

Wells Fargo Today



Earlier this year, Wells Fargo volunteers participated in the world's highest Relay for Life, sponsored by Above + Beyond Cancer, atop Mount Kilimanjaro during an expedition in Africa. After the climb, the group of cancer survivors and caregivers visited the Kilimanjaro Orphanage. Pictured here with one of the orphanage's children is team member **Sarah Russell**.

Together we'll go far



Wells Fargo & Company is a diversified financial services company providing banking, insurance, investments, mortgage, and consumer and commercial finance through more than 9,000 stores and more than 12,000 ATMs and the Internet (wellsfargo.com) across North America and internationally.

We're headquartered in San Francisco, but we're decentralized so every local Wells Fargo store is a headquarters for satisfying all our customers' financial needs and helping them succeed financially. One in three households in America does business with Wells Fargo. Wells Fargo has \$1.3 trillion in assets and 265,000 team members in more than 35 countries across our 80+ businesses.

We ranked fourth in assets and first in market value of our stock among our U.S. peers, and second in market value of our stock among financial services companies in the U.S., and third, in the world, as of June 30, 2012.

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

Customer Satisfaction and Reputation

<p>#1 Customer satisfaction American large banks (2011) <i>American Customer Satisfaction Index</i></p> <p>Trade Bank (U.S.) (2011) <i>American Banker</i></p>	<p>Top 20 Biggest Public Companies in the World (2012) <i>Forbes</i></p> <p>One of America's Top Banking Teams (2011) <i>American Banker</i></p> <p>100 Best Corporate Citizens (2012) <i>Corporate Responsibility Magazine</i></p>	<p>45th Most Admired (World) (2012) <i>Fortune</i></p> <p>26th Revenue (U.S.) (2012) <i>Fortune</i></p> <p>27th Most Respected (World) (2012) <i>Barron's</i></p>	<p>Best Corp/Institutional Bank (North America) (2011) <i>Global Finance Magazine</i></p> <p>Best Bank for Payments and Collections (N. America) (2012) <i>Global Finance Magazine</i></p> <p>Excellence in Middle-Market International Banking Services (2011, 2012) <i>Greenwich Associates</i></p>
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Innovation and Quality

<p>Top 100 Technology Innovations that Advance Business Results (2011) <i>CIO</i></p> <p>Best of the Web - Gold award Check account details transaction (2011) <i>Compuware</i></p>	<p>Top Innovator Mobile and ATM services (2011) <i>Bank Technology News</i> <i>American Banker</i></p> <p>Best Mobile Solution Provider (2012) <i>Global Finance Magazine</i></p>	<p>#1 in the World Social Media for Consumers (2011) <i>Global Finance Magazine</i></p> <p>Share Leader, Quality Leader - U.S. Large Corporate Treasury Management (2011, Large Corporate Treasury Management Survey) <i>Greenwich Associates</i></p>	<p>Most A grades - product quality, of top five national banks (2012 Middle Market Quality Index) <i>Phoenix-Hecht</i></p> <p>Most A grades for customer service and fraud prevention services (2012 Large Corporate Quality Index) <i>Phoenix-Hecht</i></p>
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Diversity

<p>Top 50 For Diversity (2012) <i>DiversityInc</i></p>	<p>Top 40 For Diversity (2012) <i>BLACK ENTERPRISE</i></p>	<p>Top Company For Lesbian, Gay, Bisexual, and Transgender Employees (2011) <i>DiversityInc</i></p>	<p>12th For Latinas (2011) <i>LATINA Style</i></p> <p>Most Powerful Women in Banking (2011) <i>American Banker</i></p>
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Social Responsibility

<p>Perfect Score – 100 Corporate Equality Index (2011) <i>Human Rights Campaign</i></p> <p>4th Most Generous Cash Donor (U.S.) (2012) <i>The Chronicle of Philanthropy</i></p>	<p>"Outstanding" rating Community Reinvestment Act Performance (2009) <i>Office of Comptroller of the Currency</i></p>
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Brand

<p>Top 20 Most Valuable Brands in the World (2012) <i>Brand Finance</i></p>	<p>Top 20 Most Valuable Brands in the World (2012) <i>Brand Z</i></p>
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In supporting homeowners and consumers

#1 Retail mortgage lender	#1 Home loan originator to minority and low- to moderate income neighborhoods (2010 HMDA data)
#1 Mortgage servicer (Q4, <i>Inside Mortgage Finance</i>)	#2 Provider of private student loans
#1 Used auto lender	
#2 Overall auto lender (AutoCount, March 2011- Feb. 2012, excluding leases)	

In helping small businesses

#1 Small business lender (U.S. in dollars per 2010 Community Reinvestment Act government data)	#1 SBA 7(a) lender in dollars (2011 Small Business Administration federal fiscal year-end data)
#1 Small Business Scorecard (2012) <i>Keynote</i>	

In wealth, brokerage and retirement

#2 Annuity distributor (based on sales) (U.S.) (2012) (<i>Transamerica Roundtable Survey</i>)	#4 Wealth management provider (U.S.), based on assets under mgmt., accounts greater than \$5 million (2011) <i>Barron's</i>	#5 IRA provider (U.S.) (assets as of Q311) <i>Cerulli Associates</i>	#7th Institutional retirement plan record keeper, based on assets (U.S.) (2012) <i>PLANSPONSOR Magazine</i>
#3 Full-service retail brokerage provider based on number of Financial Advisors (Q212, company and competitor reports)		#5 Family wealth provider (U.S.) (assets as of Dec., 2010) <i>Bloomberg</i>	

In commercial and residential real estate

#1 Bond administrator for Commercial MBS (<i>Commercial Mortgage Alert</i>)	#1 In total commercial real estate originations in the U.S. (<i>MBA Commercial/Multifamily Mortgage Servicer Rankings</i>)	Largest servicing portfolio of commercial real estate loans in the U.S. (<i>MBA Commercial/Multifamily Mortgage Servicer Rankings</i>)	#1 Bond administrator for Residential MBS (<i>Asset Backed Alert</i>)
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In insurance

#5 Largest insurance broker (2012) (<i>Business Insurance</i>)	#1 RCIS is the nation's largest crop-insurance provider (Risk Management Agency, a division of the USDA, 2011)
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Business Insurance, 2011 rankings include Wells Fargo Insurance Services USA, Inc., Wells Fargo Insurance, Inc., and Rural Community Insurance Company.

Key facts

as of 6/30/12

Assets	\$1.3 trillion
Team members	265,000
Customers	70 million
Stores	More than 9,000
ATMs	More than 12,000
Market Value of Stock	\$176.4 billion

#1

<ul style="list-style-type: none"> • Transfer agent in client satisfaction (Group 5) • Trustee for Student Loan Securitizations (<i>Thomson Reuters & AB Alert</i>) • Trustee for GNMA Securitizations (<i>Government National Mortgage Association</i>) • Underwriter of preferred stock (1H 2012, <i>Bloomberg</i>) • Fannie Mae DUS producer (Fannie Mae) • Share of lead banking relationships with middle-market companies; share of middle-market customers (<i>TNS2011 Commercial Banking Momentum Monitor</i>, U.S. except Alaska, Hawaii) 	<ul style="list-style-type: none"> • Best Banks - Cash Management Services, Domestic Companies over \$500 million (2011)(<i>Treasury & Risk</i>) • Best Financial Institution Trade Servicing Bank (2012) (<i>Trade Finance Magazine</i>) • Export-Import Lender of the Year (2011)(Export-Import Bank of the United States) • Best Trade Outsourcing Bank - Asia Pacific (2011)(<i>Global Trade Review</i>) • Best Bank for Payments and Collections - North America (2012)(<i>Global Finance</i>) 	<ul style="list-style-type: none"> • Agribusiness lender (FDIC) • Best Trade Bank in U.S. (<i>Trade Finance Magazine</i> Awards for Excellence, 2011-2012) • Best Overall Trade Bank - North America (2012)(<i>Trade Finance Magazine</i>) • Trade outsourcing bank - Asia-Pacific (GTR Asia Leaders in Trade Awards, 2011) 	<ul style="list-style-type: none"> • MarketAxess high grade trading (1H 2012) • REIT preferred stock (1H 2012, <i>Bloomberg</i>) • Bookrunner of oil and gas loan syndications (Q112, <i>Thomson Reuters LPC</i>)
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*Defined as percentage of companies with revenues of \$25-500 MM citing Wells Fargo as their lead banking provider

#2

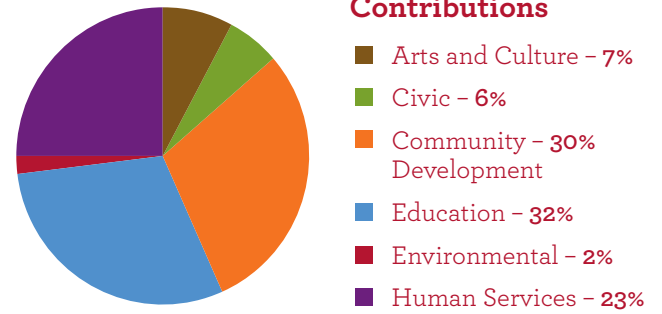
<ul style="list-style-type: none"> • Trustee for Delaware Statutory Trusts (<i>Delaware Division of Corporations</i>) • Trustee for High Yield debt (<i>Securities Data Corporation</i>) • Trustee for Single Family Housing (<i>Thomson Reuters</i>) • Bookrunner of Master Limited Partnerships (1H 2012, <i>Dealogic</i>) 	<ul style="list-style-type: none"> • Largest bank-affiliated equipment finance provider in U.S. based on assets and new business volume (Monitor 100, 2012 industry ranking) • Best Banks - Cash Management Services, Domestic Companies under \$500 million (2011) (<i>Treasury & Risk 2011 Cash Management Survey</i>) • Real estate lead arranger, loan syndications (1H 2012, <i>Thomson Reuters, LPC</i>) 	<ul style="list-style-type: none"> • Arranger of asset-based loans (1H 2012, <i>Thomson Reuters, LPC</i>) • Middle market loan syndications (1H 2012, <i>Thomson Reuters, LPC</i>) • Largest Financial Institution Originator and Receiver - Automated Clearing House Payments (2011) (NACHA) 	<ul style="list-style-type: none"> • Bookrunner of Business Development Companies (1H 2012, <i>Dealogic</i>) • Debit card issuer (2011) (<i>Nilson Report</i>) • Bookrunner of asset-based loans(Q212, <i>Thomson Reuters</i>)
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Additional rankings

<h3>#3</h3> <ul style="list-style-type: none"> • Trustee for Municipal debt (<i>Securities Data Corporation</i>) • Bookrunner of REIT syndicated loans (1H 2012, <i>Thomson Reuters, LPC</i>) • Bookrunner of yield-oriented securities (1H 2012, <i>Dealogic</i>) • Bookrunner of closed-end funds (1H 2012, CEFA) 	<h3>#4</h3> <ul style="list-style-type: none"> • Loan syndication bookrunner (1H 2012, <i>Thomson Reuters, LPC</i>) • High-grade corporate loan issuer (1H 2012, <i>Thomson Reuters, LPC</i>) • Utilities loan syndications (1H 2012)(<i>Thomson Reuters, LPC</i>) 	<h3>#5</h3> <ul style="list-style-type: none"> • Senior manager of total municipal bond issues (1H 2012, <i>Thomson Reuters</i>) 	<h3>#6</h3> <ul style="list-style-type: none"> • Health Savings Accounts administrator, based on total accounts (2012, <i>Consumer Driven Market Report</i>) • High yield bond issuer (1H 2012, <i>Dealogic</i>) • Bookrunner of convertible securities (1H 2012) (<i>SDC</i>)
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We want to help all our customers succeed financially and support long-term economic growth and improved quality of life for everyone in our communities. We promote economic development and self-sufficiency through community development, financial education, cash contributions, affordable housing, environmental stewardship, and through the efforts of our enthusiastic team member volunteers. In 2011, Wells Fargo invested \$213.5 million in 19,000 nonprofits nationwide, surpassing \$200 million for the fourth consecutive year. For the third year in a row, United Way Worldwide has named Wells Fargo’s annual Community Support and United Way Campaign the No. 1 Giving Campaign. Our success comes from a time-tested formula: local people making local decisions because they know what their communities need. We support:



Home ownership, community development, diverse businesses and education

\$33 million in grants to nonprofits supporting homeownership	\$3.6 billion in community development loans and investments in projects that support affordable housing, community services, and economic development, revitalization and stabilization.	\$50 million invested in 8,000 educational programs and schools around the U.S., and \$18 million in matched educational donations from team members
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Team member volunteerism and donations

1.5 million team member volunteer hours	\$63.9 million through team members’ year-round donations to nonprofits and to the annual Community Support and United Way Campaign
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Additional information about our achievements in social responsibility is available at: <https://www.wellsfargo.com/about/csr/>.

Additional rankings cont. from page four

<p>#4</p> <ul style="list-style-type: none"> • Non-investment-grade loan issuer (1H 2012, Thomson Reuters) • Senior manager of municipal competitive bond issues (1H 2012, Thomson Reuters) • High grade bond issuer (1H 2012, Dealogic) 	<p>#7</p> <ul style="list-style-type: none"> • Credit card issuer (2011) (Nilson Report)
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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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