




Wells Fargo Today



Volunteers from the nonprofit TreeFolks plant pine saplings to help restore the Lost Pines Forest in Bastrop County, Texas. Learn more about how Wells Fargo works across business and environmental philanthropy programs to make cities more resilient in the face of climate change in the 2016 Corporate Social Responsibility report (www.wellsfargo.com/about/corporate-responsibility/goals-and-reporting).

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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.

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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. 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 273,000 team members in 42 countries and territories across our more than 90 businesses.

At the end of first quarter 2017, 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 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 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®

*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, Functionality, Quality & Availability, and Best App & Mobile Web Experience
(1Q17) Keynote Competitive Research

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

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

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

Diversity

Top Company
For LGBT (2017) *DiversityInc*

9th Top Company
For Diversity (2017) *DiversityInc*

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

Best Board Diversity Initiative
in NYSE Governance Services (2016)

13th of Top 15 Companies
For Veterans (2017) *DiversityInc*

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 eighth consecutive year, based on 2016 donations (2017) 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
(4Q16) *Inside Mortgage Finance*

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

#1
Home loan servicer
(4Q16) *Inside Mortgage Finance*

#1
Debit card issuer by purchase and transaction volume
*Nilson Report**

#1
Used auto lender (April 2016–March 2017) AutoCount

#1
Overall auto lender, excluding leases (April 2016–March 2017) 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 2017, total 2016 debit and prepaid transaction volume for consumer and small business

Key facts

as of 3/31/2017

\$2.0 trillion

Assets

Approximately 273,000

Team members

70 million

Customers

8,500*

Locations

13,000

ATMs

\$278 billion

Market value of stock

*Includes domestic and global locations.

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

#1
In overall performance and best in functionality, quality, availability, and ease of use for providing a positive small business banking experience through digital channels (2016) 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 (4Q 2014 to 3Q 2016) Barlow Research Middle Market Rolling 8 Quarter 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 (1Q17) Company and competitor reports

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

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

#7 in U.S.
Family office provider (2016) Bloomberg

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

In treasury management

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

In commercial and residential real estate

#1
Freddie Mac CMBS bookrunner (2016) 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

- Transfer agent in client satisfaction (2016) Group 5
- High grade trading (2016) MarketAxess
- Market leader in municipal electronic trading (2016) Bloomberg
- Largest Financial Institution Originator of Automated Clearing House Payments (2016) NACHA-The Electronic Payments Association
- Primary bank in the U.S. for middle market**
- Asset-based left lead arranger (2016) Thomson Reuters LPC
- Preferred stock underwriter (2016) Bloomberg
- Overall property sale broker (2016) Real Estate Alert

#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 As out of 22 grades total (2016) Phoenix-Hecht Middle Market Quality Index
- Global top 10 in investment banking revenue (2016) Dealogic IB Strategy Review
- 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)
- 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
- # 1 USD commercial payments satisfaction in Latin America, Asia Pacific, and MENA (2016) FImetrix Global Stats



Volunteers from TreeFolks, one of 312 projects around the country that was awarded part of the \$15 million in Environmental Solutions for Communities grants between 2012 and 2016, led the restoration effort after wildfires in September 2011 charred 34,000 acres near Austin, Texas, destroying a 6,565-acre ecosystem inside Bastrop State Park.

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 operations, and philanthropy. Please visit <https://www.wells-fargo.com/about/corporate-responsibility/> to learn more about our 2020 strategy and commitment to help address global challenges and strengthen our communities by focusing 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.

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
- **\$1.1 billion** spent with diverse suppliers, or 11.9% of our controllable procurement budget
- **1.73 million** volunteer hours
- **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 diverse leaders, and other critical social needs

Economic empowerment

- **\$38 million** in grants and lending capital distributed to 30 Community Development Financial Institutions serving 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 LIFT programs since 2012
- **\$14 billion** in mortgages provided to low-and-moderate income households and \$35 billion in mortgages provided to minority 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 environmental financing for 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 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.