



Wells Fargo Today



U.S. Army veteran Bobby Henline received a mortgage-free home in Sanford, N.C., thanks to financial support and volunteer efforts from Wells Fargo and the Military Warriors Support Foundation. Henline, who served from 1989 to 1992 and again from 2001 to 2011, suffered injuries in 2007 when a roadside bomb hit his vehicle in Iraq. His service dog is Daisy.

For more information on how Wells Fargo supports the Military Warriors Support Foundation, visit stories.wf.com.



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

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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. Wells Fargo's vision is to satisfy our customers' financial needs and help them succeed financially. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, investment and mortgage products and services, as well as consumer and commercial finance, through 7,950 locations, 13,000 ATMs, the internet (wellsfargo.com) and mobile banking, and has offices in 37 countries and territories to support customers who conduct business in the global economy. With approximately 262,000 team members, Wells Fargo serves one in three households in the United States. Wells Fargo & Company was ranked No. 26 on Fortune's 2018 rankings of America's largest corporations. News, insights and perspectives from Wells Fargo are also available at [Wells Fargo Stories](#).

Company

#1 in Overall Institutional Satisfaction among Global Financial Institutions (2017)
FImetrix Global Stats

3rd
Total Deposits (2017) FDIC data

4th
Total Assets (2018) SNL Financial

7th
Biggest Public Company in the World* (2018) *Forbes*

7th
Most Profitable Company in the U.S. (2018) *Fortune*

20th
Biggest employer in the U.S. (2018) *Fortune*

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

Brand

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

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

Innovation leadership

#1 in Overall Mobile Performance, Functionality, and Quality & Availability
(March 2018) Dynatrace

Overall Most Innovative for Wells Fargo Gateway
(March 2018) Barlow Research
Monarch Innovation Awards

#1 in Overall Performance for a Positive Small Business Banking Experience through Digital Channels (July 2018) Dynatrace

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

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

Diversity

Top Company
For LGBT (2018) *DiversityInc*

14th Top Company
For Diversity (2018)
DiversityInc

19th Best Company
For Latinas (2018)
LATINA Style

Top 50
Best companies for Diversity (2018) *Black Enterprise* magazine

Leading Disability Employer
(2018) National Organization on Disability

16th Top Company
For Veterans (2018)
DiversityInc

18th Top Company
For Diversity Councils (2018)
DiversityInc

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

Perfect Score – 100
Disability Equality Index (DEI) Best Places to Work (2018, 3rd year)

Top Military Employer and Top Military Spouse Friendly Employer (2018) *Victory Media*

Corporate social responsibility

#1
Largest workplace employee giving campaign in the U.S. for ninth consecutive year, based on 2017 donations (2018) United Way Worldwide

#2
Most Generous Cash Donor (U.S.) (2017) *The Chronicle of Philanthropy*

Top 50
Most community-minded companies (2018) Points of Light

We're an industry leader

In supporting homeowners and consumers

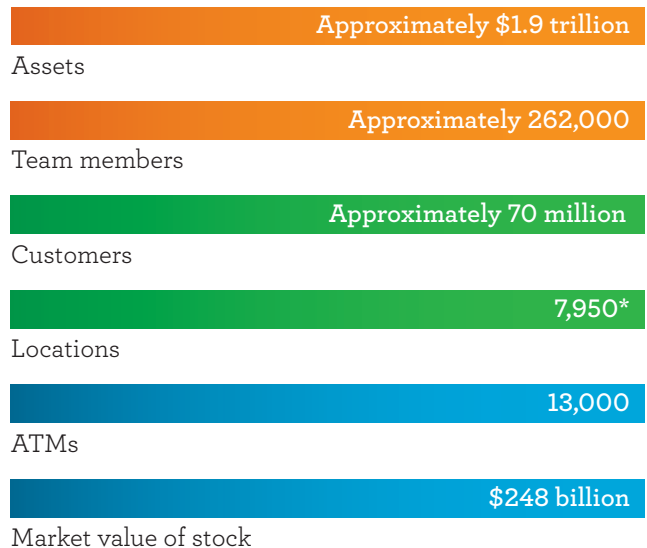
<p>#1 Home loan originator to minority borrowers (2017) HMDA data</p> <p>#1 Home loan servicer (2Q18) <i>Inside Mortgage Finance</i></p> <p>#1 Debit card issuer by purchase and transaction volume <i>Nilson Report*</i></p> <p>#1 Provider of private student loans among banks (2018) Company and competitor reports</p> <p>#1 Retail deposits (2018) FDIC data**</p>	<p>#2 Retail mortgage lender (2Q18) <i>Inside Mortgage Finance</i></p> <p>#2 Provider of student loans overall (2018) Company and competitor reports</p> <p>#3 Used auto lender (August 2018) AutoCount</p> <p>#5 Overall auto lender, excluding leases (August 2018) AutoCount</p>
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*April 2018, total 2017 debit and prepaid transaction volume for consumer and small business

**FDIC data, SNL Financial, as of June 2018. Retail deposit data is pro forma for acquisitions and caps deposits at \$1 billion in a single banking branch and excludes credit union deposits.

Key facts

as of 9/30/2018



*Includes domestic and global locations.

In helping small businesses In middle market banking

<p>#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</p>	<p>#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 1Q18) Barlow Research Middle Market Rolling 8 Quarter Data</p>
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In wealth and investment management

<p>#2 U.S. annuity sales (2017) Transamerica Roundtable Survey</p> <p>#3 U.S. full-service retail brokerage provider (2Q18) Company and competitor reports</p>	<p>#4 U.S. wealth management provider (2018) <i>Barron's</i></p> <p>#7 U.S. IRA provider (2Q18) Cerulli Associates</p>
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In treasury management

<p>#10 U.S. Institutional retirement plan recordkeeper, based on assets (2018) <i>PlanSponsor</i> magazine</p>	<p>Best Bank for Payments and Collections in North America (2018) <i>Global Finance</i></p>
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In commercial real estate

<p>#1 Freddie Mac CMBS bookrunner (2017) Commercial Mortgage Alert</p>	<p>#1 Commercial real estate lender in the U.S. (2017) MBA Commercial / Multifamily Annual Origination Rankings</p>	<p>#1 Primary and master servicer of commercial real estate loans by volume in the U.S. (2017) MBA Commercial / Multifamily Mortgage Servicer Rankings</p>	<p>#1 Affordable housing lender (2017) MBA Commercial / Multifamily Origination Rankings</p>
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We have a broad range of expertise

#1

- High grade trading (2017) MarketAxess
- Equity Research (2017) Thomson Reuters StarMine Analyst Awards
- Bloomberg and Tradeweb Direct (3Q18) (for total municipal bond par traded and trade count)¹
- Agricultural production lender across commercial banks (1Q17) FDIC
- Asset-Based Lending Bookrunner (3Q18) Thomson Reuters LPC

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

#2

- Real estate and REIT loan syndications (2017) Thomson Reuters LPC
- Utilities loan syndications (2017) Thomson Reuters LPC

Additional recognition

- U.S. top 10 in investment banking revenue (2017) Dealogic Quarterly Markets Review
- Wells Fargo won Excellence in Large Corporate Trade Finance in Quality of Advice, Accuracy of Operations, Digital Platform from Greenwich Associates (2017)
- Excellence in Large Corporate Trade Finance in Quality of Advice, Accuracy of Operations, Digital Platform (2017) Greenwich Associate
- #4** Credit and liquidity provider in the municipal market (June 2018) Bloomberg
- #4** Remarketing agent of variable rate demand bonds by par amount and number of issues (10/01/2018) Thomson Reuters Municipal Market Data²
- #6** Senior manager of competitive municipal bonds, 4.8% market share (01/01/2018 through 09/30/2018) Thomson Reuters LPC²
- #7** Senior manager of competitive municipal bonds, 4.5% market share (01/01/2018 through 09/30/2018) Thomson Reuters LPC²

²Ranking represents combined totals for Wells Fargo Bank, N.A. Municipal Products Group and Wells Fargo Securities, LLC.



Michael Wakefield and his partner, Bill Trento, drive a semitrailer throughout the Pacific Northwest to make appearances with the Wells Fargo stagecoach and horses.

[Learn more about what Wakefield calls “the pinnacle of my career.”](#)

Performance Highlights

We are committed to delivering value to our shareholders and becoming a leader in corporate citizenship by advancing diversity and social inclusion, creating economic opportunity, and promoting environmental responsibility. Read more about our priorities, goals, and progress at wellsfargo.com/about/corporate-responsibility.

Investing in team members



Raised minimum wage to **\$15 per hour** (effective March 2018) and added **four new paid holidays** for U.S. team members.



Supporting communities

Invested **\$286.5 million** and volunteered **2+ million** hours in nonprofits in 2017. Created **15,800+ homeowners** in 57 communities through LIFT programs since 2012.

Advancing diversity and social inclusion



Awarded **\$4.6 million through diverse scholarship programs**, increasing access to education and employment opportunities. Hired **1,400 military veterans**.



Accelerating clean technology

Donated **\$6 million to advance clean tech and innovation**. Financed more than **\$12 billion in renewable energy** and other sustainable businesses.

Empowering diverse businesses



Provided **\$55 million** in grants and capital to grow diverse small businesses since 2015. Spent more than **\$1 billion with diverse suppliers**.



Reducing our operational impact

Met **100% of our electricity needs with renewable energy**. Achieved LEED® certification for **25%** of total square footage in buildings.*

Data for January 1, 2017-December 31, 2017, unless otherwise noted.

*As part of a five-year initiative beginning in 2015.