

Exhibit A & B

List of Approved Buyers & Quarterly Financial Reports - Q1 2020

Banks & Locations	Leverage Ratio (1)	Tier 1 Risk-Based (2)	Total Risk-Based (3)	Total Assets	Total Bank Equity Capital
The Bank of New York Mellon, NY, NY	6.74	15.51	15.62	387,037,000	26,963,000
Citibank, N.A., New York, NY	9.05	12.94	15.19	1,632,405,000	151,881,000
Comerica Bank, Dallas, TX	9.93	10.29	12.26	76,262,000	8,076,000
JP Morgan Chase Bank NA, Columbus, OH	8.39	13.40	14.59	2,690,959,000	243,499,000
Keybank N.A., Cleveland, OH	9.80	10.31	12.10	154,993,507	17,352,213
PNC Bank, N.A., Pittsburgh, PA	8.16	9.30	11.41	433,803,038	42,813,152
State Street Bank & Trust Co., Boston, MA	7.33	15.88	17.06	359,196,000	26,179,000
The Northern Trust Company, Chicago, IL	7.58	12.02	13.58	161,163,529	10,108,791
Wells Fargo Bank, N.A., Sioux Falls, SD	8.62	12.60	14.50	1,763,696,000	170,221,000

Financial Ratings of Parent Holding Companies of Approved Buyers- Q1 2020

Holding Companies & Locations	Fitch Short Term	Fitch Long Term	S&P Short Term	S&P Long Term	Moody's Short Term	Moody's Long Term
Bank of New York Company Mellon, NY, NY	F1+	AA-	A-1	A	P-1	A1
Citigroup Inc., New York, NY	F1	A	A-2	BBB+	P-2	A3
Comerica Incorporated, Dallas, TX	F1	A	A-2	BBB+		A3
J.P. Morgan Chase & Co., New York, NY	F1+	AA-	A-2	A-	P-1	A2
KeyCorp, Cleveland, OH	F1	A-	A-2	BBB+	(P)P-2	Baa1
PNC Financial Services Group, Pittsburgh, PA	F1	A+	A-2	A-	P-2	A3
State Street Corporation, Boston, MA	F1+	AA-	A-1	A		A1
Northern Trust Corporation, Chicago, IL	F1+	AA-	A-1	A+		A2
Wells Fargo & Company, San Francisco, CA	F1+	AA-	A-1	A+	P-1	Aa2

(1) Leverage (aka Tier 1 Leverage) ratio means the ratio of Tier I capital to average total assets (adjusted for the deduction of disallowed goodwill and other intangibles). The regulatory minimum for a "well-capitalized" bank is 5%.

(2) Tier I risk-based capital means the ratio of Tier I capital (common stockholders' equity, perpetual preferred stock and minority interest reduced by goodwill) to total risk-weighted assets. The regulatory minimum for a "well-capitalized" bank is 6%.

(3) Total risk-based capital ratio means the ratio of qualifying total risk-based capital (Tier I plus Tier 2 and Tier 3 capital, including amounts of debt, other preferred stock, a limited amount of the loan loss reserve and certain other instrument(s) to total risk-weighted assets. The regulatory minimum for a "well-capitalized" bank is 10%.

(4) Bank of Montreal owns Harris.

Together we'll go far



Selected Wells Fargo Bank Ratios

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Wells Fargo Bank, N. A.

In '000s	3/31/2020	12/31/2019
Leverage Ratio	8.62	8.56
Tier I Risk-Based Capital Ratio	12.60	12.59
Total Risk-Based Capital Ratio	14.50	14.28
Total Assets	1,763,696,000	1,712,919,000
Total Liabilities	1,593,444,000	1,545,526,000
Total Bank Equity Capital	170,221,000	167,346,000
<i>Equity Capital/Total Assets</i>	9.65	9.77
Total Loans	982,888,000	943,719,000
Loan Loss Reserve	10,893,000	9,284,000
<i>Loan Loss Reserve/Total Loans</i>	1.11%	0.98%
Past-Due Loans (90 + Days)	7,437,000	7,812,000
Non-Accruals	6,414,000	5,603,000
<i>LL Res/Non-Accruals</i>	169.83	165.70
Other Real Estate Owned	235,000	296,000
Net Income (YTD)	2,078,000	19,553,000
ROA (annualized)	0.48	1.16
ROE (annualized)	4.92	11.68