



# Wells Fargo Today



Wells Fargo is helping students at some of Chicago's low-income area schools weather the city's wicked winters by giving them new cold-weather jackets through an initiative called Coats for Kids. Since 2010, Wells Fargo has provided nearly 40,000 new winter coats for students across the city and works with the nonprofit Operation Warm to buy the coats in bulk and coordinate with schools on the kids' sizes.

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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.  
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.

CAR-0217-03995

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 8,600 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 269,000 team members in 42 countries and territories across our more than 90 businesses.

At the end of fourth quarter 2016, Wells Fargo ranked third in assets among U.S. banks.

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

### Company

**3rd**  
Total Deposits (2016) FDIC data

**3rd**  
Total Assets (2016) SNL Financial

**7th**  
Biggest Public Company in the World\* (2016) *Forbes*

**27th**  
Biggest Company by Revenue in the U.S. (2016) *Fortune*

**Best Bank in the U.S.**  
(2012–2015) *Euromoney*

**Best Bank in North America**  
(2016) *Global Finance* magazine

**Best Trade Finance Bank in North America** (2016) *Global Finance* magazine

**Best Bank in the U.S.**  
(2016) *Global Finance* magazine

**Best Bank for Payments and Collections (North America)**  
(2010–2016) *Global Finance* magazine

**Distinguished Provider for Global Transaction Services**  
(2013–2015) 2015 FImetrix Global Stats

**#1 in Overall Institutional Satisfaction among Global Financial Institutions** (2012–2015) 2015 FImetrix Global Stats

### Brand

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

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

### Innovation leadership

**Monarch Innovation Awards, Most Innovative Feature:**  
Wells Fargo's CEO Mobile® biometric authentication, Barlow Research Associates

**#1 in Overall Mobile Performance, Ease of Use, Functionality, and Best App & Mobile Web Experience** (3Q16) Keynote Competitive Research

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

**Wells Fargo Mobile Banking "Most Complete Alerting Platform" in the annual Mobile Banking FI Scorecard** (2015) Javelin Research

**North America Best in Mobile Banking, Best Investment Management Services, Best Trade Finance Services, Best Website Design, Best Integrated Corporate Banking Site, Best Information Security Initiatives, Best in Social Media** (World's Best Corporate/Institutional Digital Banks in North America, 2016) *Global Finance* magazine

**#1 for Clear and Simple Security and Privacy Information, Extensive Money Management Tools, and Wide Variety of Alerts – 2014 U.S. Online Banking Benchmark** (2015) Forrester Research

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

### Diversity

**4th Top Company**  
For LGBT (2016) *DiversityInc*

**12th Top Company**  
For Diversity (2016) *DiversityInc*

**13th Best Company**  
For Latinas (2016) *LATINA Style*

**Best Board Diversity Initiative**  
in NYSE Governance Services (2016)

**Perfect Score – 100**  
Corporate Equality Index (2017, 14th year) Human Rights Campaign

**Perfect Score – 100**  
Disability Equality Index (DEI) Best Places to Work (2016)

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

### Corporate social responsibility

Largest workplace employee giving campaign in the U.S. for seventh consecutive year, based on 2015 donations (2016) 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-**  
S&P 500 Climate Performance Leadership Index and Climate Disclosure Leadership Index (2016) CDP

## We're an industry leader

### In supporting homeowners and consumers

**#1**  
Retail mortgage lender  
(3Q16) *Inside Mortgage Finance*

**#1**  
Home loan originator to minority borrowers, and in low- to moderate-income neighborhoods (2015) HMDA data

**#1**  
Home loan servicer  
(3Q16) *Inside Mortgage Finance*

**#1**  
Debit card transaction volume  
*Nilson Report*\*

**#1**  
Used auto lender (2016)  
AutoCount

**#1**  
Overall auto lender, excluding leases (2016) AutoCount

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

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

\*April 2016, total 2015 debit and prepaid transaction volume for consumer and small business

### In insurance

**#1**  
Best Insurance Broker in the U.S. (2015) *Global Finance* magazine

### 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 (2016) Small Business Administration federal fiscal year-end data

### In wealth and investment management

**#1 in U.S.**  
Annuity sales (2015)  
Transamerica Roundtable Survey

**#3 in U.S.**  
Full-service retail brokerage provider (4Q16) Company and competitor reports

**#4 in U.S.**  
Wealth management provider (2016) *Barron's*

**#6 in U.S.**  
IRA provider (2Q16)  
Cerulli Associates

### In commercial and residential real estate

**#1**  
U.S. Bank Lender of the Year (2014-2016) Real Estate Capital Awards

**#1**  
Asset-based Lender of the Year (2015) *Real Deals*

**#1**  
In total commercial real estate originations in the U.S. (2015) MBA Commercial/Multifamily Mortgage Origination Rankings

### Key facts

as of 12/31/2016

**\$1.9 trillion**  
Assets

**Approximately 269,000**  
Team members

**70 million**  
Customers

**8,600\***  
Locations

**13,000**  
ATMs

**\$276 billion**  
Market value of stock

\*Includes domestic and global locations.

### 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 (4Q 2014 to 3Q 2016) Barlow Research Middle Market Rolling 8 Quarter Data

### In treasury management

**#1**  
Fastest Wholesale Lockbox Network in the U.S. (Fall 2015) Phoenix-Hecht Mail Study  
Best Bank for Payments and Collections in North America (2016) *Global Finance* magazine

**#8 in U.S.**  
Institutional retirement plan record keeper, based on assets as of 12/31/15 (2016) *PLANSPONSOR Magazine*

**#11 internationally**  
Family wealth provider (2015) Bloomberg

**#1**  
Largest servicing portfolio of commercial real estate loans in the U.S. (Year-end 2015) MBA Commercial/Multifamily Servicer Rankings

**#2**  
Affordable housing lender (2015) MBA Commercial/Multifamily Origination Rankings

## We have a broad range of expertise

### #1

- Transfer agent in client satisfaction (2016) Group 5
- High grade trading (2016) MarketAxess
- Largest Financial Institution Originator of Automated Clearing House Payments (2016) NACHA-The Electronic Payments Association
- Lead in middle-market banking relationships in the U.S. and total middle-market banking market share in the U.S.\*\*
- Asset-based left lead arranger (2016) Thomson Reuters LPC
- Preferred stock underwriter (2016) Bloomberg

### #2

- Real estate loan syndications (2016) Thomson Reuters LPC
- Financial Institution Receiver of Automated Clearing House Payments (2016) NACHA-The Electronic Payments Association
- Wells Fargo agency trading (2016) Bloomberg
- Trustee for GNMA Multiclass REMIC Program (3Q16) Government National Mortgage Association
- Trustee for convertible debt (1H16) Thomson Reuters LPC

### #5

- Ranked senior manager of negotiated and competitive bonds combined (FY 2016)

## Additional recognition

- Wells Fargo received 16 A's out of 22 grades total (2016) Phoenix-Hecht Middle Market Quality Index
- Middle Market Banking awards for Digital Functionality and Investment Banking (2015) Greenwich Excellence Awards
- Wells Fargo received the most A+ grades of any bank (2016) Phoenix-Hecht Large Corporate Quality Index
- The municipal trading desk continues to be a market leader in Electronic Trading; 2016 total trade count rankings: #1 Bloomberg, #1 KCG BondPoint, #2 Tradeweb Direct
- Top 3 credit and liquidity provider in municipal market (Moody's Investors Service "Municipal VRDBs and CP: Q4 Up-tick in Bank Support Activity Following Lackluster First Half of 2015," February 10, 2016, and Bloomberg, March 31, 2016)
- Global top 10 in investment banking revenue (2016) Dealogic IB Strategy Review
- Most-often mentioned additional middle market bank used, making Wells Fargo #1 in total banking (primary + up to 3 additional banks)\*\*
- Of the companies that added a new middle market bank other than primary in the last two years, Wells Fargo was the most often mentioned new bank added\*\*

\*\*Barlow Research Middle Market Rolling 8 Quarter Data 1Q2015-4Q2016, showing Wells Fargo's competitive market performance with companies \$25MM-\$500MM in sales

## 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
- Best International Trade Finance Bank in Asia Pacific (2015) *The Asian Banker*

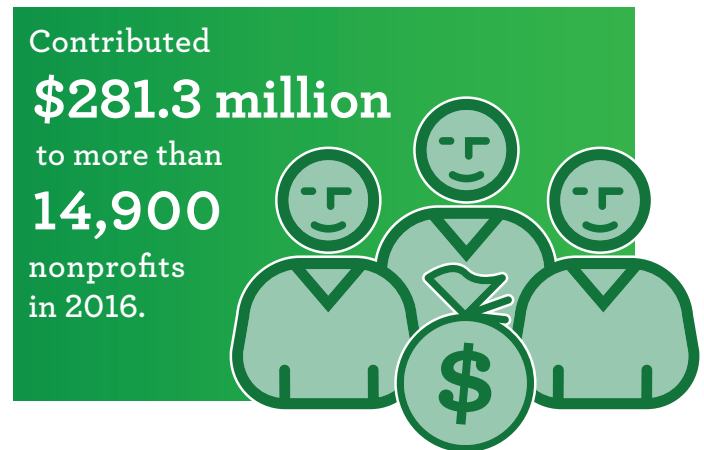


In 2016, Wells Fargo's Coats for Kids campaign raised \$180,000 from team member donations, company contributions, and private matching grants to buy 10,000 jackets. Team member volunteers work with students to make sure each student gets a coat that fits and will protect them from the cold.

## Creating solutions for stronger communities

Corporate Social Responsibility (CSR) is rooted in a culture of caring for our communities that has guided our company's growth and success for more than 160 years. To continue to succeed as a financial services company, we must address the social, economic, and environmental challenges of our time and strengthen the communities in which we operate for future and current generations. Please visit <https://www.wellsfargo.com/about/corporate-responsibility/> to learn more about our 2020 strategy and commitment to help solve global challenges by focusing on our three CSR priorities: diversity and social inclusion, economic empowerment, and environmental sustainability.

### CSR 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
- **11.9%** of total procurement budget spent with diverse suppliers
- **1.73 million** volunteer hours
- **79,800** team members participate in Volunteer Chapters, Green Teams and Team Member networks (resource groups)
- **\$98.87 million** in team member campaign pledges and donations to charitable organizations and schools

### Economic empowerment

- **\$38 million** in grants and lending capital distributed to 30 Community Development Financial Institutions serving diverse small businesses
- **206,300** people participated in *Hands on Banking*<sup>®</sup> financial education workshops
- **4.1+ million** customers helped to manage their credit scores and overall financial health with free credit score program
- **\$327 million** committed to Wells Fargo LIFT programs since 2012, creating more than 12,900 homeowners in 48 communities
- **\$1.4 million** in aid donated to disaster relief and recovery
- **2,700+** Habitat for Humanity homes built and improved for low-income homeowners, seniors and veterans since 2010

### Environmental sustainability

- **\$17.6+ billion** invested in renewable energy, clean technology, and other environmentally sustainable businesses
- **36%** reduction in absolute greenhouse gas emissions since 2008
- **52%** increase in water efficiency since 2008
- **31%** increase in energy efficiency since 2012
- **21%** of total square footage in leased and owned buildings is LEED<sup>®</sup>-certified
- **58,600 hours** volunteered in environmental projects

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