable organizations and schools
- **\$36.4 million** donated to advance diversity and social inclusion, the development of women and other diverse leaders, and other critical social needs

Economic empowerment

- **\$38 million** in grants and loans distributed to 30 Community Development Financial Institutions to support diverse small businesses
- **206,300** people reached through *Hands on Banking*® financial education workshops
- **4.1+ million** customers helped to manage their credit scores and overall financial health with free credit score program
- **12,900** low-income homeowners created through \$327 million in down payment assistance from Wells Fargo NeighborhoodLIFT® and other retired LIFT programs since 2012.
- **\$49 billion** in mortgages provided to minority and low- to moderate-income households
- **525** Habitat for Humanity homes built and improved for low-income homeowners, seniors, and veterans, for a total of 2,700 since 2010
- **\$87.9 million** donated to support financial education, sustainable housing, small businesses, and other critical economic needs.

Environmental sustainability

- **\$17.6+ billion** in financing for renewable energy, clean technology, and other sustainable businesses
- **36%** reduction in absolute greenhouse gas emissions since 2008
- **52%** increase in water efficiency since 2008
- **31%** increase in energy efficiency since 2008
- **21%** of total square footage in leased and owned buildings is LEED®-certified
- **58,600 hours** volunteered in environmental projects
- **\$15.6 million** donated to support nonprofits, universities, and community organizations focused on environmental sustainability, clean technology, environmental education, and strengthening community resiliency

All data is for January 1, 2016 - December 31, 2016, unless otherwise noted.