

# Wells Fargo Today



The Wells Fargo stagecoach rig and horses leave the Capitol after the Sept. 21 parade.

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 12,000 ATMs and the Internet ([wellsfargo.com](http://wellsfargo.com) and [wachovia.com](http://wachovia.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 more than 270,000 team members across our 80+ businesses.

We ranked fourth in assets and first in market value of our stock among our U.S. peers as of Sept. 30, 2011.

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

## Reputation

<i>FORTUNE</i>	23rd in Revenue Among All Companies in All Industries in the U.S. (2011) World's 41st Most Admired Company (2011)
<i>Forbes</i>	Top 20 Biggest Public Companies in the World (2011)
<i>Brand Finance</i>	Among Top 10 Most Valuable Brands in the World (2011)
<i>The Chronicle of Philanthropy</i>	America's Third Most Generous Cash Donor (2011)
<i>Human Rights Campaign</i>	Perfect Score of 100 on Corporate Equality Index (2010)
<i>DiversityInc</i>	Top 50 Companies for Diversity (2011) Top 10 Companies for Asian Americans (2011) Top 10 Companies for Lesbian, Gay, Bisexual, and Transgender Employees (2011)
<i>LATINA Style</i>	12th Best Company for Latinas (2011)
<i>American Customer Satisfaction Index</i>	America's #1 Large Bank for Customer Satisfaction (2010)
<i>Office of the Comptroller of the Currency</i>	"Outstanding" rating for Community Reinvestment Act performance (2009)
<i>Brand Z</i>	Among the Top 20 Most Valuable Brands in the World (2011)
<i>CIO</i>	Among the Top 100 Companies for Technology Innovations that Advance Business Results (2011)
<i>Workforce Diversity for Engineering &amp; IT Professionals</i>	Among Top 50 Employers for Workforce Diversity (2010)
<i>Bank Technology News/American Banker</i>	Top Innovator for Wells Fargo Mobile and ATM services (2011)
<i>Global Finance Magazine</i>	Best Consumer and Corporate/Institutional Internet Banks in the United States. (2011)
<i>BLACK ENTERPRISE</i>	One of the Top 40 Best Companies for Diversity (2011)
<i>American Banker</i>	Most Powerful Women in Banking; One of America's Top Banking Teams (2011)

#1 in U.S.

- Banking stores (Wells Fargo and Wachovia stores in 39 states & D.C.)
- Total stores (Wells Fargo and Wachovia stores)
- Small business lender (U.S. in dollars per 2010 Community Reinvestment Act government data)
- SBA 7(a) lender in dollars (2011 Small Business Administration federal fiscal year-end data)
- Retail mortgage lender (Q3 2011, Inside Mortgage Finance, Sept. 2011)
- Home loan originator to minority and low- to moderate-income consumers & in low-to-moderate-income neighborhoods (2010 HMDA data)
- Used car lender\*
- Trustee for Student Loan Securitizations (Thomson Reuters and AB Alert)
- Trustee for GNMA Securitizations (Government National Mortgage Association)
- Bond administrator for Residential MBS (Asset Backed Alert)
- Bond administrator for Commercial MBS (Commercial Mortgage Alert)
- Market share for middle market\*\* companies (2010 Middle Market Survey, Greenwich Associates)
- Agribusiness Lender (FDIC)
- Global Financial Institution in overall institutional Satisfaction (FImetrix)
- Reputation as a leader in treasury management (2010 Middle Market Survey, Greenwich Associates)
- Treasury management specialist's level of product knowledge (2010 Middle Market Survey, Greenwich Associates)
- Treasury management specialist's counsel and guidance (2010 Middle Market Survey, Greenwich Associates)
- Trade Bank in the U.S.A. (Trade Finance magazine Awards for Excellence, 2011)
- Trade outsourcing bank in Asia-Pacific (GTR Asia Leaders in Trade Awards, 2011)
- Bank for payments and collections (Global Finance magazine, 2011)
- Large transfer agent in overall satisfaction (Stockholder Consulting Services)
- Most A+ grades of any bank (2011 Large Corporate Quality Index, Phoenix-Hecht)
- High grade bond secondary trading (Q3 2011 YTD, MarketAxess)
- REIT preferred stock (Q3 2011 YTD, Bloomberg)
- Real estate lead arranger of loan syndications by number of transactions (Q3 2011 YTD, Thomson Reuters LPC)
- Best Bank for Cash Management Services - Domestic companies over \$500 million (Treasury & Risk, 2011)
- Most A grades for product quality (2011 Large Corporate and Middle Market Quality Indexes, Phoenix-Hecht)
- Bank-owned insurance broker (Business Insurance, 2011)
- RCIS is the nation's largest crop-insurance provider (Risk Management Agency, a division of the USDA, Sept. 2011)

---

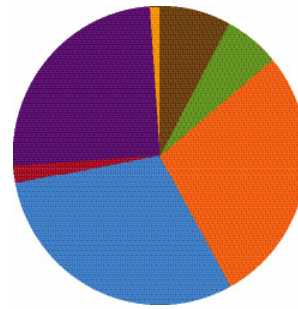
<b>Key facts*</b>	as of 9/30/11
Assets	\$1.3 trillion
Team members	Approximately 270,000
Customers	70 million
Stores	More than 9,000
ATMs	12,231
Market Value of Stock	\$127.2 billion

\* Includes Wells Fargo and Wachovia

---

- #2 in U.S.**
  - Debit card issuer (Nilson Report #970)
  - Mortgage servicer (Q3 2011, Inside Mortgage Finance, August 2011)
  - Auto finance lender\*
  - Provider of private student loans
  - Trustee for Asset Backed Securitizations (Asset Backed Alert)
  - Trustee for Delaware Statutory Trusts (Delaware Division of Corporations)
  - Trustee for High Yield debt (Thomson Financial)
  - Trustee for Single Family Housing (Thomson Reuters)
  - Annuity distributor, based on sales (2011 Sun Life Distributor Roundtable Survey, April 2011)
  - In market share for primary global correspondent bank relationships (FImetrix)
  - Bookrunner of REIT syndicated loans by number of transactions (Q3 2011 YTD, Thomson Reuters LPC)
  - Non-investment grade loan issuer by number of transactions (Q3 2011 YTD, Thomson Reuters LPC)
  - Underwriter of preferred stock (Q3 2011 YTD, Bloomberg)
  - REIT common stock by number of transactions (Q3 2011 YTD, Dealogic)
  - Arranger of asset-based loans (Q3 2011 YTD, Thomson Reuters LPC)
  
- #3 in U.S.**
  - Branded bank ATM owner (12,231 Wells Fargo and Wachovia ATMs)
  - Full-service retail brokerage provider based on number of Financial Advisors (Q3 2011 company and competitor reports)
  - Loan syndication bookrunner by number of transactions (Q3 2011 YTD, Thomson Reuters LPC)
  - High grade corporate loan issuer by number of transactions (Q3 2011 YTD, Thomson Reuters LPC)
  
- #4 in U.S.**
  - Wealth management provider, based on assets under management of accounts greater than \$5 million (Barron's, June 2011)
  - Largest equipment finance provider in the U.S. based on assets (Monitor 100-2011 industry ranking)
  - Senior manager of municipal competitive bond issues by volume (Q3 2011 YTD, Thomson Reuters)
  - Insurance broker of U.S. business (Business Insurance, 2011)
  
- #5 in U.S.**
  - IRA provider, based on assets as of Q4 2010 (Cerulli Associates)
  - Family wealth provider, based on assets (Family Wealth Alliance, LLC, 2010)
  - Equity Research team stock picking (Wall Street Journal, 2011)
  - Senior manager of municipal negotiated bond issues by volume (Q3 2011 YTD, Thomson Reuters)
  - Largest insurance broker (Business Insurance, 2011)
  
- #6 in U.S.**
  - Institutional retirement plan record keeper, based on assets (2011 Record keeping Survey PLANSPPONSOR Magazine, June 2011)
  
- #7 in U.S.**
  - Credit card issuer (Nilson Report #966)
  - Senior manager of total municipal bond issues by volume (Q3 2011 YTD, Thomson Reuters)
  - High grade bond issuer by number of transactions (Q3 2011 YTD, Thomson Reuters)

We want to help all our customers succeed financially and create long-term economic growth and 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 2010, Wells Fargo invested \$219 million in 19,000 nonprofits nationwide, surpassing \$200 million for the third consecutive year. Through Sept. 30, 2011 Wells Fargo has contributed \$152 million to 16,000 nonprofits. Our success comes from a time-tested formula: local people making local decisions because they know best what their communities need.



### Contributions

- Arts and Culture - 8%
- Civic - 6%
- Community - 28%  
Development
- Education - 30%
- Environmental - 2%
- Human Services - 25%
- Other - 1%

In 2010, Wells Fargo invested:

- \$32 million in grants to nonprofits supporting homeownership, including construction of affordable housing, home buyer education and counseling, down-payment assistance, and home repairs.
- \$2.3 billion in CRA qualified community development loans and investments in projects that support affordable housing, community services, economic development, revitalization, and stabilization.
- \$66.4 million in 8,000 educational programs and schools around the U.S., and \$17.2 million in matched educational donations from team members.
- \$621 million spent with certified minority-, women-, and disadvantaged-owned business enterprises, a 5% increase over 2009.
- 1.3 million team member hours; team members contributed a record \$55.3 million through year-round donations to nonprofits and the Community Support and United Way Campaign.
- \$1.3 billion in environmental loans and investments; \$750 million to LEED certified commercial buildings and community development projects.

Additional information about our achievements in social responsibility is available at: <https://www.wellsfargo.com/about/csr/>.

\*Source: AutoCount Sept. 2010-Aug. 2011 (excluding leases)

AutoCount data available for all states except: CO, DE, NM, OK, RI, WY and D.C.

\*\*Defined as percentage of companies with revenues of \$25-500 MM citing Wells Fargo as their lead banking provider