



Wells Fargo Today



One in seven Americans relies on food pantries and meal programs. During the 2017 holiday season, Wells Fargo worked with United Way to help make more holiday meals possible, starting with a \$5 million donation, and continuing with the Wells Fargo Holiday Food Bank. In total, the campaign collected more than 251,000 pounds of food nationwide in a little more than a month. In Winston-Salem, N.C. (above) Wells Fargo volunteers packed 500 cases of food, providing 16,000 meals for local students through the Forsyth Backpack Program.

Learn more about Wells Fargo's joint effort with United Way to fight hunger: <http://stories.wf.com>.



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

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 \$2.0 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, investments, mortgage, and consumer and commercial finance through more than 8,300 locations, 13,000 ATMs, the internet (wellsfargo.com) and mobile banking, and has offices in 42 countries and territories to support customers who conduct business in the global economy. With approximately 263,000 team members, Wells Fargo serves one in three households in the United States. 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 also available at Wells Fargo Stories: <https://stories.wf.com>.

Company

3rd
Total Deposits (2017) FDIC data

3rd
Total Assets (2017) 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

#1 in Overall Mobile Performance, Functionality, Ease of Use, Quality & Availability, and Best App & Mobile Web Experience
(September 2017) Dynatrace

Best Corporate/Institutional Digital Bank in North America (2017) Global Finance magazine

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

#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

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

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 ninth consecutive year, based on 2017 donations (2018) United Way Worldwide

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

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

We're an industry leader

In supporting homeowners and consumers

#1
Retail mortgage lender
(3Q17) *Inside Mortgage Finance*

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

#1
Home loan servicer (3Q17)
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

#3
Used auto lender (AutoCount, December 2016 - November 2017)

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

#5
Overall auto lender, excluding leases (AutoCount, September 2016 - August 2017)

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

Key facts as of 12/31/2017

Assets **Approximately \$2.0 trillion**

Team members **Approximately 263,000**

Customers **70 million**

Locations **8,300***

ATMs **13,000**

Market value of stock **\$297 billion**

*Includes domestic and global locations.

In helping small businesses

#1
Small business lender (U.S. in dollars, loans under \$1 million 2016) Community Reinvestment Act government 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 4Q17) Barlow Research Middle Market Rolling 8 Quarter Data

In wealth and investment management

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

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

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

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

#7
U.S. Institutional retirement plan recordkeeper, based on assets (2Q17) *PlanSponsor* magazine

Global Best Investment Management Services (2017) *Global Finance* magazine

In treasury management

Best Bank for Payments and Collections in North America (2018) *Global Finance* magazine

In commercial and residential real estate

#1
Freddie Mac CMBS bookrunner (2017) 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 (2017) 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) (4Q17)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 • Asset-Based Lending Bookrunner (2017) Thompson 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 and REIT loan syndications (2017) 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 • Provider of VRDN/CP credit and/or liquidity support for 3Q17 (Moody's report, 11/28/17) • Utilities loan syndications (2017) Thomson Reuters LPC |
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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 • U.S. top 10 in investment banking revenue (2017) Dealogic Quarterly Markets 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 remarketing agent of variable rate demand bonds by par amount and number of issues (Thomson Reuters Municipal Market Data, as of 01/01/18)¹ • #5-ranked senior manager of competitive municipal bonds, 9.2% market share (Thomson Reuters LPC 1/1/2017 through 12/31/2017)¹ | <ul style="list-style-type: none"> • #7-ranked senior manager of negotiated and competitive municipal bonds combined, 5.6% market share (Thomson Reuters LPC 1/1/2017 through 12/31/2017)¹ • Wells Fargo won Excellence in Large Corporate Trade Finance in Quality of Advice, Accuracy of Operations, Digital Platform from Greenwich Associates (2017) |
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¹Ranking represents combined totals for Wells Fargo Bank, N.A. Municipal Products Group and Wells Fargo Securities, LLC.

International recognition

- #1 USD commercial payments satisfaction in Latin America, Asia Pacific, and MENA (2016) FImetrix Global Stats

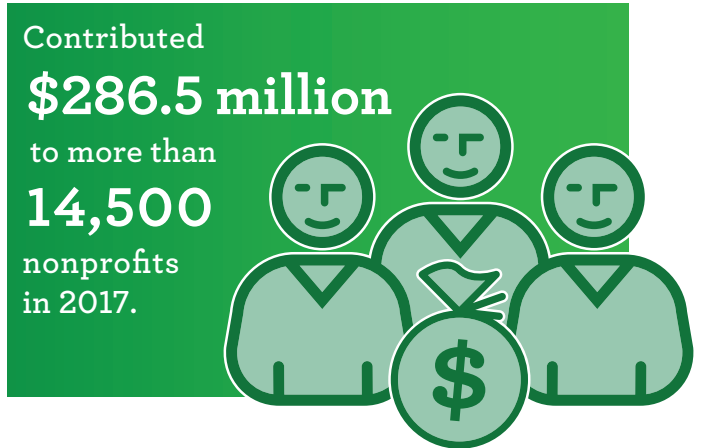


[Wells Fargo Works for Small Business® Neighborhood Renovation Program Contests](#) worked with [Rebuilding Together](#), a leading national nonprofit in safe and healthy housing, to provide up to \$25,000 in business renovations to small business owners in Atlanta, Houston, Los Angeles, Miami, and Minneapolis.

Deepak Doshi (above) runs Doshi House, a coffeehouse in Houston's Third Ward that also offers vegetarian and vegan dishes. As the 2017 grand prize winner in Houston, Doshi will be able to work toward his goal of increasing community participation with a mobile coffee and catering cart to reach all Houstonians.

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.



Diversity and social inclusion

- **42%** of U.S. workforce is ethnically/racially diverse
- **56%** of global workforce are women
- **8,500** self-identified veterans
- More than **\$100 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
- **2 million** hours volunteered by team members (2017)
- **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.