

Selected Wells Fargo Bank Ratios

List of Approved Buyers & Quarterly Financial Reports - Q1 2026

Wells Fargo Bank, N. A.

In '000s	3/31/2026	12/31/2025
Leverage Ratio	8.40	8.69
Tier I Risk-Based Capital Ratio	12.58	12.81
Total Risk-Based Capital Ratio	14.06	14.31
Total Assets	1,852,239,000	1,822,693,000
Total Liabilities	1,679,190,000	1,648,902,000
Total Equity Capital	173,016,000	173,751,000
<i>Equity Capital/Total Assets</i>	9.34	9.53
Total Loans	985,437,000	953,077,000
Loan Loss Reserve	13,871,000	13,806,000
<i>Loan Loss Reserve/Total Loans</i>	1.41%	1.45%
Past-Due Loans (90 + Days)	3,302,000	3,164,000
Non-Accruals	8,352,000	8,265,000
<i>LL Res/Non-Accruals</i>	166.08	167.04
Other Real Estate Owned	343,000	350,000
Net Income (YTD)	5,961,000	24,639,000
ROA (annualized)	1.31	1.42
ROE (annualized)	13.75	14.44

Exhibit A & B

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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, New York City, NY	6.12	14.38	14.59	467,349,000	29,100,000
Citibank, N.A., New York, NY	8.16	13.96	14.68	1,933,622,000	171,401,000
Comerica Bank, Detroit, MI	0.00	0.00	0.00	0	0
JP Morgan Chase Bank NA, Columbus, OH	7.63	15.08	16.25	4,016,571,000	335,931,000
Keybank N.A., Cleveland, OH	10.02	12.49	14.37	185,983,433	18,841,264
PNC Bank, N.A., Pittsburgh, PA	9.39	11.63	13.34	567,948,516	59,440,316
State Street Bank & Trust Company, Boston, MA	5.95	14.70	15.21	386,546,000	28,711,000
The Northern Trust Company, Chicago, IL	6.51	11.63	13.75	173,842,608	11,546,963
Wells Fargo Bank, N.A., Sioux Falls, SD	8.40	12.58	14.06	1,852,239,000	173,016,000

Financial Ratings of Parent Holding Companies of Approved Buyers- Q1 '26

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
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.