

Selected Wells Fargo Bank Ratios

List of Approved Buyers & Quarterly Financial Reports - Q1 2024

Wells Fargo Bank, N. A.

In '000s	3/31/2024	12/31/2023
Leverage Ratio	8.46	8.45
Tier I Risk-Based Capital Ratio	12.67	12.49
Total Risk-Based Capital Ratio	14.74	14.56
Total Assets	1,743,283,000	1,733,244,000
Total Liabilities	1,579,906,000	1,570,242,000
Total Equity Capital	163,345,000	162,969,000
<i>Equity Capital/Total Assets</i>	9.37	9.40
Total Loans	899,240,000	904,289,000
Loan Loss Reserve	14,426,000	14,607,000
<i>Loan Loss Reserve/Total Loans</i>	1.60%	1.62%
Past-Due Loans (90 + Days)	3,955,000	3,883,000
Non-Accruals	7,956,000	8,131,000
<i>LL Res/Non-Accruals</i>	181.32	179.65
Other Real Estate Owned	265,000	297,000
Net Income (YTD)	5,363,000	21,994,000
ROA (annualized)	1.25	1.30
ROE (annualized)	13.15	13.56

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	6.53	15.66	15.80	357,477,000	27,470,000
Citibank, N.A., New York, NY	9.00	14.24	15.35	1,698,856,000	165,900,000
Comerica Bank, Detroit, MI	9.44	11.07	12.90	79,513,000	5,444,000
JP Morgan Chase Bank NA, Columbus, OH	7.95	16.02	17.21	3,503,360,000	304,994,000
Keybank N.A., Cleveland, OH	9.33	12.26	14.56	185,233,258	14,745,337
PNC Bank, N.A., Pittsburgh, PA	8.61	11.47	13.17	561,950,304	50,231,080
State Street Bank & Trust Company, Boston, MA	6.18	15.19	15.77	333,667,000	26,127,000
The Northern Trust Company, Chicago, IL	7.44	11.88	13.44	155,572,769	11,483,735
Wells Fargo Bank, N.A., Sioux Falls, SD	8.46	12.67	14.74	1,743,283,000	163,345,000

Financial Ratings of Parent Holding Companies of Approved Buyers- Q1 '24

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.