Wells Fargo held its first Dedicated Day of Service in September. The event was a historic, global opportunity where more than 22,450 team members volunteered 93,000 hours at 908 events to make a collective impact on nonprofits in their communities. In Reading, Pennsylvania, Wells Fargo Bank team members Tajae Reese (Teller), Florine Dodd (Personal Banker), Kellesha Burton (Service Manager), and Chris Szabo* (Premier Banker) were among 143 team members who volunteered to spruce up 16th and Haak Elementary School.

To learn more about Wells Fargo’s commitment to the communities in which it operates, visit Wells Fargo Stories and search “Day of Service.”

*This associate is an employee of Wells Fargo Bank, N.A. and a registered representative of Wells Fargo Clearing Services, LLC.
Wells Fargo Overview

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 7,500 locations, more than 13,000 ATMs, the internet (wellsfargo.com), and mobile banking, and has offices in 32 countries and territories to support customers who conduct business in the global economy. With approximately 261,000 team members, Wells Fargo serves one in three households in the U.S. Wells Fargo & Company was ranked No. 29 on Fortune’s 2019 rankings of America’s largest corporations. News, insights, and perspectives from Wells Fargo are also available at: Wells Fargo Stories.

Innovation leadership

1st in Overall Performance, tied with Bank of America, and 1st in Mobile Web Banking Experience and Privacy and Security (September 2019) Dynatrace “Mobile Banking Scorecard”

1st in Overall Performance, Quality and Availability, and Privacy and Security for our Small Business Banking Experience through Digital Channels (July 2019) Dynatrace “Small Business Banker Scorecard”

1st in Overall Performance, Functionality, Ease of Use, and Privacy and Security for desktop and mobile home lending capabilities (August 2019) Dynatrace “Mortgage-Home Equity Scorecard”

1st ACH originator with 5.3 billion network transactions (2018) National Automated Clearinghouse Association

#1 Best No-Fee Credit Card, Wells Fargo Propel® Card (2019) Money.com


Best Online Portal (2019) Global Finance

Best Integrated Corporate Banking Site (2019) Global Finance

Best Information Security and Fraud Management (2019) Global Finance

Best in Mobile Banking and Best Mobile Banking App (2019) Global Finance

Company

3rd in Total Deposits (2019) FDIC data


6th in Total Assets (2019) Fortune


29th Biggest Company by Revenue in the U.S. (2019) Fortune

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

Brand


5th Most Valuable Banking Brand in the World (2019) Brand Finance®


25th Top Company to Work for in the U.S. (2019) LinkedIn

Corporate responsibility

#1 Largest workplace employee giving campaign in the U.S. for 10th consecutive year, based on 2018 donations (2019) United Way Worldwide

#1 Banking and Financial Services (2018) U.S. Environmental Protection Agency’s Green Power Partnership


Top 50 most community-minded companies (2019) Points of Light

Jameka Smith is growing her thriving veterinary business with support from Wells Fargo.

Diverse Community Capital Program: Wells Fargo is on track to invest more than $175 million in diverse small businesses growth through 2020. Wells Fargo donated an additional $7.9M for small business growth to support diverse entrepreneurs. To date, the program has provided 16,000 small business loans and helped sustain 103,000 jobs.
We are strong for our customers and communities

Diversity

**Top Companies For LGBT Employees**

**6th Top Company For Talent Acquisition for Women of Color**

**13th Top Company For Diversity**

**Leading Disability Employer**
(2018) National Organization on Disability

**14th Top Company For Diversity Councils**

**Perfect Score of 100, Corporate Equality Index**
(2019, 16th year) Human Rights Campaign

**Top 50 Best Companies For Diversity**
(2018) Black Enterprise

**21st Best Company For Latinas**
(2019) LATINA Style

**Top Military Friendly Employer**
(2019) Viqtory Media

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

**Employer Support of the Guard and Reserve**
(2018)

**Military and Military Spouse Friendly Employer**
(2019) G.I. Jobs

**Military Friendly Employer**
(2020) Military Friendly

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The 2019 No Barriers Summit in Olympic Valley, California, is a multiday event seeking to inspire attendees to break through personal barriers with adaptive activities and unique experiences.

Adaptive techniques allowed attendees, like Joe Steele, to try new experiences during the summit they may have never thought possible before.

To learn more about Wells Fargo’s support of the No Barriers Summit, visit Wells Fargo Stories and search “No Barriers.”

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**Key facts as of 9/30/19**

- **Assets** — **Approximately $1.9 trillion**
- **Customers** — **Approximately 70 million+**
- **ATMs** — **More than 13,000**
- **NFC – enabled ATMs (Mobile Wallet at ATM)** — **11,551 (85% of network)**
- **Team members** — **Approximately 261,000**
- **Locations** — **7,500**
- **Market value of stock** — **$215 billion as of Sept. 30, 2019**
We are an industry leader

In wealth and investment management

#2 in U.S. annuity sales (2018) Transamerica Roundtable Survey
#3 U.S. full-service retail brokerage provider (2Q19) Company and competitor reports
#7 U.S. IRA provider (4Q18) Cerulli Associates

In commercial real estate

#1 Market share by commercial real estate outstandings (2018) Federal Reserve Form FRY-9C
#1 CRE CLO bookrunner (2018) Commercial Mortgage Alert
#1 Commercial real estate lender in the U.S. (2018) MBA Commercial / Multifamily Annual Origination Rankings
#1 Primary and master servicer of commercial real estate loans by volume in the U.S. (2018) MBA Commercial / Multifamily Mortgage Servicer Rankings
#1 Freddie Mac CMBS bookrunner (2018) Commercial Mortgage Alert

Additional recognition

#1 Total Municipal Bond Par Traded and #2 trade count Bloomberg #3 Total Municipal Bond Par Traded and #3 trade count Tradeweb Direct (2Q19 Bloomberg & Tradeweb)\(^1\)
Best in Social Media Marketing and Services - North America (2018) Global Finance
#1 Asset-Based Lending Bookrunner (1Q19) Thomson Reuters LPC
Bank Sector Tax Equity Investor of the Year (2019) Power Finance & Risk
#4 Credit and liquidity provider in the municipal market (July 2019) Bloomberg LOC expiry data
#4 Remarketing agent of variable rate demand bonds by paramount and number of issues (07/01/2019) Refinitiv\(^2\)
#6 Senior manager of competitive municipal bonds, 6.5% market share (01/01/2019 through 06/30/2019) Refinitiv
#7 Senior manager of negotiated and competitive municipal bonds combined, 5.8% market share (01/01/2019 through 06/30/2019) Refinitiv

In supporting homeowners and consumers

#1 Home loan servicer (2Q19) Inside Mortgage Finance
#1 Debit card issuer by purchase and transaction volume (2019) Nilson Report\(^3\)
#1 Provider of private student loans among banks (2018) Company and competitor reports
#2 Retail deposits (2019) FDIC data\(^2\)
#2 Retail mortgage lender (2Q19) Inside Mortgage Finance
#2 Provider of student loans overall (2018) Company and competitor reports
#3 Used auto lender, non-captive, excluding leases (September 2018 – August 2019, AutoCount)
#3 Overall auto lender, non-captive, excluding leases (September 2018 – August 2019, AutoCount)

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 (4Q2016–3Q2018) Barlow Research Middle Market Rolling 8 Quarter Data

In treasury management

Distinguished Provider for USD Global Transaction Services six years in a row (2013–18) FImetrix Global Stats

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Investment and Insurance Products:

<table>
<thead>
<tr>
<th>NOT FDIC-Insured</th>
<th>NO Bank Guarantee</th>
<th>MAY Lose Value</th>
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Brokerage products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. Wells Fargo Securities is the trade name for the capital markets and investment banking services of Wells Fargo & Company and its subsidiaries, including but not limited to Wells Fargo Securities, LLC, a member of NYSE, FINRA, NFA and SIPC, Wells Fargo Prime Services, LLC, a member of FINRA, NFA and SIPC, and Wells Fargo Bank, N.A. Wells Fargo Securities, LLC and Wells Fargo Prime Services, LLC are distinct entities from affiliated banks and thrifts. Wells Fargo Bank, N.A. is a bank affiliate of Wells Fargo & Company.