PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the "**EEA**"). For these purposes, a retail investor means a person who is one (or more) of the following: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU, as amended ("**EU MiFID II**"); (ii) a customer within the meaning of Directive (EU) 2016/97, as amended (the "**Insurance Distribution Directive**"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of EU MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129, as amended. Consequently, no key information document required by Regulation (EU) No 1286/2014, as amended (the "**EU PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom ("**UK**"). For these purposes, a retail investor means a person who is either one (or both) of the following: (i) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law of the UK by virtue of the European Union (Withdrawal) Act 2018, as amended (the "**EUWA**"); or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024. Consequently, no disclosure document required by the FCA Product Disclosure Sourcebook ("**DISC**") for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

Final Terms dated 16 November 2026 (as amended and restated on 25 November 2026)

Wells Fargo & Company

Issue of U.S.$30,000,000 Zero Coupon Callable Notes due 18 November 2041

under the U.S.$50,000,000,000

Euro Medium Term Note Programme

Part A — CONTRACTUAL TERMS

The Issuer has prepared the Base Prospectus dated 8 April 2026 which constitutes a base prospectus (the "**Base Prospectus**") for the purposes of the UK Prospectus Regime (as defined below). This document constitutes the Final Terms of the Notes described herein for the purposes of the UK Prospectus Regime and must be read in conjunction with such Base Prospectus. Capitalized terms used but not defined herein shall have the meanings given to such terms in the Senior Indenture dated 8 April 2026 (the "**Indenture**") among the Issuer and Citibank, N.A., London Branch, as trustee, principal paying agent and transfer agent, and Citibank Europe plc, as registrar.

The expression "**UK Prospectus Regime**" means the FCA Handbook Prospectus Rules: Admission to Trading on a Regulated Market sourcebook and the Public Offers and Admissions to Trading Regulations 2024.

The Base Prospectus and the Indenture are available for viewing at the market news section of the London Stock Exchange website http://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html and copies may be obtained during normal business hours from Wells Fargo & Company, Office of the Corporate Secretary, Wells Fargo Center, MAC N9305-179, Sixth and Marquette, Minneapolis, Minnesota 55402, United States of America.

1.	Issuer:		Wells Fargo & Company
2.	(i)	Series Number:	139
	(ii)	Tranche Number:	1
	(iii)	Date on which the Notes become fungible:	Not Applicable
3.	Specified Currency or Currencies:		United States Dollars ("**U.S.$**")
4.	Aggregate Principal Amount:		U.S.$30,000,000
5.	Issue Price:		100 per cent. of the Aggregate Principal Amount

6.	(i)	Specified Denominations:	U.S.$200,000 and integral multiples of U.S.$100,000 in respect thereof
	(ii)	Calculation Amount:	U.S.$100,000
7.	(i)	Issue Date:	18 November 2026
	(ii)	Interest Commencement Date:	Not Applicable
	(iii)	CNY Issue Trade Date:	Not Applicable
8.	Maturity Date:		18 November 2041
9.	Interest Basis:		Zero Coupon (***further particulars specified below***)
10.	Redemption/Payment Basis:		Redemption amounts will be adjusted, for payment purposes only, in accordance with the Modified Following Business Day Convention Redemption or repurchase will be subject to required regulatory approval, if any
11.	Redemption for Hedging Disruption:		Not Applicable
12.	Change of Interest or Redemption/Payment Basis:		Not Applicable
13.	Put/Call Options:		Call Option (further particulars specified below)
14.	(i)	Status of the Notes:	Senior
	(ii)	Date of Board approval for issuance of Notes obtained:	29 April 2025

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15.	Type of Interest:		Zero Coupon
	(i)	Interest Payment Date(s):	Not Applicable
	(ii)	Interest Period End Date:	Not Applicable
16.	Switch Option:		Not Applicable
17.	Fixed Rate Note Provisions:		Not Applicable
18.	Floating Rate Note Provisions:		Not Applicable
19.	Zero Coupon Note Provisions:		Applicable
	(i)	Accrual Yield:	6.87 per cent. per annum, compounded annually
	(ii)	Reference Price:	100 per cent. of the Specified Denomination
	(iii)	Day Count Fraction:	30/360
20.	Dual Currency Note Provisions:		Not Applicable

21. Reverse Dual Currency Note Provisions: Not Applicable

22. Range Accrual Note Provisions: Not Applicable

23. Resettable Note Provisions: Not Applicable

PROVISIONS RELATING TO REDEMPTION

24. Call Option: Applicable

(i) Optional Redemption Date(s) (Call): 18 November in each year from and including 18 November 2029 to and including 18 November 2040

(ii) Optional Redemption Amount(s) (Call):

Optional Redemption Date	**Optional Redemption Amount per Calculation Amount (U.S.$)**
18 November 2029	122,058.33
18 November 2030	130,443.74
18 November 2031	139,405.22
18 November 2032	148,982.36
18 November 2033	159,217.45
18 November 2034	170,155.69
18 November 2035	181,845.39
18 November 2036	194,338.16
18 November 2037	207,689.20
18 November 2038	221,957.44
18 November 2039	237,205.92
18 November 2040	253,501.97

(iii) Make Whole Redemption Price: Not Applicable

(iv) If redeemable in part: Not Applicable

(v) Notice period (if different from the Conditions): Not less than 5 calendar days' notice prior to an Optional Redemption Date

25. Put Option: Not Applicable

26. Clean-up Call Option: Not Applicable

27. Final Redemption Amount of each Note: U.S.$270,917.55 per Calculation Amount

28. Early Redemption Amount (Tax):

(i) Early Redemption Amount(s) per Calculation Amount payable on As per clause 3.7 of the Senior Indenture

	redemption for taxation reasons or on event of default or other early redemption:	
29.	Early Termination Amount:	As per clause 3.7 of the Senior Indenture

GENERAL PROVISIONS APPLICABLE TO THE NOTES

30.	Form of Notes:	Registered Notes: Global Registered Note exchangeable for Individual Note Certificates in the limited circumstances described in the Global Registered Note Global Registered Note registered in the name of a nominee for a common depositary for Euroclear and Clearstream, Luxembourg
31.	New Safekeeping Structure ("**NSS**"):	Not Applicable
32.	Additional Financial Centre(s) or other special provisions relating to payment dates:	London and New York
33.	Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature):	Not Applicable
34.	Relevant Benchmark:	Not Applicable

Signed on behalf of Wells Fargo & Company:

By: .....
Duly authorized

PART B – OTHER INFORMATION

1. **LISTING AND ADMISSION TO TRADING**

(i)	Admission to trading:	Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the Main Market of the London Stock Exchange and to be listed on the Official List of the Financial Conduct Authority with effect from the Issue Date
(ii)	Estimate of total expenses related to admission to trading:	GBP 695

2. **RATINGS**

Ratings: The Notes to be issued are expected to be rated:

S&P Global Ratings, acting through Standard & Poor's Financial Services LLC ("**Standard & Poor's**"): A-

An obligation rated 'A' is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligations in higher-rated categories. However, the obligor's capacity to meet its financial commitments on the obligation is still strong.

The minus (-) sign shows relative standing within the rating categories. (Source: https://disclosure.spglobal.com/ratings/en/regulatory/article/-/view/sourceId/504352)

Moody's Investors Service, Inc. ("**Moody's**"): A1

Obligations rated A are judged to be upper-medium grade and are subject to low credit risk. The modifier 1 indicates that the obligation ranks in the higher end of its generic rating category. (Source: https://www.moodys.com/web/en/us/solutions/ratings/understanding-ratings.html)

Fitch Ratings, Inc. ("**Fitch**"): A+

'A' ratings denote expectations of low default risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings. Within rating categories, Fitch may use modifiers. The modifiers "+" or "–" may be appended to a rating to denote relative status within major rating categories. (Source: https://www.fitchratings.com/products/rating-definitions)

3. **INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER**

Save as discussed in "*Subscription and Sale*", so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

4. **OPERATIONAL INFORMATION**

(i)	ISIN Code:	XS3431971871
(ii)	Common Code:	343197187
(iii)	CFI:	See the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN.
(iv)	FISN:	See the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN.
(v)	LEI:	PBLD0EJDB5FWOLXP3B76
(vi)	Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking S.A. and the relevant identification number(s):	Not Applicable
(vii)	New Global Note intended to be held in a manner which would allow Eurosystem eligibility:	No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with Euroclear Bank SA/NV or Clearstream Banking S.A. as common safekeeper (and registered in the name of a nominee of Euroclear Bank SA/NV or Clearstream Banking S.A. acting as common safekeeper). Note that this does not necessarily mean that the Notes will then be recognized as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.
(viii)	Delivery:	Delivery against payment
(ix)	Names and addresses of additional paying agent(s) (if any):	Not Applicable

5. **DISTRIBUTION**

(i)	Method of Distribution:	Non-syndicated
	• If non-syndicated, name of Dealer:	Wells Fargo Securities, LLC
(ii)	U.S. Selling Restrictions:	Reg. S Compliance Category 2
(iii)	Prohibition of Sales to EEA Retail Investors:	Applicable
(iv)	Prohibition of Sales to UK Retail Investors:	Applicable
(v)	Stabilisation Manager:	Not Applicable

6. **THIRD PARTY INFORMATION**

The descriptions of the ratings of the Notes contained in paragraph 2 of Part B have been extracted from the websites of Standard & Poor's, Moody's or Fitch (as applicable) as indicated. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware, and is able to ascertain from information published by Standard & Poor's, Moody's or Fitch (as applicable), no facts have been omitted which would render the reproduced information inaccurate or misleading.

7. **REASONS FOR THE OFFER AND ESTIMATED NET AMOUNT OF PROCEEDS**

(i)	Reasons for the offer:	See "Use of Proceeds" in Base Prospectus
(ii)	Estimated Net Proceeds:	U.S.$29,997,000