

Selected Wells Fargo Bank Ratios

List of Approved Buyers & Quarterly Financial Reports - Q4 2023

Wells Fargo Bank, N. A.

In '000s	12/31/2023	12/31/2022
Leverage Ratio	8.45	8.34
Tier I Risk-Based Capital Ratio	12.49	11.95
Total Risk-Based Capital Ratio	14.56	13.92
Total Assets	1,733,244,000	1,717,531,000
Total Liabilities	1,570,242,000	1,556,061,000
Total Equity Capital	162,969,000	161,437,000
<i>Equity Capital/Total Assets</i>	9.40	9.40
Total Loans	904,289,000	919,148,000
Loan Loss Reserve	14,607,000	12,832,000
<i>Loan Loss Reserve/Total Loans</i>	1.62%	1.40%
Past-Due Loans (90 + Days)	3,883,000	4,450,000
Non-Accruals	8,131,000	5,559,000
<i>LL Res/Non-Accruals</i>	179.65	230.83
Other Real Estate Owned	297,000	207,000
Net Income (YTD)	21,994,000	16,050,000
ROA (annualized)	1.30	0.93
ROE (annualized)	13.56	9.84

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	6.65	16.29	16.41	332,529,000	27,626,000
Citibank, N.A., New York, NY	8.95	14.12	15.20	1,684,710,000	162,945,000
Comerica Bank, Detroit, MI	9.16	10.57	12.35	85,902,000	5,703,000
JP Morgan Chase Bank NA, Columbus, OH	7.85	16.16	17.35	3,395,126,000	299,279,000
Keybank N.A., Cleveland, OH	9.22	11.94	14.16	185,890,386	14,788,518
PNC Bank, N.A., Pittsburgh, PA	8.56	11.30	12.94	557,463,343	50,108,085
State Street Bank & Trust Company, Boston, MA	6.33	15.41	16.04	293,238,000	25,391,000
The Northern Trust Company, Chicago, IL	7.99	12.18	13.84	150,251,927	11,588,560
Wells Fargo Bank, N.A., Sioux Falls, SD	8.45	12.49	14.56	1,733,244,000	162,969,000

Financial Ratings of Parent Holding Companies of Approved Buyers- Q4 '23

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.