

## Selected Wells Fargo Bank Ratios

### List of Approved Buyers & Quarterly Financial Reports - Q3 2024

Wells Fargo Bank, N. A.

In '000s	9/30/2024	12/31/2023
Leverage Ratio	8.90	8.45
Tier I Risk-Based Capital Ratio	13.27	12.49
Total Risk-Based Capital Ratio	15.34	14.56
Total Assets	1,698,675,000	1,733,244,000
Total Liabilities	1,528,342,000	1,570,242,000
Total Equity Capital	170,296,000	162,969,000
<i>Equity Capital/Total Assets</i>	10.03	9.40
Total Loans	877,915,000	904,289,000
Loan Loss Reserve	14,338,000	14,607,000
<i>Loan Loss Reserve/Total Loans</i>	1.63%	1.62%
Past-Due Loans (90 + Days)	4,254,000	3,883,000
Non-Accruals	7,987,000	8,131,000
<i>LL Res/Non-Accruals</i>	179.52	179.65
Other Real Estate Owned	300,000	297,000
Net Income (YTD)	17,002,000	21,994,000
ROA (annualized)	1.33	1.30
ROE (annualized)	13.72	13.56



**Exhibit A & B**

**List of Approved Buyers & Quarterly Financial Reports - Q3 '24**

<b>Banks &amp; Locations</b>	<b>Leverage Ratio (1)</b>	<b>Tier 1 Risk-Based (2)</b>	<b>Total Risk-Based (3)</b>	<b>Total Assets</b>	<b>Total Bank Equity Capital</b>
The Bank of New York, New York City, NY	6.65	16.89	16.99	348,079,000	28,578,000
Citibank, N.A., New York, NY	9.04	14.13	15.22	1,733,111,000	170,533,000
Comerica Bank, Detroit, MI	10.38	11.81	13.53	79,753,000	6,954,000
JP Morgan Chase Bank NA, Columbus, OH	8.04	16.17	17.36	3,584,105,000	317,746,000
Keybank N.A., Cleveland, OH	9.04	12.43	14.65	187,220,513	16,350,123
PNC Bank, N.A., Pittsburgh, PA	8.75	11.68	13.26	559,700,365	54,272,435
State Street Bank & Trust Company, Boston, MA	6.21	15.76	16.35	334,336,000	27,317,000
The Northern Trust Company, Chicago, IL	7.26	12.32	13.98	155,218,813	11,390,478
Wells Fargo Bank, N.A., Sioux Falls, SD	8.90	13.27	15.34	1,698,675,000	170,296,000

**Financial Ratings of Parent Holding Companies of Approved Buyers- Q3 '24**

<b>Holding Companies &amp; Locations</b>	<b>Fitch Short Term</b>	<b>Fitch Long Term</b>	<b>S&amp;P Short Term</b>	<b>S&amp;P Long Term</b>	<b>Moody's Short Term</b>	<b>Moody's Long Term</b>
Citigroup Inc., New York, NY	F1	A	A-2	BBB+	P-2	A3
Comerica Incorporated, Detroit, MI	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
Northern Trust Corporation, Chicago, IL	F1+	A+	A-1	A+		A2
State Street Corporation, Boston, MA	F1+	AA-	A-1	A		A1
Bank of New York Mellon Corporation., New York, NY	F1+	AA-	A-1	A	P-1	A1
PNC Financial Services Group, Inc., Pittsburgh, PA	F1	A	A-2	A-	P-2	A3
Wells Fargo Bank, National Association, 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.