

## Selected Wells Fargo Bank Ratios

### List of Approved Buyers & Quarterly Financial Reports - Q4 2022

Wells Fargo Bank, N. A.

| In '000s                             | 12/31/2022    | 12/31/2021    |
|--------------------------------------|---------------|---------------|
| Leverage Ratio                       | 8.34          | 8.49          |
| Tier I Risk-Based Capital Ratio      | 11.95         | 13.12         |
| Total Risk-Based Capital Ratio       | 13.92         | 15.54         |
|                                      |               |               |
| Total Assets                         | 1,717,531,000 | 1,779,504,000 |
| Total Liabilities                    | 1,556,061,000 | 1,608,362,000 |
| Total Equity Capital                 | 161,437,000   | 171,105,000   |
| <i>Equity Capital/Total Assets</i>   | 9.40          | 9.62          |
|                                      |               |               |
| Total Loans                          | 919,148,000   | 871,096,000   |
| Loan Loss Reserve                    | 12,832,000    | 12,318,000    |
| <i>Loan Loss Reserve/Total Loans</i> | 1.40%         | 1.41%         |
|                                      |               |               |
| Past-Due Loans (90 + Days)           | 4,450,000     | 5,769,000     |
| Non-Accruals                         | 5,559,000     | 7,094,000     |
| <i>LL Res/Non-Accruals</i>           | 230.83        | 173.64        |
|                                      |               |               |
| Other Real Estate Owned              | 207,000       | 130,000       |
| Net Income (YTD)                     | 16,050,000    | 17,577,000    |
| ROA (annualized)                     | 0.93          | 0.99          |
| ROE (annualized)                     | 9.84          | 10.24         |

## 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       | 6.25               | 15.65                 | 15.72                | 324,646,000   | 26,750,000                |
| Citibank, N.A., New York, NY                  | 8.73               | 15.12                 | 16.45                | 1,766,752,000 | 164,337,000               |
| Comerica Bank, Detroit, MI                    | 9.01               | 9.90                  | 11.67                | 85,531,000    | 4,808,000                 |
| JP Morgan Chase Bank NA, Columbus, OH         | 8.30               | 16.89                 | 18.06                | 3,201,942,000 | 303,620,000               |
| Keybank N.A., Cleveland, OH                   | 8.78               | 10.46                 | 12.39                | 187,590,465   | 13,033,463                |
| PNC Bank, N.A., Pittsburgh, PA                | 8.00               | 10.16                 | 11.79                | 552,307,127   | 43,880,895                |
| State Street Bank & Trust Company, Boston, MA | 6.69               | 17.29                 | 17.92                | 298,020,000   | 26,579,000                |
| Northern Trust Company, Chicago, IL           | 6.90               | 11.56                 | 13.45                | 154,522,864   | 10,894,617                |
| Wells Fargo Bank, N.A., Sioux Falls, SD       | 8.34               | 11.95                 | 13.92                | 1,717,531,000 | 161,437,000               |

### Financial Ratings of Parent Holding Companies of Approved Buyers- Q4 '22

| 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.