



# WELLS FARGO

## Wells Fargo Sustainability Accounting Standards Board Index

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## Wells Fargo Sustainability Accounting Standards Board (SASB) indicators

The [Wells Fargo ESG Report \(PDF\)](#) and [Wells Fargo ESG Goals and Performance Data \(PDF\)](#) were developed in alignment with applicable Sustainability Accounting Standards Board (SASB) indicators.

Wells Fargo's SASB response is related to the Financials sector. We report on topics for the following industry categories: Asset Management and Custody Activities, Consumer Finance, Mortgage Finance, Investment Banking and Brokerage, and Commercial Banks.

Disclosure topic code	Accounting metric	Response/Disclosure location
<b>General disclosures</b>		
<b>Business Ethics</b>		
FN-CB-510a.1 FN-IB-510a.1 FN-AC-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Information on the company's legal proceedings can be found in the <a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Note 15: Legal Actions, page 186
FN-AC-510a.2 FN-CB-510a.2 FN-IB-510a.2	Description of whistleblower policies and procedures	<a href="#">Wells Fargo ESG Report (PDF)</a> , Code of Ethics and Business Conduct, pages 21-24 <a href="#">Wells Fargo Code of Ethics and Business Conduct (PDF)</a>
<b>Professional Integrity</b>		
FN-IB-510b.2	Number of mediation and arbitration cases associated with professional integrity, including duty of care, by party	Information on the company's legal proceedings can be found in the <a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Note 15: Legal Actions, page 186
FN-IB-510b.3	Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care	Information on the company's legal proceedings can be found in the <a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Note 15: Legal Actions, page 186
FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	<a href="#">Wells Fargo ESG Report (PDF)</a> , Corporate governance and ethics, pages 15-30 <a href="#">Wells Fargo Code of Ethics and Business Conduct (PDF)</a> <a href="#">Wells Fargo 2021 Proxy Statement (PDF)</a> , Human capital management, pages 50-62
<b>Customer Privacy</b>		
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	Wells Fargo does not publicly disclose this information. For additional information regarding customer privacy and data security, please refer to the <a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Risk Management, page 60, and the <a href="#">Wells Fargo ESG Report (PDF)</a> , Protecting customer and employee privacy, page 47
FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	Information on the company's legal proceedings can be found in the <a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Note 15: Legal Actions, page 186; Risk Factors, pages 111-113

Disclosure topic code	Accounting metric	Response/Disclosure location
<b>Data Security</b>		
FN-CF-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Wells Fargo does not publicly disclose this information. For additional information regarding customer privacy and data security, please refer to the <a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Risk Management, page 60
FN-CB-230a.2 FN-CF-230a.3	Description of approach to identifying and addressing data security risks	<a href="#">Wells Fargo ESG Report (PDF)</a> , Information and cybersecurity, page 45; Protecting customer and employee privacy, page 47 <a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Risk Management, page 60; Risk Factors, pages 111-113
<b>Discriminatory Lending</b>		
FN-MF-270b.2	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	Wells Fargo does not publicly disclose incidents of discrimination and corrective actions taken.
FN-MF-270b.3	Description of policies and procedures for ensuring nondiscriminatory mortgage origination	<a href="#">Wells Fargo responsible lending</a>
<b>Employee Diversity &amp; Inclusion</b>		
FN-AC-330a.1 FN-IB-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	<a href="#">Wells Fargo ESG Goals and Performance Data (PDF)</a> , Investing in our employees, pages 11-22
<b>Employee Incentives &amp; Risk Taking</b>		
FN-IB-550b.3	Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Note 17: Fair Values of Assets and Liabilities, pages 201-210
<b>Environmental Risk to Mortgaged Properties</b>		
FN-MF-450a.1	(1) Number and (2) value of mortgage loans in 100-year flood zones	<a href="#">Wells Fargo ESG Goals and Performance Data (PDF)</a> , Understanding environmental and social impacts, Accounts in 100-year flood zones, page 29
FN-MF-450a.3	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	<a href="#">Wells Fargo 2020 TCFD Report (PDF)</a> , Risk management, pages 23-27

Disclosure topic code	Accounting metric	Response/Disclosure location
<b>Financial Inclusion &amp; Capacity Building</b>		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	<a href="#">Wells Fargo ESG Goals and Performance Data (PDF)</a> , Delivering value to our customers, Supporting business and community development, page 10
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	
<b>Incorporation of Environmental, Social, and Governance Factors in Credit Analysis</b>		
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	<a href="#">Wells Fargo 2020 TCFD Report (PDF)</a> , Wells Fargo financed emissions concentrations, pages 18-20 Additional information regarding Wells Fargo's commercial and industrial loans and lease financing by industry may be found in our <a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Table 16, page 66
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	<a href="#">Wells Fargo 2020 TCFD Report (PDF)</a> , Transparency and disclosure, pages 18-20 <a href="#">Wells Fargo ESG Report (PDF)</a> , Environmental and social risk management, pages 76-79
<b>Incorporation of Environmental, Social, and Governance Factors in Investment Banking &amp; Brokerage Activities</b>		
FN-IB-410a.2	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	<a href="#">Wells Fargo 2020 TCFD Report (PDF)</a> , Wells Fargo financed emissions concentrations, page 19 <a href="#">Wells Fargo ESG Goals and Performance Data (PDF)</a> , Understanding environmental and social impacts, Environmental and social risk management (ESRM), page 28, Advancing environmental sustainability, Sustainable finance commitment, page 30
FN-IB-410a.3	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment banking and brokerage activities	<a href="#">Wells Fargo ESG Report (PDF)</a> , Integration of ESG criteria in Wealth and Investment Management, pages 35-38; Environmental and social risk management, pages 76-79 <a href="#">Wells Fargo Asset Management 2020 Stewardship Report</a>

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### Incorporation of Environmental, Social, and Governance Factors in Investment Management & Advisory

FN-AC-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	<a href="#">Wells Fargo ESG Report (PDF)</a> , Integration of ESG criteria in Wealth and Investment Management, pages 35-38; Environmental and social risk management, pages 76-79  <a href="#">Wells Fargo Asset Management 2020 Stewardship Report</a>
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FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	<a href="#">Wells Fargo 2021 Proxy Statement (PDF)</a> , Our Investor Engagement Program, pages 9-11; Shareholder Proposals, page 109
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### Lending Practices

FN-MF-270a.3	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	Information on the company's legal proceedings can be found in the <a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Note 15: Legal Actions, page 186
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### Selling Practices

FN-CF-270a.4	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or non-monetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	Wells Fargo does not publicly disclose this information. However, this information is disclosed publicly on the <a href="#">Consumer Financial Protection Bureau website</a> *
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FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	Information on the company's legal proceedings can be found in the <a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Note 15: Legal Actions, page 186
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<b>Systemic Risk Management</b>		
FN-CB-550a.1 FN-IB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	<p>Wells Fargo &amp; Co. (the “Company”) has been identified as a global systemically important bank (“G-SIB”) under the Board of Governors of the Federal Reserve System’s (“Federal Reserve”) rules establishing a risk-based capital surcharge for G-SIBs. The Company must annually determine its G-SIB capital surcharge using the higher of the two surcharges calculated under two methodologies. The first method (Method 1) aligns with the methodology developed by the Financial Stability Board and the Basel Committee on Banking Supervision and takes into consideration a banking organization’s size, interconnectedness, cross-jurisdictional activity, substitutability, and complexity. The second method (Method 2) replaces the substitutability component under Method 1 with a measure of short-term wholesale funding and generally results in higher surcharges than Method 1. Based on its most recent annual calculation, the Company’s G-SIB capital surcharge is 2.0%.</p> <p><a href="#">Wells Fargo 2020 Annual Report (PDF)</a>, Capital Management, pages 88-94; Note 28: Regulatory Capital Requirements and Other Restrictions, page 235.</p> <p>We periodically report the data underlying our surcharge calculations to the Federal Reserve on the Banking Organization Systemic Risk Report (Form FR Y-15), available at <a href="#">Federal Financial Institutions Examination Council National Information Center*</a>.</p>
FN-CB-550a.2 FN-IB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Capital Management, pages 88-94; Note 28, Regulatory Capital Requirements and Other Restrictions, page 235
FN-AC-550a.1	Percentage of open-end fund assets under management by category of liquidity classification	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Wells Fargo Asset Management Assets Under Management, page 55
FN-AC-550a.2	Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Risk management, pages 85-87
FN-AC-550a.3	Total exposure to securities financing transactions	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Note 14: Pledged Assets and Collateral, page 183. Additional information may be found in our 2020 Form 10-K regarding our exposures to securities and financing transactions.
FN-AC-550a.4	Net exposure to written credit derivatives	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Note 16: Derivatives, pages 190-200. Additional information may be found in our 2020 Form 10-K regarding our exposures to securities and financing transactions.

Disclosure topic code	Accounting metric	Response/Disclosure location
<b>Transparent Information &amp; Fair Advice for Customers</b>		
FN-AC-270a.2	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product-related information to new and returning customers	Information on the company's legal proceedings can be found in the <a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Note 15: Legal Actions, page 186
FN-AC-270a.3	Description of approach to informing customers about products and services	<a href="#">Wells Fargo ESG Report (PDF)</a> , Expanding financial inclusion, pages 38-44; Responsible marketing supports informed decisions, page 45 <a href="#">Wells Fargo Code of Ethics and Business Conduct (PDF)</a>
<b>Activity Metrics</b>		
FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Consumer banking and lending - income statement and selected metrics, page 46
FN-MF-000.B	(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Note 9: Mortgage Banking Activities, pages 174-175
FN-IB-000.A	(1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , WIM advisory assets, page 54; Note 8: Securitizations and Variable Interest Entities, pages 169-173
FN-IB-000.C	(1) Number and (2) value of market making transactions in (a) fixed income, (b) equity, (c) currency, (d) derivatives, and (e) commodity products	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Corporate and Investment Banking - income statement and selected metrics, page 51
FN-AC-000.A	(1) Total registered and (2) total unregistered assets under management (AUM)	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , WFAM assets under management, page 55
FN-AC-000.B	Total assets under custody and supervision	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Corporate and Investment Banking - balance sheet, page 52
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	<a href="#">Wells Fargo 2020 Annual Report (PDF)</a> , Consumer banking and lending - Balance sheet, page 48; Corporate and Investment Banking - Commercial banking balance sheet, page 50; balance sheet, page 52; table 14, page 63