UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (date of earliest event reported): October 13, 2026

WELLS FARGO & COMPANY
(Exact name of registrant as specified in its charter)

Delaware	**001-02979**	**No. 41-0449260**
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

Attention: Investor Relations
333 Market Street, MAC: A0109-055
San Francisco, California 94105
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: **415-371-2921**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of Each Class	Trading Symbol	Name of Each Exchange on Which Registered
Common Stock, par value $1-2/3	WFC	New York Stock Exchange (NYSE)
7.5% Non-Cumulative Perpetual Convertible Class A Preferred Stock, Series L	WFC.PRL	NYSE
Depositary Shares, each representing a 1/1000th interest in a share of Non-Cumulative Perpetual Class A Preferred Stock, Series Y	WFC.PRY	NYSE
Depositary Shares, each representing a 1/1000th interest in a share of Non-Cumulative Perpetual Class A Preferred Stock, Series Z	WFC.PRZ	NYSE
Depositary Shares, each representing a 1/1000th interest in a share of Non-Cumulative Perpetual Class A Preferred Stock, Series AA	WFC.PRA	NYSE
Depositary Shares, each representing a 1/1000th interest in a share of Non-Cumulative Perpetual Class A Preferred Stock, Series CC	WFC.PRC	NYSE
Depositary Shares, each representing a 1/1000th interest in a share of Non-Cumulative Perpetual Class A Preferred Stock, Series DD	WFC.PRD	NYSE
Guarantee of Medium-Term Notes, Series A, due October 30, 2028 of Wells Fargo Finance LLC	WFC/28A	NYSE

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act (17 CFR 230.405) or Rule 12b-2 of the Exchange Act (17 CFR 240.12b-2).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 2.02 Results of Operations and Financial Condition.

On October 13, 2026, Wells Fargo & Company (the "Company") issued a news release regarding its results of operations and financial condition for the quarter ended September 30, 2026, and posted on its website its 3Q26 Quarterly Supplement, which contains certain additional information about the Company's financial results for the quarter ended September 30, 2026. The news release is included as Exhibit 99.1 and the 3Q26 Quarterly Supplement is included as Exhibit 99.2 to this report, and each is incorporated by reference into this Item 2.02. The information included in Exhibit 99.1 and Exhibit 99.2 is considered to be "filed" for purposes of Section 18 under the Securities Exchange Act of 1934.

Item 7.01 Regulation FD Disclosure.

On October 13, 2026, the Company intends to host a live conference call that will also be available by webcast to discuss the Company's third quarter 2026 financial results and other matters relating to the Company. In connection therewith, the Company has posted on its website presentation materials containing certain historical and forward-looking information relating to the Company. The presentation materials are included as Exhibit 99.3 to this report and are incorporated by reference into this Item 7.01. Exhibit 99.3 shall not be considered "filed" for purposes of Section 18 under the Securities Exchange Act of 1934 and shall not be deemed to be incorporated by reference into the filings of the Company under the Securities Act of 1933.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit No.	Description	Location
99.1	News Release dated October 13, 2026	Filed herewith
99.2	3Q26 Quarterly Supplement	Filed herewith
99.3	Presentation Materials - 3Q26 Financial Results	Furnished herewith
104	Cover Page Interactive Data File	Embedded within the Inline XBRL document

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: October 13, 2026

WELLS FARGO & COMPANY

By: /s/ MUNEERA S. CARR
Muneera S. Carr
Executive Vice President,
Chief Accounting Officer and
Controller

Exhibit 99.1

News Release | October 13, 2026

Wells Fargo Reports Third Quarter 2026 Net Income of $6.0 billion, or $1.87 per Diluted Share

Company-wide Financial Summary

	Quarter ended	
	Sep 30, 2026	Sep 30, 2025
Selected Income Statement Data ($ in millions except per share amounts)		
Total revenue	**$ 21,870**	21,436
Noninterest expense	**13,743**	13,846
Provision for credit losses[1]	**1,029**	681
Net income	**5,951**	5,589
Diluted earnings per common share	**1.87**	1.66
Selected Balance Sheet Data ($ in billions)		
Average loans	**$ 1,033.4**	928.7
Average deposits	**1,482.9**	1,339.9
CET1[2]	**10.0%**	11.0
Performance Metrics		
ROE[3]	**13.8%**	12.8
ROTCE[4]	**16.3**	15.2

Operating Segments and Other Highlights

($ in billions)	Quarter ended Sep 30, 2026	Sep 30, 2026 % Change from Jun 30, 2026	Sep 30, 2026 % Change from Sep 30, 2025
Average loans			
Consumer Banking and Lending	$ 342.1	1%	4
Commercial Banking	240.5	1	10
Corporate and Investment Banking	353.4	(2)	19
Wealth and Investment Management	95.4	5	16
Average deposits			
Consumer Banking and Lending	825.1	-	2
Commercial Banking	198.9	5	16
Corporate and Investment Banking	248.1	6	22
Wealth and Investment Management	108.7	(1)	9

Capital

- Repurchased 28.6 million shares, or $2.5 billion, of common stock in third quarter 2026

Chairman and Chief Executive Officer Charlie Scharf commented, “Our third quarter results reflect broad-based growth, higher earnings, and stronger returns. Diluted earnings per share increased to $1.87 in the third quarter, up 13% from a year ago. Our ROTCE[4] increased from 14.7% during the first nine months of 2025 to 16.2% during the same period this year and 16.3% in the third quarter. Both average loans and average deposits increased 11% from a year ago.”

“Wealth and Investment Management revenue grew 12% versus a year ago, Commercial Banking grew 6%, Consumer Banking and Lending grew 5%, and Corporate and Investment Banking revenue increased 3%. These increases were partially offset by lower revenue from our venture capital investments and lower lease income following the sale of our rail car leasing business in the first quarter,” Scharf added.

“Key growth metrics across our businesses showed continued strength. In the quarter we had continued growth in consumer primary checking accounts, opened more than 660,000 new credit card accounts, and auto originations increased 15% from a year ago. Wealth and Investment Management client assets grew 11%, investment banking and markets fees from Commercial Banking clients grew 25%, and within Corporate and Investment Banking, overall Banking revenue increased 8%, including M&A revenue increasing 30% and both equity capital markets and investment grade underwriting fees increasing 33%. While Markets revenue was relatively stable from a year ago, equities revenue grew 21%,” Scharf continued.

“Expenses declined from a year ago even though revenue-related expenses increased 15%. Expense savings have funded much of the investments that are making the company stronger, improving our capabilities, and positioning us for continued future growth,” Scharf continued.

“While economic uncertainty exists and consumer sentiment remains mixed, our data shows that our consumer and business customers are doing well. Consumers are spending more, loan delinquencies are low, and deposit and investment balances have grown. Businesses continue to have strong balance sheets and losses remain low. While higher interest rates, higher oil prices and persistent inflation create risks to the economy, strong positive forces such as the investment in AI infrastructure, high employment levels and consistent wage growth continue to outweigh the risks,” Scharf added.

“I’m proud of the Wells Fargo team and we will continue to remain vigilant about risk as we build for the long term,” Scharf concluded.

Endnotes are presented on page 9.

Financial results reported in this document are preliminary. Final financial results and other disclosures will be reported in our Quarterly Report on Form 10-Q for the quarter ended September 30, 2026, and may differ materially from the results and disclosures in this document due to, among other things, the completion of final review procedures, the occurrence of subsequent events, or the discovery of additional information.

Selected Company-wide Financial Information

		Quarter ended		Sep 30, 2026 % Change from	
	Sep 30, 2026	Jun 30, 2026	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025
Earnings ($ in millions except per share amounts)					
Net interest income	$ **12,517**	12,317	11,950	2%	5
Noninterest income	**9,353**	10,305	9,486	(9)	(1)
Total revenue	**21,870**	22,622	21,436	(3)	2
Net charge-offs	***983***	*883*	*954*	11	3
Change in the allowance for credit losses	***46***	*31*	*(273)*	48	117
Provision for credit losses[1]	**1,029**	914	681	13	51
Noninterest expense	**13,743**	13,661	13,846	1	(1)
Income tax expense	**1,161**	1,402	1,300	(17)	(11)
Wells Fargo net income	$ **5,951**	6,407	5,589	(7)	6
Diluted earnings per common share	**1.87**	2.00	1.66	(6)	13
Balance Sheet Data (average) ($ in billions)					
Loans	$ **1,033.4**	1,026.5	928.7	1	11
Deposits	**1,482.9**	1,465.6	1,339.9	1	11
Assets	**2,243.5**	2,227.9	2,010.2	1	12
Financial Ratios					
Return on assets (ROA)	**1.05 %**	1.15	1.10		
Return on equity (ROE)	**13.8**	15.0	12.8		
Return on average tangible common equity (ROTCE)[2]	**16.3**	17.7	15.2		
Efficiency ratio[3]	**63**	60	65		
Net interest margin on a taxable-equivalent basis	**2.43**	2.43	2.61		

Third Quarter 2026 vs. Third Quarter 2025

- Net interest income increased 5%, driven by higher loan and investment securities balances, the impact of lower interest rates and balance sheet growth in our Markets business, and fixed rate asset repricing, partially offset by the impact of lower interest rates on floating rate assets, higher deposit costs reflecting growth in interest-bearing commercial deposits, and a modest decline in noninterest-bearing deposits
- Noninterest income decreased 1%, as higher investment advisory fees, deposit-related fees, investment banking fees, and card fees, were more than offset by lower trading gains, lower lease income related to the first quarter 2026 sale of our rail car leasing business, lower equity gains reflecting lower results from our venture capital investments, as well as lower mortgage banking income
- Noninterest expense decreased 1%, driven by the impact of efficiency initiatives, including an 8% reduction in headcount, lower severance expense, and lower lease expense, partially offset by higher revenue-related compensation expense reflecting improved performance and an increase in technology and equipment expense. Third quarter 2025 included $296 million of severance expense
- Provision for credit losses in third quarter 2026 included an increase in the allowance for credit losses, reflecting a higher allowance for commercial and industrial loans and auto loans driven by higher loan balances, partially offset by a lower allowance for commercial real estate loans
- Income tax expense in third quarter 2026 included $170 million of discrete tax benefits related to the resolution of prior period matters

Selected Company-wide Capital and Liquidity Information

($ in billions)		Sep 30, 2026	Jun 30, 2026	Sep 30, 2025
			Quarter ended	
Capital:				
Total equity	$	**177.9**	182.3	183.0
Common stockholders' equity		**158.8**	165.0	164.7
Tangible common equity[1]		**133.4**	139.7	139.1
Common Equity Tier 1 (CET1) ratio[2]		**10.0 %**	10.3	11.0
Total loss absorbing capacity (TLAC) ratio[3]		**23.0**	22.8	24.6
Supplementary Leverage Ratio (SLR)[4]		**5.7**	5.8	6.4
Liquidity:				
Liquidity Coverage Ratio (LCR)[5]		**122 %**	119	121

Selected Company-wide Loan Credit Information

($ in millions)		Sep 30, 2026	Jun 30, 2026	Sep 30, 2025
			Quarter ended	
Net loan charge-offs	$	**983**	876	942
Net loan charge-offs as a % of average total loans (annualized)		**0.38 %**	0.34	0.40
Total nonaccrual loans	$	**7,060**	7,643	7,614
As a % of total loans		**0.67 %**	0.74	0.81
Total nonperforming assets	$	**7,359**	7,944	7,832
As a % of total loans		**0.70 %**	0.77	0.83
Allowance for credit losses for loans	$	**14,458**	14,407	14,311
As a % of total loans		**1.38 %**	1.40	1.52

Third Quarter 2026 vs. Second Quarter 2026

- Commercial net loan charge-offs as a percentage of average loans were 0.18% (annualized), up from 0.10%, driven by higher commercial real estate and commercial and industrial net loan charge-offs. The consumer net loan charge-off rate decreased to 0.70% (annualized), reflecting solid performance across all consumer portfolios
- Nonperforming assets were down $585 million, driven by lower commercial real estate nonaccrual loans. Nonperforming assets as a percentage of total loans were 0.70%, down from 0.77%

Operating Segment Performance

Consumer Banking and Lending offers diversified financial products and services for consumers and small businesses. These financial products and services include checking and savings accounts, credit and debit cards, as well as home, auto, personal, and small business lending. We also provide personalized wealth management and financial planning services through our branch channel.

Selected Financial Information

			Quarter ended		Sep 30, 2026 % Change from	
		Sep 30, 2026	Jun 30, 2026	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025
Earnings (in millions)						
Consumer, Small and Business Banking	$	**7,579**	7,308	7,089	4%	7
Credit Card		**1,710**	1,614	1,663	6	3
Home Lending		**743**	762	870	(2)	(15)
Auto		**341**	320	256	7	33
Personal Lending		**283**	284	294	-	(4)
Total revenue		**10,656**	10,288	10,172	4	5
Provision for credit losses		**791**	945	767	(16)	3
Noninterest expense		**6,188**	6,286	6,376	(2)	(3)
Net income	$	**2,755**	2,290	2,270	20	21
Average balances (in billions)						
Loans	$	**342.1**	337.8	329.1	1	4
Deposits		**825.1**	828.4	808.9	-	2

Third Quarter 2026 vs. Third Quarter 2025

- Revenue increased 5%
  - Consumer, Small and Business Banking was up 7% driven by higher deposit balances, wider deposit spreads, as well as higher deposit-related fees, investment advisory fees, and debit card fees on higher volume
  - Credit Card was up 3% reflecting higher net interest income on higher loan balances and higher card fees
  - Home Lending was down 15% due to lower mortgage servicing income and lower net interest income on lower loan balances
  - Auto was up 33% due to higher loan balances and wider loan spreads
- Noninterest expense decreased 3% driven by lower operating costs and operating losses, as well as the impact of efficiency initiatives, partially offset by higher revenue-related compensation expense and higher occupancy expense

Commercial Banking provides financial solutions to private, family owned and certain public companies. Products and services include banking and credit products across multiple industry sectors and municipalities, secured lending and lease products, and treasury management.

Selected Financial Information

		Quarter ended		Sep 30, 2026 % Change from	
	Sep 30, 2026	Jun 30, 2026	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025
Earnings (in millions)					
Net interest income	$ **2,134**	2,047	1,949	4%	9
Noninterest income	**1,102**	1,071	1,092	3	1
Total revenue	**3,236**	3,118	3,041	4	6
Provision for credit losses	**240**	131	39	83	515
Noninterest expense	**1,400**	1,412	1,445	(1)	(3)
Net income	$ **1,195**	1,176	1,162	2	3
Average balances (in billions)					
Loans	$ **240.5**	237.1	219.4	1	10
Deposits	**198.9**	189.5	172.0	5	16

Third Quarter 2026 vs. Third Quarter 2025

- Revenue increased 6%
  - Net interest income was up 9% due to higher deposit and loan balances
  - Noninterest income was up 1% driven by higher deposit-related fees and higher investment banking and markets fees, partially offset by lower revenue from equity investments
- Noninterest expense decreased 3% due to lower operating losses and the impact of efficiency initiatives
- Provision for credit losses increased $201 million largely reflecting an increase in the allowance for loan losses due to loan growth

Corporate and Investment Banking delivers a suite of capital markets, banking, and financial products and services to corporate, commercial real estate, government and institutional clients globally. Products and services include corporate banking, investment banking, treasury management, commercial real estate lending and capital markets, equity and fixed income solutions, as well as sales, trading, and research capabilities.

Selected Financial Information

			Quarter ended		Sep 30, 2026 % Change from	
		Sep 30, 2026	Jun 30, 2026	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025
Earnings (in millions)						
Banking:						
Lending	$	**692**	724	647	(4)%	7
Treasury Management and Payments		**683**	661	630	3	8
Investment Banking		**611**	628	554	(3)	10
Total Banking		**1,986**	2,013	1,831	(1)	8
Commercial Real Estate		**1,171**	1,197	1,186	(2)	(1)
Markets:						
Fixed Income, Currencies, and Commodities (FICC)		**1,262**	1,536	1,355	(18)	(7)
Equities		**543**	635	450	(14)	21
Credit Adjustment (CVA/DVA/FVA) and Other		**30**	35	48	(14)	(38)
Total Markets		**1,835**	2,206	1,853	(17)	(1)
Other		**16**	9	9	78	78
Total revenue		**5,008**	5,425	4,879	(8)	3
Provision for credit losses		**(18)**	(181)	(107)	90	83
Noninterest expense		**2,454**	2,497	2,362	(2)	4
Net income	$	**1,924**	2,329	1,966	(17)	(2)
Average balances (in billions)						
Loans	$	**353.4**	359.4	295.9	(2)	19
Deposits		**248.1**	234.8	204.1	6	22

Third Quarter 2026 vs. Third Quarter 2025

- Revenue increased 3%
  - Banking was up 8% and included higher investment banking revenue driven by higher investment grade Debt Capital Markets, Equity Capital Markets, and M&A advisory fees, partially offset by lower leveraged finance revenue. Growth also reflected increased Treasury Management and Payments revenue on higher deposit balances, as well as higher loan balances
  - Commercial Real Estate was down 1% driven by interest rate impacts, partially offset by higher capital markets fees and higher loan balances
  - Markets was down 1% as stronger performance in equities was more than offset by lower performance across most FICC products
- Noninterest expense increased 4% driven by higher personnel expense and professional and outside services expense, partially offset by the impact of efficiency initiatives

Wealth and Investment Management provides personalized wealth management, brokerage, financial planning, lending, trust and fiduciary products and services to affluent, high-net worth and ultra-high-net worth clients. We operate through financial advisors in our brokerage and wealth offices, independent offices, and digitally through WellsTrade® and Intuitive Investor®.

Selected Financial Information

			Quarter ended		Sep 30, 2026 % Change from	
		Sep 30, 2026	Jun 30, 2026	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025
Earnings (in millions)						
Net interest income	**$**	**950**	919	851	3%	12
Noninterest income		**3,154**	2,973	2,823	6	12
Total revenue		**4,104**	3,892	3,674	5	12
Provision for credit losses		**16**	17	(14)	(6)	214
Noninterest expense		**3,286**	3,160	3,013	4	9
Net income	**$**	**603**	537	506	12	19
Total Company-wide client assets (in billions)		**2,739**	2,691	2,473	2	11
Average balances (in billions)						
Loans	**$**	**95.4**	91.1	82.3	5	16
Deposits		**108.7**	109.8	99.8	(1)	9

Third Quarter 2026 vs. Third Quarter 2025

- Revenue increased 12%
  - Net interest income was up 12% driven by higher deposit and loan balances, as well as lower deposit costs
  - Noninterest income was up 12% on higher investment advisory fees driven by an increase in market valuations
- Noninterest expense increased 9% due to higher revenue-related compensation expense, partially offset by the impact of efficiency initiatives

Corporate includes corporate treasury and enterprise functions, net of expense allocations, in support of the reportable operating segments (including funds transfer pricing, capital, and liquidity), as well as our investment portfolio and venture capital investments. Corporate also includes results for previously divested businesses.

Selected Financial Information

		Quarter ended		Sep 30, 2026 % Change from	
	Sep 30, 2026	Jun 30, 2026	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025
Earnings (in millions)					
Net interest income	**$ (725)**	(589)	(273)	(23)%	NM
Noninterest income	**115**	1,002	449	(89)	(74)
Total revenue	**(610)**	413	176	NM	NM
Provision for credit losses	**-**	2	(4)	(100)	100
Noninterest expense	**415**	306	650	36	(36)
Net income (loss)	**$ (526)**	75	(315)	NM	(67)

NM - Not meaningful

Third Quarter 2026 vs. Third Quarter 2025

- Revenue decreased driven by lower net interest income due to the impact of lower interest rates on crediting rates to our operating segments, lower results from our venture capital investments, and lower lease income related to the sale of our rail car leasing business.
- Noninterest expense decreased due to lower severance expense and lower lease expense related to the sale of our rail car leasing business

Endnotes

Page 1 - Company-wide Financial Summary / Operating Segments and Other Highlights

1. Includes provision for credit losses for loans, debt securities, and other financial assets.
2. Represents our Common Equity Tier 1 (CET1) ratio calculated under the Standardized Approach, which is our binding CET1 framework. See the table on page 26 of the 3Q26 Quarterly Supplement for more information on CET1. CET1 for September 30, 2026, is a preliminary estimate.
3. Return on equity (ROE) represents Wells Fargo net income applicable to common stock divided by average common stockholders' equity.
4. Tangible common equity and return on average tangible common equity (ROTCE) are non-GAAP financial measures. For additional information, including a corresponding reconciliation to GAAP financial measures, see the "Tangible Common Equity" tables on pages 24-25 of the 3Q26 Quarterly Supplement.

Page 2 - Selected Company-wide Financial Information

1. Includes provision for credit losses for loans, debt securities, and other financial assets.
2. Tangible common equity and return on average tangible common equity (ROTCE) are non-GAAP financial measures. For additional information, including a corresponding reconciliation to GAAP financial measures, see the "Tangible Common Equity" tables on pages 24-25 of the 3Q26 Quarterly Supplement.
3. The efficiency ratio is noninterest expense divided by total revenue (net interest income and noninterest income).

Page 3 - Selected Company-wide Capital and Liquidity Information

1. Tangible common equity is a non-GAAP financial measure. For additional information, including a corresponding reconciliation to GAAP financial measures, see the "Tangible Common Equity" tables on pages 24-25 of the 3Q26 Quarterly Supplement.
2. Represents our CET1 ratio calculated under the Standardized Approach, which is our binding CET1 framework. See the table on page 26 of the 3Q26 Quarterly Supplement for more information on CET1. CET1 for September 30, 2026, is a preliminary estimate.
3. Represents TLAC divided by risk-weighted assets (RWAs), which is our binding TLAC ratio, determined by using the greater of RWAs under the Standardized and Advanced Approaches. TLAC for September 30, 2026, is a preliminary estimate.
4. SLR for September 30, 2026, is a preliminary estimate.
5. Represents average high-quality liquid assets divided by average projected net cash outflows, as each is defined under the LCR rule. LCR for September 30, 2026, is a preliminary estimate.

Conference Call

The Company will host a live conference call on Tuesday, October 13, at 10:00 a.m. ET. You may listen to the call by dialing 1-888-673-9782 (U.S. and Canada) or 312-470-7126 (International/U.S. Toll) and enter passcode: 8320644#. The call will also be available online on our Investor Relations webpage and through this earnings webcast link.

A replay of the conference call will be available from approximately 1:00 p.m. ET on Tuesday, October 13 through Tuesday, October 27. Please dial 1-800-835-4112 (U.S. and Canada) or 203-369-3829 (International/U.S. Toll) and enter passcode: 9911#. The replay will also be available online on our Investor Relations webpage and through this earnings webcast link.

Forward-Looking Statements

This document contains forward-looking statements. In addition, we may make forward-looking statements in our other documents filed or furnished with the Securities and Exchange Commission (SEC), and our management may make forward-looking statements orally to analysts, investors, representatives of the media and others. Forward-looking statements can be identified by words such as "anticipates," "intends," "plans," "seeks," "believes," "estimates," "expects," "target," "projects," "outlook," "forecast," "will," "may," "could," "should," "can" and similar references to future periods. In particular, forward-looking statements include, but are not limited to, statements we make about: (i) the future operating or financial performance of the Company or any of its businesses, including our outlook for future growth; (ii) our expectations regarding noninterest expense and our efficiency ratio; (iii) future credit quality and performance, including our expectations regarding future loan losses, our allowance for credit losses, and the economic scenarios considered to develop the allowance; (iv) our expectations regarding net interest income and net interest margin; (v) loan growth or the reduction or mitigation of risk in our loan portfolios; (vi) future capital or liquidity levels, ratios or targets; (vii) the expected outcome and impact of legal, regulatory and legislative developments, as well as our expectations regarding compliance therewith; (viii) future common stock dividends, common share repurchases and other uses of capital; (ix) our targeted range for return on assets, return on equity, and return on tangible common equity; (x) expectations regarding our effective income tax rate; (xi) the outcome of contingencies, such as legal actions; (xii) sustainability and governance related goals or commitments; and (xiii) the Company's plans, objectives and strategies.

Forward-looking statements are not based on historical facts but instead represent our current expectations and assumptions regarding our business, the economy and other future conditions. Because forward-looking statements relate to the future, they are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict. Our actual results may differ materially from those contemplated by the forward-looking statements. We caution you, therefore, against relying on any of these forward-looking statements. They are neither statements of historical fact nor guarantees or assurances of future performance. While there is no assurance that any list of risks and uncertainties or risk factors is complete, important factors that could cause actual results to differ materially from those in the forward-looking statements include the following, without limitation:

- current and future economic and market conditions, including the effects of declines in housing prices, high unemployment rates, declines in commercial real estate prices, U.S. fiscal debt, budget and tax matters, geopolitical matters, trade policies, and any slowdown in global economic growth;
- our capital and liquidity requirements (including under regulatory capital standards, such as the Basel III capital standards) and our ability to generate capital internally or raise capital on favorable terms;
- current, pending or future legislation or regulation that could have a negative effect on our revenue and businesses, including rules and regulations relating to bank products and financial services;
- our ability to realize any efficiency ratio or expense target as part of our expense management initiatives, including as a result of business and economic cyclicality, seasonality, changes in our business composition and operating environment, growth in our businesses and/or acquisitions, and unexpected expenses relating to, among other things, litigation and regulatory matters;
- the effect of the current interest rate environment or changes in interest rates or in the level or composition of our assets or liabilities on our net interest income and net interest margin;
- significant turbulence or a disruption in the capital or financial markets, which could result in, among other things, a reduction in the availability of funding or increased funding costs, a reduction in our ability to sell or securitize loans, and declines in asset values and/or recognition of impairment of securities held in our debt securities and equity securities portfolios;
- the effect of a fall in stock market prices on our investment banking business and our fee income from our brokerage and wealth management businesses;
- negative effects from instances where customers may have experienced financial harm, including on our legal, operational and compliance costs, our ability to engage in certain business activities or offer certain products or services, our ability to keep and attract customers, our ability to attract and retain qualified employees, and our reputation;
- regulatory matters, including the failure to resolve outstanding matters on a timely basis and the potential impact of new matters, litigation, or other legal actions, which may result in, among other things, additional costs, fines, penalties, restrictions on our business activities, reputational harm, or other adverse consequences;
- a failure in or breach of our operational or security systems or infrastructure, or those of our third-party vendors or other service providers, including as a result of cyberattacks;
- the effect of technological changes, including artificial intelligence and digital assets, on us, our customers, or our competitive landscape;
- the effect of changes in the level of checking or savings account deposits on our funding costs and net interest margin;

- fiscal and monetary policies of the Federal Reserve Board;
- changes to tax laws, regulations, and guidance as well as the effect of discrete items on our effective income tax rate;
- our ability to develop and execute effective business plans and strategies; and
- the other risk factors and uncertainties described under “Risk Factors” in our Annual Report on Form 10-K for the year ended December 31, 2025.

In addition to the above factors, we also caution that the amount and timing of any future common stock dividends or repurchases will depend on the earnings, cash requirements and financial condition of the Company, the impact to our balance sheet of expected customer activity, our capital requirements and long-term targeted capital structure, the results of supervisory stress tests, market conditions (including the trading price of our stock), regulatory and legal considerations, including regulatory requirements under the Federal Reserve Board’s capital plan rule, and other factors deemed relevant by the Company, and may be subject to regulatory approval or conditions.

For additional information about factors that could cause actual results to differ materially from our expectations, refer to our reports filed with the SEC, including the discussion under “Risk Factors” in our Annual Report on Form 10-K for the year ended December 31, 2025, as filed with the SEC and available on its website at www.sec.gov[1].

Any forward-looking statement made by us speaks only as of the date on which it is made. Factors or events that could cause our actual results to differ may emerge from time to time, and it is not possible for us to predict all of them. We undertake no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise, except as may be required by law.

Forward-looking Non-GAAP Financial Measures. From time to time we may provide forward-looking non-GAAP financial measures, such as forward-looking estimates or targets for return on average tangible common equity or for net interest income excluding Markets. We are unable to provide a reconciliation of forward-looking non-GAAP financial measures to their most directly comparable GAAP financial measures because we are unable to provide, without unreasonable effort, a meaningful or accurate calculation or estimation of amounts that would be necessary for the reconciliation due to the complexity and inherent difficulty in forecasting and quantifying future amounts or when they may occur. Such unavailable information could be significant to future results.

[1] We do not control this website. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

About Wells Fargo

Wells Fargo & Company (NYSE: WFC) is a leading financial services company that has approximately $2.3 trillion in assets. We provide a diversified set of banking, investment and mortgage products and services, as well as consumer and commercial finance, through our four reportable operating segments: Consumer Banking and Lending, Commercial Banking, Corporate and Investment Banking, and Wealth & Investment Management. Wells Fargo ranked No. 38 on Fortune's 2026 rankings of America's largest corporations.

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Exhibit 99.2



3Q26 Quarterly Supplement

Wells Fargo & Company and Subsidiaries
QUARTERLY FINANCIAL DATA
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Financial results reported in this document are preliminary. Final financial results and other disclosures will be reported in our Quarterly Report on Form 10-Q for the quarter ended September 30, 2026, and may differ materially from the results and disclosures in this document due to, among other things, the completion of final review procedures, the occurrence of subsequent events, or the discovery of additional information.

Wells Fargo & Company and Subsidiaries
SUMMARY FINANCIAL DATA

(in millions, except ratios and per share amounts)	Quarter ended					Sep 30, 2026 % Change from		Nine months ended		
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Selected Income Statement Data										
Total revenue	**$ 21,870**	22,622	21,446	21,292	21,436	(3)%	2	**$ 65,938**	62,407	6%
Noninterest expense	**13,743**	13,661	14,330	13,726	13,846	1	(1)	**41,734**	41,116	2
Pre-tax pre-provision profit (PTPP) (1)	**8,127**	8,961	7,116	7,566	7,590	(9)	7	**24,204**	21,291	14
Provision for credit losses (2)	**1,029**	914	1,135	1,040	681	13	51	**3,078**	2,618	18
Wells Fargo net income	**5,951**	6,407	5,253	5,361	5,589	(7)	6	**17,611**	15,977	10
Wells Fargo net income applicable to common stock	**5,703**	6,160	5,000	5,114	5,341	(7)	7	**16,863**	15,171	11
Common Share Data										
Diluted earnings per common share	**1.87**	2.00	1.60	1.62	1.66	(6)	13	**5.47**	4.64	18
Dividends declared per common share	**0.50**	0.45	0.45	0.45	0.45	11	11	**1.40**	1.25	12
Common shares outstanding	**3,001.6**	3,028.5	3,064.3	3,092.6	3,148.9	(1)	(5)			
Average common shares outstanding	**3,015.8**	3,044.0	3,080.0	3,113.8	3,182.2	(1)	(5)	**3,046.4**	3,231.4	(6)
Diluted average common shares outstanding	**3,051.5**	3,074.6	3,117.7	3,159.0	3,223.5	(1)	(5)	**3,081.0**	3,270.3	(6)
Book value per common share (3)	**$ 52.91**	54.48	53.25	53.24	52.30	(3)	1			
Tangible book value per common share (3)(4)	**44.46**	46.13	44.98	45.02	44.18	(4)	1			
Selected Equity Data (period-end)										
Total equity	**177,877**	182,323	180,313	183,038	183,012	(2)	(3)			
Common stockholders' equity	**158,804**	164,981	163,188	164,651	164,687	(4)	(4)			
Tangible common equity (4)	**133,447**	139,703	137,817	139,219	139,119	(4)	(4)			
Performance Ratios										
Return on average assets (ROA) (5)	**1.05 %**	1.15	0.98	1.02	1.10			**1.06 %**	1.09	
Return on average equity (ROE) (6)	**13.8**	15.0	12.2	12.3	12.8			**13.7**	12.4	
Return on average tangible common equity (ROTCE) (4)	**16.3**	17.7	14.5	14.5	15.2			**16.2**	14.7	
Efficiency ratio (7)	**63**	60	67	64	65			**63**	66	
Net interest margin on a taxable-equivalent basis	**2.43**	2.43	2.47	2.60	2.61			**2.44**	2.65	
Average deposit cost	**1.56**	1.51	1.43	1.44	1.54			**1.50**	1.55	

(1) Pre-tax pre-provision profit (PTPP) is total revenue less noninterest expense. Management believes that PTPP is a useful financial measure because it enables investors and others to assess the Company's ability to generate capital to cover credit losses through a credit cycle.
(2) Includes provision for credit losses for loans, debt securities, and other financial assets.
(3) Book value per common share is common stockholders' equity divided by common shares outstanding. Tangible book value per common share is tangible common equity divided by common shares outstanding.
(4) Tangible common equity, tangible book value per common share, and return on average tangible common equity are non-GAAP financial measures. For additional information, including a corresponding reconciliation to GAAP financial measures, see the "Tangible Common Equity" tables on pages 24 and 25.
(5) Represents Wells Fargo net income divided by average assets.
(6) Represents Wells Fargo net income applicable to common stock divided by average common stockholders' equity.
(7) The efficiency ratio is noninterest expense divided by total revenue (net interest income and noninterest income).

($ in millions, unless otherwise noted)	Quarter ended					Sep 30, 2026 % Change from		Nine months ended		
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Selected Balance Sheet Data (average)										
Loans	**$1,033,390**	1,026,479	996,025	955,849	928,677	1%	11	**$1,018,768**	917,935	11%
Assets	**2,243,524**	2,227,923	2,168,224	2,079,777	2,010,200	1	12	**2,213,499**	1,954,742	13
Deposits	**1,482,928**	1,465,600	1,415,034	1,377,718	1,339,939	1	11	**1,454,770**	1,336,975	9
Selected Balance Sheet Data (period-end)										
Available-for-sale and held-to-maturity debt securities	**448,356**	448,899	426,953	421,596	420,914	-	7			
Loans	**1,048,113**	1,031,115	1,016,787	986,167	943,102	2	11			
Allowance for credit losses for loans	**14,458**	14,407	14,374	14,337	14,311	-	1			
Assets	**2,253,291**	2,282,201	2,205,752	2,148,631	2,062,926	(1)	9			
Deposits	**1,502,652**	1,501,405	1,454,939	1,426,207	1,367,361	-	10			
Headcount (#) (period-end)	**194,369**	197,466	200,999	205,198	210,821	(2)	(8)			
Capital and other metrics (1)										
Risk-based capital ratios and components (2):										
Standardized Approach:										
Common Equity Tier 1 (CET1)	**10.0 %**	10.3	10.3	10.6	11.0					
Tier 1 capital	**11.3**	11.4	11.4	11.9	12.3					
Total capital	**13.6**	13.7	13.8	14.3	14.8					
Risk-weighted assets (RWAs) (in billions)	**$ 1,339.8**	1,342.3	1,316.0	1,294.6	1,242.4	-	8			
Advanced Approach:										
Common Equity Tier 1 (CET1)	**11.8 %**	12.1	12.1	12.4	12.7					
Tier 1 capital	**13.3**	13.4	13.4	13.8	14.3					
Total capital	**15.1**	15.3	15.3	15.7	16.2					
Risk-weighted assets (RWAs) (in billions)	**$ 1,140.8**	1,140.2	1,121.0	1,112.5	1,072.2	-	6			
Tier 1 leverage ratio	**6.8 %**	6.9	7.0	7.5	7.7					
Supplementary Leverage Ratio (SLR)	**5.7**	5.8	5.9	6.2	6.4					
Total Loss Absorbing Capacity (TLAC) Ratio (3)	**23.0**	22.8	23.0	23.2	24.6					
Liquidity Coverage Ratio (LCR) (4)	**122**	119	120	119	121					

(1) Ratios and metrics for September 30, 2026, are preliminary estimates.
(2) See the table on page 26 for more information on CET1, Tier 1 capital, and total capital.
(3) Represents TLAC divided by risk-weighted assets (RWAs), which is our binding TLAC ratio, determined by using the greater of RWAs under the Standardized and Advanced Approaches.
(4) Represents average high-quality liquid assets divided by average projected net cash outflows, as each is defined under the LCR rule.

Wells Fargo & Company and Subsidiaries
CONSOLIDATED STATEMENT OF INCOME

(in millions, except per share amounts)	Quarter ended					Sep 30, 2026 % Change from		Nine months ended		
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Interest income	**$ 23,908**	23,284	22,445	22,602	22,419	3%	7	**$ 69,637**	64,712	8%
Interest expense	**11,391**	10,967	10,349	10,271	10,469	4	9	**32,707**	29,559	11
Net interest income	**12,517**	12,317	12,096	12,331	11,950	2	5	**36,930**	35,153	5
Noninterest income										
Deposit-related fees	**1,415**	1,357	1,319	1,291	1,290	4	10	**4,091**	3,808	7
Lending-related fees	**420**	405	393	393	384	4	9	**1,218**	1,121	9
Investment advisory and other asset-based fees	**3,046**	2,821	2,824	2,803	2,660	8	15	**8,691**	7,695	13
Commissions and brokerage services fees	**670**	687	667	657	651	(2)	3	**2,024**	1,899	7
Investment banking fees	**894**	939	796	716	840	(5)	6	**2,629**	2,311	14
Card fees	**1,274**	1,222	1,138	1,149	1,223	4	4	**3,634**	3,440	6
Mortgage banking	**164**	256	201	322	268	(36)	(39)	**621**	830	(25)
Net gains from trading activities	**1,109**	1,393	1,351	979	1,408	(20)	(21)	**3,853**	4,168	(8)
Net gains (losses) from debt securities	**(29)**	1	-	3	-	NM	NM	**(28)**	(147)	81
Net gains (losses) from equity securities	**4**	847	172	319	149	(100)	(97)	**1,023**	(75)	NM
Other	**386**	377	489	329	613	2	(37)	**1,252**	2,204	(43)
Total noninterest income	**9,353**	10,305	9,350	8,961	9,486	(9)	(1)	**29,008**	27,254	6
Total revenue	**21,870**	22,622	21,446	21,292	21,436	(3)	2	**65,938**	62,407	6
Provision for credit losses (1)	**1,029**	914	1,135	1,040	681	13	51	**3,078**	2,618	18
Noninterest expense										
Personnel	**8,745**	8,851	9,593	9,077	9,021	(1)	(3)	**27,189**	27,204	-
Technology, telecommunications and equipment	**1,492**	1,457	1,397	1,374	1,319	2	13	**4,346**	3,829	14
Occupancy	**804**	803	778	840	784	-	3	**2,385**	2,311	3
Professional and outside services	**1,168**	1,109	1,066	1,236	1,177	5	(1)	**3,343**	3,304	1
Advertising and promotion	**337**	361	369	352	295	(7)	14	**1,067**	742	44
Other	**1,197**	1,080	1,127	847	1,250	11	(4)	**3,404**	3,726	(9)
Total noninterest expense	**13,743**	13,661	14,330	13,726	13,846	1	(1)	**41,734**	41,116	2
Income before income tax expense	**7,098**	8,047	5,981	6,526	6,909	(12)	3	**21,126**	18,673	13
Income tax expense	**1,161**	1,402	691	1,103	1,300	(17)	(11)	**3,254**	2,738	19
Net income before noncontrolling interests	**5,937**	6,645	5,290	5,423	5,609	(11)	6	**17,872**	15,935	12
Less: Net income (loss) from noncontrolling interests	**(14)**	238	37	62	20	NM	NM	**261**	(42)	721
Wells Fargo net income	**$ 5,951**	6,407	5,253	5,361	5,589	(7)%	6	**$ 17,611**	15,977	10%
Less: Preferred stock dividends and other	**248**	247	253	247	248	-	-	**748**	806	(7)
Wells Fargo net income applicable to common stock	**$ 5,703**	6,160	5,000	5,114	5,341	(7)%	7	**$ 16,863**	15,171	11%
Per share information										
Earnings per common share	**$ 1.89**	2.02	1.62	1.64	1.68	(6)%	13	**$ 5.54**	4.69	18%
Diluted earnings per common share	**1.87**	2.00	1.60	1.62	1.66	(6)	13	**5.47**	4.64	18

NM - Not meaningful
(1) Includes provision for credit losses for loans, debt securities, and other financial assets.

Wells Fargo & Company and Subsidiaries
CONSOLIDATED BALANCE SHEET

(in millions, except shares)		Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Sep 30, 2026 % Change from Jun 30, 2026	Sep 30, 2026 % Change from Sep 30, 2025
Assets								
Cash and due from banks	$	**40,556**	42,161	33,543	39,182	34,801	(4)%	17
Interest-earning deposits with banks		**140,503**	161,214	141,241	135,028	139,524	(13)	1
Federal funds sold and securities borrowed or purchased under resale agreements		**193,106**	205,345	215,599	193,929	154,576	(6)	25
Trading assets		**227,000**	243,168	221,711	227,935	225,624	(7)	1
Available-for-sale debt securities		**255,772**	250,326	222,873	213,573	206,682	2	24
Held-to-maturity debt securities		**192,584**	198,573	204,080	208,023	214,232	(3)	(10)
Loans		**1,048,113**	1,031,115	1,016,787	986,167	943,102	2	11
Allowance for loan losses		**(13,819)**	(13,905)	(13,864)	(13,797)	(13,744)	1	(1)
Net loans		**1,034,294**	1,017,210	1,002,923	972,370	929,358	2	11
Premises and equipment, net		**11,685**	11,631	11,499	11,395	11,040	-	6
Goodwill		**24,963**	24,963	24,965	24,967	25,069	-	-
Equity securities		**42,245**	42,378	41,126	40,932	39,267	-	8
Other assets		**90,583**	85,232	86,192	81,297	82,753	6	9
Total assets	$	**2,253,291**	2,282,201	2,205,752	2,148,631	2,062,926	(1)	9
Liabilities								
Noninterest-bearing deposits	$	**365,666**	370,116	365,712	365,368	366,814	(1)	-
Interest-bearing deposits		**1,136,986**	1,131,289	1,089,227	1,060,839	1,000,547	1	14
Total deposits		**1,502,652**	1,501,405	1,454,939	1,426,207	1,367,361	-	10
Federal funds purchased and securities loaned or sold under repurchase agreements		**220,519**	251,804	234,371	232,687	202,274	(12)	9
Short-term borrowings		**38,192**	25,168	32,282	18,323	16,449	52	132
Trading liabilities		**56,133**	56,631	53,647	45,468	45,258	(1)	24
Accrued expenses and other liabilities		**75,067**	82,731	66,259	68,196	70,799	(9)	6
Long-term debt		**182,851**	182,139	183,941	174,712	177,773	-	3
Total liabilities		**2,075,414**	2,099,878	2,025,439	1,965,593	1,879,914	(1)	10
Equity								
Wells Fargo stockholders' equity:								
Preferred stock		**17,098**	15,348	15,348	16,608	16,608	11	3
Common stock - $1-2/3 par value, authorized 9,000,000,000 shares; issued 5,481,811,474 shares		**9,136**	9,136	9,136	9,136	9,136	-	-
Additional paid-in capital		**61,515**	61,192	60,852	61,288	61,016	1	1
Retained earnings		**241,397**	237,230	232,459	228,873	225,189	2	7
Accumulated other comprehensive loss		**(16,512)**	(8,277)	(7,922)	(6,673)	(7,647)	(99)	NM
Treasury stock (1)		**(136,874)**	(134,439)	(131,477)	(128,115)	(123,148)	(2)	(11)
Total Wells Fargo stockholders' equity		**175,760**	180,190	178,396	181,117	181,154	(2)	(3)
Noncontrolling interests		**2,117**	2,133	1,917	1,921	1,858	(1)	14
Total equity		**177,877**	182,323	180,313	183,038	183,012	(2)	(3)
Total liabilities and equity	$	**2,253,291**	2,282,201	2,205,752	2,148,631	2,062,926	(1)	9

NM - Not meaningful
(1) Number of shares of treasury stock were 2,480,172,539, 2,453,296,138, 2,417,471,421, 2,389,192,624, and 2,332,874,793 at September 30, June 30, and March 31, 2026, and December 31, and September 30, 2025, respectively.

Wells Fargo & Company and Subsidiaries

AVERAGE BALANCES AND INTEREST RATES (TAXABLE-EQUIVALENT BASIS) (1)

				Quarter ended		Sep 30, 2026 % Change from		Nine months ended		
($ in millions)	**Sep 30, 2026**	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Average Balances										
Assets										
Interest-earning deposits with banks	**$ 160,498**	161,991	152,119	144,428	158,704	(1)%	1	**$ 158,234**	148,927	6%
Federal funds sold and securities borrowed or purchased under resale agreements	**190,609**	191,176	192,250	159,759	120,900	-	58	**191,339**	109,426	75
Trading assets	**189,364**	193,690	192,209	183,706	172,409	(2)	10	**191,744**	162,235	18
Available-for-sale debt securities	**257,991**	235,644	217,181	212,487	200,309	9	29	**237,088**	187,841	26
Held-to-maturity debt securities	**197,779**	204,500	209,089	213,545	221,447	(3)	(11)	**203,748**	227,595	(10)
Loans	**1,033,390**	1,026,479	996,025	955,849	928,677	1	11	**1,018,768**	917,935	11
Equity securities	**13,840**	13,014	13,123	11,712	12,450	6	11	**13,328**	12,193	9
Other interest-earning assets	**16,556**	18,119	15,321	17,809	17,614	(9)	(6)	**16,669**	16,471	1
Total interest-earning assets	**2,060,027**	2,044,613	1,987,317	1,899,295	1,832,510	1	12	**2,030,918**	1,782,623	14
Total noninterest-earning assets	**183,497**	183,310	180,907	180,482	177,690	-	3	**182,581**	172,119	6
Total assets	**$ 2,243,524**	2,227,923	2,168,224	2,079,777	2,010,200	1	12	**$ 2,213,499**	1,954,742	13
Liabilities										
Interest-bearing deposits	**$ 1,131,748**	1,111,204	1,064,033	1,020,494	984,197	2	15	**$ 1,102,576**	975,977	13
Federal funds purchased and securities loaned or sold under repurchase agreements	**233,288**	242,917	242,429	215,871	182,636	(4)	28	**239,512**	143,088	67
Short-term borrowings	**37,444**	33,104	29,397	10,869	17,936	13	109	**33,344**	9,007	270
Trading liabilities	**43,109**	38,368	35,831	35,702	33,086	12	30	**39,129**	31,537	24
Long-term debt	**179,806**	182,830	181,875	177,130	175,944	(2)	2	**181,496**	174,772	4
Other interest-bearing liabilities	**22,226**	21,787	20,498	19,619	20,382	2	9	**21,510**	19,976	8
Total interest-bearing liabilities	**1,647,621**	1,630,210	1,574,063	1,479,685	1,414,181	1	17	**1,617,567**	1,354,357	19
Noninterest-bearing deposits	**351,180**	354,396	351,001	357,224	355,742	(1)	(1)	**352,194**	360,998	(2)
Other noninterest-bearing liabilities	**62,254**	61,407	59,467	59,024	56,849	1	10	**61,052**	56,036	9
Total liabilities	**2,061,055**	2,046,013	1,984,531	1,895,933	1,826,772	1	13	**2,030,813**	1,771,391	15
Total equity	**182,469**	181,910	183,693	183,844	183,428	-	(1)	**182,686**	183,351	-
Total liabilities and equity	**$ 2,243,524**	2,227,923	2,168,224	2,079,777	2,010,200	1	12	**$ 2,213,499**	1,954,742	13
Average Interest Rates										
Interest-earning assets										
Interest-earning deposits with banks	**3.46 %**	3.35	3.38	3.65	4.01			**3.40 %**	3.98	
Federal funds sold and securities borrowed or purchased under resale agreements	**3.66**	3.64	3.67	3.95	4.22			**3.65**	4.22	
Trading assets	**3.97**	3.94	3.89	4.11	3.97			**3.94**	3.96	
Available-for-sale debt securities	**4.45**	4.43	4.44	4.60	4.66			**4.44**	4.59	
Held-to-maturity debt securities	**2.22**	2.24	2.27	2.27	2.32			**2.24**	2.36	
Loans	**5.65**	5.60	5.62	5.78	5.97			**5.62**	5.96	
Equity securities	**2.96**	2.87	2.79	2.64	2.22			**2.87**	2.34	
Other interest-earning assets	**3.76**	4.28	3.55	4.78	5.61			**3.88**	4.83	
Total interest-earning assets	**4.63**	4.58	4.58	4.75	4.88			**4.60**	4.87	
Interest-bearing liabilities										
Interest-bearing deposits	**2.05**	1.99	1.90	1.94	2.09			**1.98**	2.12	
Federal funds purchased and securities loaned or sold under repurchase agreements	**3.76**	3.72	3.74	4.05	4.39			**3.74**	4.39	
Short-term borrowings	**4.08**	4.00	4.04	4.47	4.68			**4.04**	4.84	
Trading liabilities	**3.06**	3.08	3.15	3.23	3.20			**3.09**	3.19	
Long-term debt	**5.40**	5.22	5.25	5.61	5.89			**5.29**	5.94	
Other interest-bearing liabilities	**3.46**	3.47	3.60	3.61	3.75			**3.51**	3.63	
Total interest-bearing liabilities	**2.75**	2.70	2.66	2.76	2.94			**2.70**	2.92	
Interest rate spread on a taxable-equivalent basis (2)	**1.88**	1.88	1.92	1.99	1.94			**1.90**	1.95	
Net interest margin on a taxable-equivalent basis (2)	**2.43**	2.43	2.47	2.60	2.61			**2.44**	2.65	

(1) The average balance amounts represent amortized costs. The average interest rates are based on interest income or expense amounts for the period and are annualized, if applicable. Interest rates include the effects of hedge and risk management activities associated with the respective asset and liability categories.

(2) Includes taxable-equivalent adjustments of $74 million, $75 million, $72 million, $74 million, and $75 million for the quarters ended September 30, June 30, and March 31, 2026, and December 31, and September 30, 2025, respectively, and $221 million and $229 million for the first nine months of 2026 and 2025, respectively, predominantly related to tax-exempt income on certain loans and securities. The federal statutory tax rate utilized was 21% for the periods presented.

Wells Fargo & Company and Subsidiaries
COMBINED SEGMENT RESULTS (1)

(in millions)	Consumer Banking and Lending	Commercial Banking	Corporate and Investment Banking	Wealth and Investment Management	Corporate (2)	Reconciling Items (3)	Consolidated Company
							Quarter ended September 30, 2026
Net interest income	**$ 8,016**	**2,134**	**2,216**	**950**	**(725)**	**(74)**	**12,517**
Noninterest income	**2,640**	**1,102**	**2,792**	**3,154**	**115**	**(450)**	**9,353**
Total revenue	**10,656**	**3,236**	**5,008**	**4,104**	**(610)**	**(524)**	**21,870**
Provision for credit losses	**791**	**240**	**(18)**	**16**	**-**	**-**	**1,029**
Noninterest expense	**6,188**	**1,400**	**2,454**	**3,286**	**415**	**-**	**13,743**
Income (loss) before income tax expense (benefit)	**3,677**	**1,596**	**2,572**	**802**	**(1,025)**	**(524)**	**7,098**
Income tax expense (benefit)	**922**	**400**	**648**	**199**	**(484)**	**(524)**	**1,161**
Net income (loss) before noncontrolling interests	**2,755**	**1,196**	**1,924**	**603**	**(541)**	**-**	**5,937**
Less: Net income (loss) from noncontrolling interests	**-**	**1**	**-**	**-**	**(15)**	**-**	**(14)**
Net income (loss)	**$ 2,755**	**1,195**	**1,924**	**603**	**(526)**	**-**	**5,951**
							Quarter ended June 30, 2026
Net interest income	$ 7,742	2,047	2,273	919	(589)	(75)	12,317
Noninterest income	2,546	1,071	3,152	2,973	1,002	(439)	10,305
Total revenue	10,288	3,118	5,425	3,892	413	(514)	22,622
Provision for credit losses	945	131	(181)	17	2	-	914
Noninterest expense	6,286	1,412	2,497	3,160	306	-	13,661
Income (loss) before income tax expense (benefit)	3,057	1,575	3,109	715	105	(514)	8,047
Income tax expense (benefit)	767	397	780	178	(206)	(514)	1,402
Net income before noncontrolling interests	2,290	1,178	2,329	537	311	-	6,645
Less: Net income from noncontrolling interests	-	2	-	-	236	-	238
Net income	$ 2,290	1,176	2,329	537	75	-	6,407
							Quarter ended September 30, 2025
Net interest income	$ 7,628	1,949	1,870	851	(273)	(75)	11,950
Noninterest income	2,544	1,092	3,009	2,823	449	(431)	9,486
Total revenue	10,172	3,041	4,879	3,674	176	(506)	21,436
Provision for credit losses	767	39	(107)	(14)	(4)	-	681
Noninterest expense	6,376	1,445	2,362	3,013	650	-	13,846
Income (loss) before income tax expense (benefit)	3,029	1,557	2,624	675	(470)	(506)	6,909
Income tax expense (benefit)	759	393	658	169	(173)	(506)	1,300
Net income (loss) before noncontrolling interests	2,270	1,164	1,966	506	(297)	-	5,609
Less: Net income from noncontrolling interests	-	2	-	-	18	-	20
Net income (loss)	$ 2,270	1,162	1,966	506	(315)	-	5,589

(1) The management reporting process is based on U.S. GAAP and includes specific adjustments, such as for funds transfer pricing for asset/liability management, shared revenues and expenses, and taxable-equivalent adjustments to consistently reflect income from taxable and tax-exempt sources, which allows management to assess performance across the operating segments. We define our operating segments by type of product and customer segment.
(2) All other business activities that are not included in the reportable operating segments have been included in Corporate. Corporate includes corporate treasury and enterprise functions, net of expense allocations, in support of the reportable operating segments (including funds transfer pricing, capital, and liquidity), as well as our investment portfolio and venture capital investments. Corporate also includes results for previously divested businesses.
(3) Taxable-equivalent adjustments related to tax-exempt income on certain loans and debt securities are included in net interest income, while taxable-equivalent adjustments related to income tax credits for affordable housing and renewable energy investments are included in noninterest income, in each case with corresponding impacts to income tax expense (benefit). Adjustments are included in Corporate, Commercial Banking, and Corporate and Investment Banking and are eliminated to reconcile to the Company's consolidated financial results.

COMBINED SEGMENT RESULTS (continued) (1)

(in millions)	Consumer Banking and Lending	Commercial Banking	Corporate and Investment Banking	Wealth and Investment Management	Corporate (2)	Reconciling Items (3)	Consolidated Company
							Nine months ended September 30, 2026
Net interest income	**$ 23,309**	**6,169**	**6,673**	**2,774**	**(1,774)**	**(221)**	**36,930**
Noninterest income	**7,633**	**3,305**	**9,038**	**9,097**	**1,345**	**(1,410)**	**29,008**
Total revenue	**30,942**	**9,474**	**15,711**	**11,871**	**(429)**	**(1,631)**	**65,938**
Provision for credit losses	**2,554**	**521**	**(24)**	**23**	**4**	**-**	**3,078**
Noninterest expense	**19,063**	**4,420**	**7,643**	**9,708**	**900**	**-**	**41,734**
Income (loss) before income tax expense (benefit)	**9,325**	**4,533**	**8,092**	**2,140**	**(1,333)**	**(1,631)**	**21,126**
Income tax expense (benefit)	**2,339**	**1,140**	**2,030**	**532**	**(1,156)**	**(1,631)**	**3,254**
Net income (loss) before noncontrolling interests	**6,986**	**3,393**	**6,062**	**1,608**	**(177)**	**-**	**17,872**
Less: Net income from noncontrolling interests	**-**	**5**	**-**	**-**	**256**	**-**	**261**
Net income (loss)	**$ 6,986**	**3,388**	**6,062**	**1,608**	**(433)**	**-**	**17,611**
							Nine months ended September 30, 2025
Net interest income	$ 21,972	5,909	5,475	2,366	(340)	(229)	35,153
Noninterest income	7,271	2,990	9,141	8,150	898	(1,196)	27,254
Total revenue	29,243	8,899	14,616	10,516	558	(1,425)	62,407
Provision for credit losses	2,451	183	(4)	9	(21)	-	2,618
Noninterest expense	18,897	4,634	7,089	8,824	1,672	-	41,116
Income (loss) before income tax expense (benefit)	7,895	4,082	7,531	1,683	(1,093)	(1,425)	18,673
Income tax expense (benefit)	1,970	1,034	1,887	408	(1,136)	(1,425)	2,738
Net income before noncontrolling interests	5,925	3,048	5,644	1,275	43	-	15,935
Less: Net income (loss) from noncontrolling interests	-	6	-	-	(48)	-	(42)
Net income	$ 5,925	3,042	5,644	1,275	91	-	15,977

(1) The management reporting process is based on U.S. GAAP and includes specific adjustments, such as for funds transfer pricing for asset/liability management, shared revenues and expenses, and taxable-equivalent adjustments to consistently reflect income from taxable and tax-exempt sources, which allows management to assess performance across the operating segments. We define our operating segments by type of product and customer segment.

(2) All other business activities that are not included in the reportable operating segments have been included in Corporate. Corporate includes corporate treasury and enterprise functions, net of expense allocations, in support of the reportable operating segments (including funds transfer pricing, capital, and liquidity), as well as our investment portfolio and venture capital investments. Corporate also includes results for previously divested businesses.

(3) Taxable-equivalent adjustments related to tax-exempt income on certain loans and debt securities are included in net interest income, while taxable-equivalent adjustments related to income tax credits for affordable housing and renewable energy investments are included in noninterest income, in each case with corresponding impacts to income tax expense (benefit). Adjustments are included in Corporate, Commercial Banking, and Corporate and Investment Banking and are eliminated to reconcile to the Company's consolidated financial results.

Wells Fargo & Company and Subsidiaries
CONSUMER BANKING AND LENDING SEGMENT

($ in millions)	Quarter ended					Sep 30, 2026 % Change from		Nine months ended		
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Income Statement										
Net interest income	**$ 8,016**	7,742	7,551	7,661	7,628	4%	5	**$ 23,309**	21,972	6%
Noninterest income:										
Deposit-related fees	**797**	747	720	693	698	7	14	**2,264**	2,002	13
Investment advisory and other asset-based fees	**292**	264	264	253	249	11	17	**820**	721	14
Commissions and brokerage services fees	**124**	127	115	118	133	(2)	(7)	**366**	357	3
Card fees	**1,201**	1,148	1,064	1,088	1,162	5	3	**3,413**	3,249	5
Mortgage banking	**119**	154	163	179	199	(23)	(40)	**436**	590	(26)
Other	**107**	106	121	118	103	1	4	**334**	352	(5)
Total noninterest income	**2,640**	2,546	2,447	2,449	2,544	4	4	**7,633**	7,271	5
Total revenue	**10,656**	10,288	9,998	10,110	10,172	4	5	**30,942**	29,243	6
Net charge-offs	**780**	799	820	775	766	(2)	2	**2,399**	2,461	(3)
Change in the allowance for credit losses	**11**	146	(2)	136	1	(92)	NM	**155**	(10)	NM
Provision for credit losses	**791**	945	818	911	767	(16)	3	**2,554**	2,451	4
Noninterest expense	**6,188**	6,286	6,589	6,238	6,376	(2)	(3)	**19,063**	18,897	1
Income before income tax expense	**3,677**	3,057	2,591	2,961	3,029	20	21	**9,325**	7,895	18
Income tax expense	**922**	767	650	742	759	20	21	**2,339**	1,970	19
Net income	**$ 2,755**	2,290	1,941	2,219	2,270	20	21	**$ 6,986**	5,925	18
Revenue by Line of Business										
Consumer, Small and Business Banking	**$ 7,579**	7,308	7,019	7,130	7,089	4	7	**$ 21,906**	20,288	8
Credit Card	**1,710**	1,614	1,595	1,600	1,663	6	3	**4,919**	4,775	3
Home Lending	**743**	762	787	807	870	(2)	(15)	**2,292**	2,557	(10)
Auto	**341**	320	295	282	256	7	33	**956**	734	30
Personal Lending	**283**	284	302	291	294	-	(4)	**869**	889	(2)
Total revenue	**$ 10,656**	10,288	9,998	10,110	10,172	4	5	**$ 30,942**	29,243	6
Selected Balance Sheet Data (average)										
Loans by Line of Business:										
Consumer, Small and Business Banking	**$ 18,028**	17,892	17,399	17,201	17,520	1	3	**$ 17,775**	12,190	46
Credit Card	**53,896**	52,655	53,041	52,898	51,121	2	5	**53,200**	50,396	6
Home Lending	**197,423**	197,949	198,493	200,226	201,803	-	(2)	**197,951**	203,608	(3)
Auto	**58,803**	55,701	52,567	48,699	44,775	6	31	**55,713**	43,221	29
Personal Lending	**13,969**	13,631	13,765	13,977	13,880	2	1	**13,790**	13,812	-
Total loans	**$ 342,119**	337,828	335,265	333,001	329,099	1	4	**$ 338,429**	323,227	5
Total deposits	**825,120**	828,363	816,621	807,643	808,942	-	2	**823,399**	804,820	2
Allocated capital (1)	**33,000**	33,000	33,000	45,500	45,500	-	(27)	**33,000**	45,500	(27)
Selected Balance Sheet Data (period-end)										
Loans by Line of Business:										
Consumer, Small and Business Banking	**$ 18,353**	18,197	17,891	17,203	17,755	1	3			
Credit Card	**54,452**	53,334	52,266	54,059	51,572	2	6			
Home Lending	**197,454**	198,187	198,516	199,742	201,345	-	(2)			
Auto	**60,627**	57,391	54,279	50,954	46,524	6	30			
Personal Lending	**14,151**	13,830	13,608	14,052	13,984	2	1			
Total loans	**$ 345,037**	340,939	336,560	336,010	331,180	1	4			
Total deposits	**833,092**	832,165	840,556	821,100	810,992	-	3			

NM - Not meaningful
(1) In first quarter 2026, we updated our assumptions and methodologies used to allocate capital as part of our periodic assessments.

CONSUMER BANKING AND LENDING SEGMENT (continued)

($ in millions, unless otherwise noted)	Quarter ended					Sep 30, 2026 % Change from		Nine months ended		
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Selected Metrics										
Consumer Banking and Lending:										
Return on allocated capital (1)	**32.4 %**	27.1	23.1	18.8	19.2			**27.6 %**	16.8	
Efficiency ratio (2)	**58**	61	66	62	63			**62**	65	
Retail bank branches (#, period-end)	**4,068**	4,079	4,093	4,090	4,108	-%	(1)			
Digital active customers (# in millions, period-end) (3)	**38.2**	38.0	38.1	37.2	37.0	1	3			
Mobile active customers (# in millions, period-end) (3)	**34.0**	33.7	33.5	32.8	32.5	1	5			
Consumer, Small and Business Banking:										
Deposit spread (4)	**2.68 %**	2.60	2.58	2.60	2.59			**2.62 %**	2.52	
Debit card purchase volume ($ in billions) (5)	**$ 144.9**	144.8	134.3	137.3	133.6	-	8	**$ 424.0**	393.2	8%
Debit card purchase transactions (# in millions) (5)	**2,797**	2,780	2,582	2,696	2,674	1	5	**8,159**	7,815	4
Client assets in advisory and brokerage accounts ($ in billions, period-end)	**$ 289**	282	261	265	262	2	10			
Home Lending:										
Mortgage loan originations ($ in billions)	**$ 7.8**	9.0	6.3	7.5	7.0	(13)	11	**$ 23.1**	18.8	23
% of originations held for sale (HFS)	**23.8 %**	20.6	24.4	21.9	31.0			**22.7 %**	33.9	
Third party mortgage loans serviced ($ in billions, period-end) (6)	**$ 343.9**	361.4	386.6	397.0	433.8	(5)	(21)			
Home lending loans 30+ days delinquency rate (period-end) (7)(8)	**0.33 %**	0.32	0.30	0.31	0.32					
Credit Card (5):										
Credit card purchase volume ($ in billions)	**$ 45.0**	44.5	40.0	42.2	40.3	1	12	**$ 129.5**	116.9	11
Credit card new accounts (# in thousands)	**661**	662	631	710	707	-	(7)	**1,954**	1,555	26
Credit card loans 30+ days delinquency rate (period-end) (8)	**2.69 %**	2.58	2.77	2.78	2.68					
Credit card loans 90+ days delinquency rate (period-end) (8)	**1.34**	1.34	1.45	1.42	1.34					
Auto:										
Auto loan originations ($ in billions)	**$ 10.1**	9.7	9.7	10.2	8.8	4	15	**$ 29.5**	20.3	45
Auto loans 30+ days delinquency rate (period-end) (8)	**1.39 %**	1.31	1.26	1.52	1.54					

(1) Return on allocated capital is segment net income (loss) applicable to common stock divided by segment average allocated capital. Segment net income (loss) applicable to common stock is segment net income (loss) less allocated preferred stock dividends.
(2) Efficiency ratio is segment noninterest expense divided by segment total revenue (net interest income and noninterest income).
(3) Digital and mobile active customers is the number of consumer and small business customers who have logged on via a digital or mobile device, respectively, in the prior 90 days. Digital active customers includes both online and mobile customers.
(4) Deposit spread is (i) the internal funds transfer pricing credit on segment deposits minus interest paid to customers for segment deposits, divided by (ii) average segment deposits.
(5) Reflects combined activity for consumer and small business customers.
(6) Excludes residential mortgage loans subserviced for others.
(7) Excludes residential mortgage loans that are insured or guaranteed by U.S. government agencies.
(8) Delinquency balances exclude nonaccrual loans and loans held for sale.

Wells Fargo & Company and Subsidiaries
COMMERCIAL BANKING SEGMENT

($ in millions)	Quarter ended					Sep 30, 2026 % Change from		Nine months ended		
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Income Statement										
Net interest income	**$ 2,134**	2,047	1,988	1,993	1,949	4%	9	**$ 6,169**	5,909	4%
Noninterest income:										
Deposit-related fees	**327**	325	319	320	311	1	5	**971**	970	-
Lending-related fees	**156**	148	150	147	144	5	8	**454**	418	9
Lease income	**115**	106	121	115	119	8	(3)	**342**	358	(4)
Other	**504**	492	542	504	518	2	(3)	**1,538**	1,244	24
Total noninterest income	**1,102**	1,071	1,132	1,086	1,092	3	1	**3,305**	2,990	11
Total revenue	**3,236**	3,118	3,120	3,079	3,041	4	6	**9,474**	8,899	6
Net charge-offs	**131**	93	58	96	83	41	58	**282**	222	27
Change in the allowance for credit losses	**109**	38	92	9	(44)	187	348	**239**	(39)	713
Provision for credit losses	**240**	131	150	105	39	83	515	**521**	183	185
Noninterest expense	**1,400**	1,412	1,608	1,443	1,445	(1)	(3)	**4,420**	4,634	(5)
Income before income tax expense	**1,596**	1,575	1,362	1,531	1,557	1	3	**4,533**	4,082	11
Income tax expense	**400**	397	343	387	393	1	2	**1,140**	1,034	10
Less: Net income from noncontrolling interests	**1**	2	2	2	2	(50)	(50)	**5**	6	(17)
Net income	**$ 1,195**	1,176	1,017	1,142	1,162	2	3	**$ 3,388**	3,042	11
Revenue by Product										
Lending and leasing	**$ 1,316**	1,278	1,250	1,254	1,251	3	5	**$ 3,844**	3,780	2
Treasury management and payments	**1,352**	1,307	1,304	1,284	1,206	3	12	**3,963**	3,716	7
Other	**568**	533	566	541	584	7	(3)	**1,667**	1,403	19
Total revenue	**$ 3,236**	3,118	3,120	3,079	3,041	4	6	**$ 9,474**	8,899	6
Selected Metrics										
Return on allocated capital	**17.3 %**	17.2	15.0	16.5	16.8			**16.5 %**	14.7	
Efficiency ratio	**43**	45	52	47	48			**47**	52	

Wells Fargo & Company and Subsidiaries
COMMERCIAL BANKING SEGMENT (continued)

($ in millions)	Quarter ended					Sep 30, 2026 % Change from		Nine months ended		% Change
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	
Selected Balance Sheet Data (average)										
Loans:										
Commercial and industrial	**$183,872**	181,739	174,308	170,565	166,946	1%	10	**$180,008**	166,075	8%
Commercial real estate	**41,090**	40,179	39,481	38,405	37,605	2	9	**40,256**	42,166	(5)
Lease financing and other	**15,496**	15,209	15,271	15,046	14,805	2	5	**15,326**	14,950	3
Total loans	**$240,458**	237,127	229,060	224,016	219,356	1	10	**$235,590**	223,191	6
Total deposits	**198,946**	189,534	185,897	180,989	171,976	5	16	**191,507**	177,570	8
Allocated capital	**26,000**	26,000	26,000	26,000	26,000	-	-	**26,000**	26,000	-
Selected Balance Sheet Data (period-end)										
Loans:										
Commercial and industrial	**$189,482**	183,633	181,173	173,931	170,031	3	11			
Commercial real estate	**41,867**	40,648	40,029	39,227	38,030	3	10			
Lease financing and other	**15,621**	15,527	15,375	15,469	15,174	1	3			
Total loans	**$246,970**	239,808	236,577	228,627	223,235	3	11			
Total deposits	**205,813**	198,805	189,802	190,004	176,954	4	16			

Wells Fargo & Company and Subsidiaries
CORPORATE AND INVESTMENT BANKING SEGMENT

($ in millions)	Quarter ended					Sep 30, 2026 % Change from		Nine months ended		
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Income Statement										
Net interest income	**$ 2,216**	2,273	2,184	2,082	1,870	(3)%	19	**$ 6,673**	5,475	22%
Noninterest income:										
Deposit-related fees	**283**	277	274	272	273	2	4	**834**	814	2
Lending-related fees	**236**	229	217	220	214	3	10	**682**	624	9
Investment banking fees	**908**	948	844	694	826	(4)	10	**2,700**	2,291	18
Net gains from trading activities	**1,053**	1,309	1,382	927	1,367	(20)	(23)	**3,744**	4,060	(8)
Other	**312**	389	377	421	329	(20)	(5)	**1,078**	1,352	(20)
Total noninterest income	**2,792**	3,152	3,094	2,534	3,009	(11)	(7)	**9,038**	9,141	(1)
Total revenue	**5,008**	5,425	5,278	4,616	4,879	(8)	3	**15,711**	14,616	7
Net charge-offs	**73**	(15)	224	182	96	587	(24)	**282**	268	5
Change in the allowance for credit losses	**(91)**	(166)	(49)	(104)	(203)	45	55	**(306)**	(272)	(13)
Provision for credit losses	**(18)**	(181)	175	78	(107)	90	83	**(24)**	(4)	NM
Noninterest expense	**2,454**	2,497	2,692	2,347	2,362	(2)	4	**7,643**	7,089	8
Income before income tax expense	**2,572**	3,109	2,411	2,191	2,624	(17)	(2)	**8,092**	7,531	7
Income tax expense	**648**	780	602	552	658	(17)	(2)	**2,030**	1,887	8
Net income	**$ 1,924**	2,329	1,809	1,639	1,966	(17)	(2)	**$ 6,062**	5,644	7
Revenue by Line of Business										
Banking:										
Lending	**$ 692**	724	700	656	647	(4)	7	**$ 2,116**	1,866	13
Treasury Management and Payments	**683**	661	655	648	630	3	8	**1,999**	1,859	8
Investment Banking	**611**	628	602	457	554	(3)	10	**1,841**	1,551	19
Total Banking	**1,986**	2,013	1,957	1,761	1,831	(1)	8	**5,956**	5,276	13
Commercial Real Estate	**1,171**	1,197	1,146	1,236	1,186	(2)	(1)	**3,514**	3,847	(9)
Markets:										
Fixed Income, Currencies, and Commodities (FICC)	**1,262**	1,536	1,583	1,164	1,355	(18)	(7)	**4,381**	4,128	6
Equities	**543**	635	543	453	450	(14)	21	**1,721**	1,285	34
Credit Adjustment (CVA/DVA/FVA) and Other	**30**	35	47	(15)	48	(14)	(38)	**112**	46	143
Total Markets	**1,835**	2,206	2,173	1,602	1,853	(17)	(1)	**6,214**	5,459	14
Other	**16**	9	2	17	9	78	78	**27**	34	(21)
Total revenue	**$ 5,008**	5,425	5,278	4,616	4,879	(8)	3	**$ 15,711**	14,616	7
Selected Metrics										
Return on allocated capital	**15.5 %**	19.2	14.9	13.8	16.8			**16.5 %**	16.2	
Efficiency ratio	**49**	46	51	51	48			**49**	49	

NM - Not meaningful

CORPORATE AND INVESTMENT BANKING SEGMENT (continued)

($ in millions)	Quarter ended					Sep 30, 2026 % Change from		Nine months ended		
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Selected Balance Sheet Data (average)										
Loans:										
Commercial and industrial	**$274,329**	278,389	262,181	233,429	214,774	(1)%	28	**$271,677**	203,381	34%
Commercial real estate	**79,101**	80,984	80,134	79,437	81,121	(2)	(2)	**80,069**	83,043	(4)
Total loans	**$353,430**	359,373	342,315	312,866	295,895	(2)	19	**$351,746**	286,424	23
Loans by Line of Business:										
Banking	**$119,355**	124,981	117,741	100,961	92,787	(5)	29	**$120,698**	89,459	35
Commercial Real Estate	**123,403**	123,146	119,452	116,584	117,115	-	5	**122,015**	117,449	4
Markets	**110,672**	111,246	105,122	95,321	85,993	(1)	29	**109,033**	79,516	37
Total loans	**$353,430**	359,373	342,315	312,866	295,895	(2)	19	**$351,746**	286,424	23
Trading-related assets:										
Trading assets, excluding derivative assets	**$200,006**	204,106	205,653	197,928	177,045	(2)	13	**$203,234**	165,078	23
Derivative assets	**30,130**	26,518	22,375	22,392	22,682	14	33	**26,369**	21,936	20
Securities borrowed or purchased under resale agreements	**172,424**	170,853	169,870	144,040	115,868	1	49	**171,058**	105,046	63
Total trading-related assets	**$402,560**	401,477	397,898	364,360	315,595	-	28	**$400,661**	292,060	37
Total assets	**818,661**	825,944	801,973	735,281	679,877	(1)	20	**815,587**	644,390	27
Total deposits	**248,075**	234,762	214,345	214,520	204,056	6	22	**232,518**	203,464	14
Allocated capital (1)	**46,500**	46,500	46,500	44,000	44,000	-	6	**46,500**	44,000	6
Selected Balance Sheet Data (period-end)										
Loans:										
Commercial and industrial	**$277,910**	275,653	272,820	253,004	224,462	1	24			
Commercial real estate	**77,949**	80,099	80,331	80,505	79,518	(3)	(2)			
Total loans	**$355,859**	355,752	353,151	333,509	303,980	-	17			
Loans by Line of Business:										
Banking	**$122,965**	120,812	124,115	111,260	95,215	2	29			
Commercial Real Estate	**123,153**	123,316	119,402	118,516	116,314	-	6			
Markets	**109,741**	111,624	109,634	103,733	92,451	(2)	19			
Total loans	**$355,859**	355,752	353,151	333,509	303,980	-	17			
Trading-related assets:										
Trading assets, excluding derivative assets	**$192,394**	217,646	198,601	205,356	202,471	(12)	(5)			
Derivative assets	**34,722**	25,759	23,221	22,474	22,574	35	54			
Securities borrowed or purchased under resale agreements	**167,601**	201,312	166,833	170,661	130,196	(17)	29			
Total trading-related assets	**$394,717**	444,717	388,655	398,491	355,241	(11)	11			
Total assets	**818,817**	862,472	805,350	787,751	715,683	(5)	14			
Total deposits	**258,551**	250,097	214,501	224,146	211,051	3	23			

(1) In first quarter 2026, we updated our assumptions and methodologies used to allocate capital as part of our periodic assessments.

Wells Fargo & Company and Subsidiaries
WEALTH AND INVESTMENT MANAGEMENT (WIM) SEGMENT

($ in millions, unless otherwise noted)	Quarter ended					Sep 30, 2026 % Change from		Nine months ended		
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Income Statement										
Net interest income	**$ 950**	919	905	868	851	3%	12	**$ 2,774**	2,366	17%
Noninterest income:										
Investment advisory and other asset-based fees	**2,706**	2,506	2,503	2,492	2,353	8	15	**7,715**	6,795	14
Commissions and brokerage services fees	**426**	437	438	442	424	(3)	-	**1,301**	1,245	4
Other	**22**	30	29	19	46	(27)	(52)	**81**	110	(26)
Total noninterest income	**3,154**	2,973	2,970	2,953	2,823	6	12	**9,097**	8,150	12
Total revenue	**4,104**	3,892	3,875	3,821	3,674	5	12	**11,871**	10,516	13
Net charge-offs	**(1)**	(1)	(1)	-	(1)	-	-	**(3)**	(1)	NM
Change in the allowance for credit losses	**17**	18	(9)	(9)	(13)	(6)	231	**26**	10	160
Provision for credit losses	**16**	17	(10)	(9)	(14)	(6)	214	**23**	9	156
Noninterest expense	**3,286**	3,160	3,262	3,074	3,013	4	9	**9,708**	8,824	10
Income before income tax expense	**802**	715	623	756	675	12	19	**2,140**	1,683	27
Income tax expense	**199**	178	155	191	169	12	18	**532**	408	30
Net income	**$ 603**	537	468	565	506	12	19	**$ 1,608**	1,275	26
Selected Metrics										
Return on allocated capital	**36.0 %**	32.4	28.4	33.6	29.9			**32.3 %**	25.3	
Efficiency ratio	**80**	81	84	80	82			**82**	84	
Client assets ($ in billions, period-end):										
Advisory assets	**$ 1,230**	1,225	1,119	1,127	1,104	-	11			
Other brokerage assets and deposits	**1,509**	1,466	1,364	1,382	1,369	3	10			
Total Company-wide client assets (1)	**$ 2,739**	2,691	2,483	2,509	2,473	2	11			
Total WIM client assets	**$ 2,450**	2,409	2,222	2,244	2,211	2	11			
Selected Balance Sheet Data (average)										
Total loans	**$ 95,371**	91,143	88,386	84,949	82,330	5	16	**$ 91,659**	81,515	12
Total deposits	**108,671**	109,788	112,098	105,542	99,764	(1)	9	**110,173**	100,431	10
Allocated capital	**6,500**	6,500	6,500	6,500	6,500	-	-	**6,500**	6,500	-
Selected Balance Sheet Data (period-end)										
Total loans	**$ 97,986**	93,804	89,537	87,106	83,786	4	17			
Total deposits	**110,229**	110,599	113,659	117,478	103,957	-	6			

NM - Not meaningful
(1) Includes amounts for clients of the Consumer Banking and Lending operating segment.

Wells Fargo & Company and Subsidiaries
CORPORATE (1)

($ in millions)	Quarter ended					Sep 30, 2026 % Change from		Nine months ended		
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Income Statement										
Net interest income	**$ (725)**	(589)	(460)	(199)	(273)	(23)%	NM	**$ (1,774)**	(340)	NM
Noninterest income	**115**	1,002	228	388	449	(89)	(74)	**1,345**	898	50%
Total revenue	**(610)**	413	(232)	189	176	NM	NM	**(429)**	558	NM
Net charge-offs	**-**	7	5	(23)	10	(100)	(100)	**12**	10	20
Change in the allowance for credit losses	**-**	(5)	(3)	(22)	(14)	100	100	**(8)**	(31)	74
Provision for credit losses	**-**	2	2	(45)	(4)	(100)	100	**4**	(21)	119
Noninterest expense	**415**	306	179	624	650	36	(36)	**900**	1,672	(46)
Income (loss) before income tax benefit	**(1,025)**	105	(413)	(390)	(470)	NM	NM	**(1,333)**	(1,093)	(22)
Income tax benefit	**(484)**	(206)	(466)	(246)	(173)	NM	NM	**(1,156)**	(1,136)	(2)
Less: Net income (loss) from noncontrolling interests	**(15)**	236	35	60	18	NM	NM	**256**	(48)	633
Net income (loss)	**$ (526)**	75	18	(204)	(315)	NM	(67)	**$ (433)**	91	NM
Selected Balance Sheet Data (average)										
Available-for-sale debt securities	**$245,645**	226,383	208,869	203,202	188,103	9	31	**$227,100**	174,235	30
Held-to-maturity debt securities	**191,090**	197,708	202,212	206,595	214,409	(3)	(11)	**196,963**	220,451	(11)
Equity securities	**18,749**	17,316	17,487	16,062	16,450	8	14	**17,855**	15,784	13
Total assets	**684,304**	672,761	649,698	638,732	636,359	2	8	**669,048**	618,635	8
Total deposits	**102,116**	103,153	86,073	69,024	55,201	(1)	85	**97,173**	50,690	92
Selected Balance Sheet Data (period-end)										
Available-for-sale debt securities	**$247,718**	241,832	214,935	205,670	198,665	2	25			
Held-to-maturity debt securities	**189,329**	195,315	200,842	204,811	211,069	(3)	(10)			
Equity securities	**17,862**	17,430	17,091	16,451	16,273	2	10			
Total assets	**670,707**	671,987	669,736	638,664	642,044	-	4			
Total deposits	**94,967**	109,739	96,421	73,479	64,407	(13)	47			

NM - Not meaningful
(1) All other business activities that are not included in the reportable operating segments have been included in Corporate. Corporate includes corporate treasury and enterprise functions, net of expense allocations, in support of the reportable operating segments (including funds transfer pricing, capital, and liquidity), as well as our investment portfolio and venture capital investments. Corporate also includes results for previously divested businesses.

Wells Fargo & Company and Subsidiaries

CONSOLIDATED LOANS OUTSTANDING - PERIOD-END BALANCES, AVERAGE BALANCES, AND AVERAGE INTEREST RATES

		Quarter ended				Sep 30, 2026 $ Change from	
($ in millions)	**Sep 30, 2026**	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025
Period-End Loans							
Commercial and industrial	**$ 499,337**	487,630	481,915	452,068	417,904	11,707	81,433
Commercial real estate	**132,020**	132,986	132,213	132,284	130,250	(966)	1,770
Lease financing	**15,788**	15,683	15,512	15,543	15,311	105	477
Total commercial	**647,145**	636,299	629,640	599,895	563,465	10,846	83,680
Residential mortgage	**240,437**	240,774	240,839	242,190	243,910	(337)	(3,473)
Credit card	**59,488**	58,394	57,277	59,540	56,996	1,094	2,492
Auto	**60,177**	56,924	53,794	50,487	46,041	3,253	14,136
Other consumer (1)	**40,866**	38,724	35,237	34,055	32,690	2,142	8,176
Total consumer	**400,968**	394,816	387,147	386,272	379,637	6,152	21,331
Total loans	**$ 1,048,113**	1,031,115	1,016,787	986,167	943,102	16,998	105,011
Average Loans							
Commercial and industrial	**$ 488,336**	487,527	463,064	427,616	405,753	809	82,583
Commercial real estate	**132,696**	133,701	132,134	130,507	131,623	(1,005)	1,073
Lease financing	**15,693**	15,408	15,462	15,243	14,986	285	707
Total commercial	**636,725**	636,636	610,660	573,366	552,362	89	84,363
Residential mortgage	**240,369**	240,656	241,078	242,848	244,562	(287)	(4,193)
Credit card	**58,911**	57,580	58,215	58,245	56,420	1,331	2,491
Auto	**58,348**	55,226	52,099	48,231	44,292	3,122	14,056
Other consumer	**39,037**	36,381	33,973	33,159	31,041	2,656	7,996
Total consumer	**396,665**	389,843	385,365	382,483	376,315	6,822	20,350
Total loans	**$ 1,033,390**	1,026,479	996,025	955,849	928,677	6,911	104,713
Average Interest Rates							
Commercial and industrial	**5.68 %**	5.65	5.68	5.94	6.26		
Commercial real estate	**5.63**	5.56	5.62	5.94	6.15		
Lease financing	**5.93**	5.88	5.81	5.86	5.85		
Total commercial	**5.68**	5.64	5.67	5.93	6.23		
Residential mortgage	**3.79**	3.74	3.72	3.72	3.72		
Credit card	**12.12**	12.11	12.31	12.27	12.70		
Auto	**5.95**	5.84	5.72	5.70	5.59		
Other consumer	**6.45**	6.46	6.66	6.98	7.40		
Total consumer	**5.61**	5.53	5.55	5.55	5.59		
Total loans	**5.65**	5.60	5.62	5.78	5.97		

(1) Includes $34.2 billion, $32.2 billion, $28.5 billion, $26.2 billion, and $25.1 billion at September 30, June 30, and March 31, 2026, and December 31, and September 30, 2025, respectively, of securities-based loans, including margin loans and securities-based credit lines, originated by the Wealth and Investment Management operating segment.

Wells Fargo & Company and Subsidiaries
NET LOAN CHARGE-OFFS

($ in millions)	Quarter ended Sep 30, 2026 Net loan charge-offs	Sep 30, 2026 As a % of average loans (1)	Jun 30, 2026 Net loan charge-offs	Jun 30, 2026 As a % of average loans (1)	Mar 31, 2026 Net loan charge-offs	Mar 31, 2026 As a % of average loans (1)	Dec 31, 2025 Net loan charge-offs	Dec 31, 2025 As a % of average loans (1)	Sep 30, 2025 Net loan charge-offs	Sep 30, 2025 As a % of average loans (1)	Sep 30, 2026 $ Change from Jun 30, 2026	Sep 30, 2026 $ Change from Sep 30, 2025
By product:												
Commercial and industrial	**$ 162**	**0.13 %**	$ 131	0.11%	$ 331	0.29%	$ 157	0.15%	$ 131	0.13%	$ 31	31
Commercial real estate	**107**	**0.32**	16	0.05	19	0.06	158	0.48	107	0.32	91	-
Lease financing	**12**	**0.30**	9	0.23	10	0.26	10	0.26	12	0.32	3	-
Total commercial	**281**	**0.18**	156	0.10	360	0.24	325	0.22	250	0.18	125	31
Residential mortgage	**(15)**	**(0.02)**	(14)	(0.02)	(14)	(0.02)	(13)	(0.02)	(22)	(0.04)	(1)	7
Credit card	**554**	**3.73**	600	4.18	605	4.21	583	3.97	571	4.02	(46)	(17)
Auto	**84**	**0.57**	54	0.39	63	0.49	60	0.49	50	0.45	30	34
Other consumer	**79**	**0.80**	80	0.88	86	1.03	91	1.09	93	1.19	(1)	(14)
Total consumer	**702**	**0.70**	720	0.74	740	0.78	721	0.75	692	0.73	(18)	10
Total net loan charge-offs	**$ 983**	**0.38 %**	$ 876	0.34%	$ 1,100	0.45%	$ 1,046	0.43%	$ 942	0.40%	$ 107	41
By segment:												
Consumer Banking and Lending	**$ 780**	**0.90 %**	$ 799	0.95%	$ 820	0.99%	$ 775	0.93%	$ 766	0.93%	$ (19)	14
Commercial Banking	**131**	**0.22**	92	0.16	57	0.10	90	0.16	83	0.15	39	48
Corporate and Investment Banking	**73**	**0.08**	(15)	(0.02)	224	0.27	181	0.23	94	0.13	88	(21)
Wealth and Investment Management	**(1)**	**-**	(1)	-	(1)	-	-	-	(1)	-	-	-
Corporate	**-**	**-**	1	0.40	-	-	-	-	-	-	(1)	-
Total net loan charge-offs	**$ 983**	**0.38 %**	$ 876	0.34%	$ 1,100	0.45%	$ 1,046	0.43%	$ 942	0.40%	$ 107	41

(1) Quarterly net loan charge-offs (recoveries) as a percentage of average loans are annualized.

Wells Fargo & Company and Subsidiaries

CHANGES IN ALLOWANCE FOR CREDIT LOSSES FOR LOANS

($ in millions)	Sep 30, 2026	Quarter ended Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Sep 30, 2026 $ Change from Jun 30, 2026	Sep 30, 2025
Balance, beginning of period	**$ 14,407**	14,374	14,337	14,311	14,568	33	(161)
Provision for credit losses for loans	**1,033**	911	1,139	1,071	687	122	346
Net loan charge-offs:							
Commercial and industrial	**(162)**	(131)	(331)	(157)	(131)	(31)	(31)
Commercial real estate	**(107)**	(16)	(19)	(158)	(107)	(91)	-
Lease financing	**(12)**	(9)	(10)	(10)	(12)	(3)	-
Total commercial	**(281)**	(156)	(360)	(325)	(250)	(125)	(31)
Residential mortgage	**15**	14	14	13	22	1	(7)
Credit card	**(554)**	(600)	(605)	(583)	(571)	46	17
Auto	**(84)**	(54)	(63)	(60)	(50)	(30)	(34)
Other consumer	**(79)**	(80)	(86)	(91)	(93)	1	14
Total consumer	**(702)**	(720)	(740)	(721)	(692)	18	(10)
Net loan charge-offs	**(983)**	(876)	(1,100)	(1,046)	(942)	(107)	(41)
Other	**1**	(2)	(2)	1	(2)	3	3
Balance, end of period	**$ 14,458**	14,407	14,374	14,337	14,311	51	147
Components:							
Allowance for loan losses	**$ 13,819**	13,905	13,864	13,797	13,744	(86)	75
Allowance for unfunded credit commitments	**639**	502	510	540	567	137	72
Allowance for credit losses for loans	**$ 14,458**	14,407	14,374	14,337	14,311	51	147
Ratio of allowance for loan losses to total net loan charge-offs (annualized)	**3.54x**	3.96	3.11	3.32	3.68		
Allowance for loan losses as a percentage of:							
Total loans	**1.32 %**	1.35	1.36	1.40	1.46		
Nonaccrual loans	**196**	182	164	168	181		
Allowance for credit losses for loans as a percentage of:							
Total loans	**1.38**	1.40	1.41	1.45	1.52		
Nonaccrual loans	**205**	188	170	175	188		

Wells Fargo & Company and Subsidiaries

ALLOCATION OF ALLOWANCE FOR CREDIT LOSSES FOR LOANS

($ in millions)	Sep 30, 2026 ACL	Sep 30, 2026 ACL as % of loan class	Jun 30, 2026 ACL	Jun 30, 2026 ACL as % of loan class	Mar 31, 2026 ACL	Mar 31, 2026 ACL as % of loan class	Dec 31, 2025 ACL	Dec 31, 2025 ACL as % of loan class	Sep 30, 2025 ACL	Sep 30, 2025 ACL as % of loan class
By product:										
Commercial and industrial	**$ 5,081**	**1.02 %**	$ 4,834	0.99%	$ 4,840	1.00%	$ 4,510	1.00%	$ 4,376	1.05%
Commercial real estate	**2,128**	**1.61**	2,349	1.77	2,478	1.87	2,737	2.07	2,965	2.28
Lease financing	**219**	**1.39**	212	1.35	211	1.36	210	1.35	211	1.38
Total commercial	**7,428**	**1.15**	7,395	1.16	7,529	1.20	7,457	1.24	7,552	1.34
Residential mortgage (1)	**527**	**0.22**	543	0.23	525	0.22	555	0.23	569	0.23
Credit card	**4,962**	**8.34**	4,974	8.52	4,902	8.56	4,956	8.32	4,907	8.61
Auto	**1,033**	**1.72**	948	1.67	878	1.63	817	1.62	717	1.56
Other consumer	**508**	**1.24**	547	1.41	540	1.53	552	1.62	566	1.73
Total consumer	**7,030**	**1.75**	7,012	1.78	6,845	1.77	6,880	1.78	6,759	1.78
Total allowance for credit losses for loans	**$ 14,458**	**1.38 %**	$ 14,407	1.40%	$ 14,374	1.41%	$ 14,337	1.45%	$ 14,311	1.52%
By segment:										
Consumer Banking and Lending	**$ 7,888**	**2.29 %**	$ 7,878	2.31%	$ 7,732	2.30%	$ 7,734	2.30%	$ 7,599	2.29%
Commercial Banking	**2,435**	**0.99**	2,325	0.97	2,287	0.97	2,194	0.96	2,184	0.98
Corporate and Investment Banking	**3,865**	**1.09**	3,953	1.11	4,122	1.17	4,167	1.25	4,275	1.41
Wealth and Investment Management	**267**	**0.27**	250	0.27	232	0.26	241	0.28	251	0.30
Corporate	**3**	**0.13**	1	0.12	1	0.10	1	0.11	2	0.22
Total allowance for credit losses for loans	**$ 14,458**	**1.38 %**	$ 14,407	1.40%	$ 14,374	1.41%	$ 14,337	1.45%	$ 14,311	1.52%

(1) Includes negative allowance for expected recoveries of amounts previously charged off.

Wells Fargo & Company and Subsidiaries

NONPERFORMING ASSETS (NONACCRUAL LOANS AND FORECLOSED ASSETS)

($ in millions)	Sep 30, 2026 Balance	Sep 30, 2026 % of total loans	Jun 30, 2026 Balance	Jun 30, 2026 % of total loans	Mar 31, 2026 Balance	Mar 31, 2026 % of total loans	Dec 31, 2025 Balance	Dec 31, 2025 % of total loans	Sep 30, 2025 Balance	Sep 30, 2025 % of total loans	Sep 30, 2026 $ Change from Jun 30, 2026	Sep 30, 2026 $ Change from Sep 30, 2025
By product:												
Nonaccrual loans:												
Commercial and industrial	**$ 1,372**	**0.27%**	$ 1,248	0.26%	$ 1,646	0.34%	$ 1,312	0.29%	$ 1,050	0.25%	$ 124	322
Commercial real estate	**2,716**	**2.06**	3,402	2.56	3,779	2.86	3,879	2.93	3,334	2.56	(686)	(618)
Lease financing	**81**	**0.51**	85	0.54	88	0.57	75	0.48	75	0.49	(4)	6
Total commercial	**4,169**	**0.64**	4,735	0.74	5,513	0.88	5,266	0.88	4,459	0.79	(566)	(290)
Residential mortgage (1)	**2,787**	**1.16**	2,811	1.17	2,860	1.19	2,838	1.17	3,057	1.25	(24)	(270)
Auto	**78**	**0.13**	72	0.13	70	0.13	70	0.14	71	0.15	6	7
Other consumer	**26**	**0.06**	25	0.06	26	0.07	27	0.08	27	0.08	1	(1)
Total consumer	**2,891**	**0.72**	2,908	0.74	2,956	0.76	2,935	0.76	3,155	0.83	(17)	(264)
Total nonaccrual loans	**7,060**	**0.67**	7,643	0.74	8,469	0.83	8,201	0.83	7,614	0.81	(583)	(554)
Foreclosed assets	**299**		301		299		302		218		(2)	81
Total nonperforming assets	**$ 7,359**	**0.70%**	$ 7,944	0.77%	$ 8,768	0.86%	$ 8,503	0.86%	$ 7,832	0.83%	$ (585)	(473)
By segment:												
Consumer Banking and Lending	**$ 2,903**	**0.84%**	$ 2,908	0.85%	$ 2,966	0.88%	$ 2,941	0.88%	$ 3,181	0.97%	$ (5)	(278)
Commercial Banking	**1,333**	**0.54**	1,199	0.50	1,668	0.71	1,324	0.58	1,086	0.49	134	247
Corporate and Investment Banking	**2,853**	**0.80**	3,560	1.00	3,860	1.09	3,973	1.19	3,276	1.08	(707)	(423)
Wealth and Investment Management	**270**	**0.28**	277	0.30	274	0.31	265	0.29	289	0.33	(7)	(19)
Corporate	**-**	**-**	-	-	-	-	-	-	-	-	-	-
Total nonperforming assets	**$ 7,359**	**0.70%**	$ 7,944	0.77%	$ 8,768	0.86%	$ 8,503	0.86%	$ 7,832	0.83%	$ (585)	(473)

(1) Residential mortgage loans are not placed on nonaccrual status when they are insured or guaranteed by U.S. government agencies, such as the Federal Housing Administration or the Department of Veterans Affairs.

Wells Fargo & Company and Subsidiaries
COMMERCIAL LOAN PORTFOLIO

($ in millions)	Sep 30, 2026 Nonaccrual loans	Sep 30, 2026 Loans outstanding balance	Sep 30, 2026 Total commitments (1)	Jun 30, 2026 Nonaccrual loans	Jun 30, 2026 Loans outstanding balance	Jun 30, 2026 Total commitments (1)	Sep 30, 2025 Nonaccrual loans	Sep 30, 2025 Loans outstanding balance	Sep 30, 2025 Total commitments (1)
Commercial and industrial loans and lease financing by industry:									
Financials except banks									
Asset managers and funds (2)	$ -	72,844	125,656	2	73,530	127,199	1	56,518	109,078
Commercial finance (3)	81	54,441	86,004	90	51,768	86,293	20	46,648	80,827
Consumer finance (4)	111	33,351	48,753	117	31,945	47,353	133	24,280	41,054
Real estate finance (5)	21	40,248	44,045	19	40,986	44,598	11	31,101	34,498
Total financials except banks	213	200,884	304,458	228	198,229	305,443	165	158,547	265,457
Technology, telecom and media	267	30,422	74,156	256	28,634	75,546	117	22,545	63,180
Real estate and construction	85	32,795	66,753	84	31,772	65,977	70	28,432	59,650
Equipment, machinery and parts manufacturing	24	31,083	60,304	29	30,995	61,714	66	26,805	54,768
Retail	110	24,540	48,393	176	21,665	46,518	85	20,382	43,152
Materials and commodities	137	16,363	39,241	90	15,322	38,887	104	14,192	34,722
Food and beverage manufacturing	150	17,200	36,317	46	17,068	36,191	8	17,143	33,111
Auto related	19	16,881	34,757	7	17,316	32,326	6	15,998	30,685
Oil, gas and pipelines	2	11,311	34,137	1	11,432	34,617	5	9,669	30,007
Health care and pharmaceuticals	21	13,751	33,596	22	13,364	33,624	35	13,692	31,246
Utilities	17	8,505	30,224	17	8,653	29,580	18	8,132	27,919
Commercial services	217	12,024	29,674	98	11,705	29,938	76	10,682	27,507
Entertainment and recreation	26	13,912	22,300	89	13,505	21,777	23	12,248	18,383
Insurance and fiduciaries	1	4,976	20,335	1	4,941	20,585	1	3,723	15,774
Transportation services	39	9,160	19,926	65	8,863	17,963	183	7,831	15,503
Diversified or miscellaneous	54	9,571	18,782	50	8,594	17,327	77	10,866	26,717
Government and education	7	8,462	15,361	5	7,638	14,028	32	6,725	12,946
Securities-based (6)	-	27,998	32,498	-	28,193	28,193	-	23,001	23,001
Other	64	25,287	41,293	69	25,424	39,734	54	22,602	37,217
Total commercial and industrial loans and lease financing	1,453	515,125	962,505	1,333	503,313	949,968	1,125	433,215	850,945
Commercial real estate loans by property type (7):									
Apartments	385	36,192	42,121	337	36,456	42,146	287	37,677	41,732
Industrial/warehouse	22	29,651	34,193	22	29,130	36,127	46	23,854	30,020
Office	1,876	18,643	19,669	2,225	20,002	21,084	2,450	23,670	24,613
Hotel/motel	169	11,943	12,375	608	11,791	12,357	289	11,882	12,262
Shopping center	1	10,052	11,055	2	9,755	10,600	55	8,092	8,514
Retail (excluding shopping center)	106	9,984	11,017	45	10,037	10,833	96	10,714	11,687
Institutional	8	5,033	5,440	9	5,648	6,033	12	5,891	6,151
Other	149	10,522	12,748	154	10,167	11,823	99	8,470	10,375
Total commercial real estate loans	2,716	132,020	148,618	3,402	132,986	151,003	3,334	130,250	145,354
Total commercial loans	$ 4,169	647,145	1,111,123	4,735	636,299	1,100,971	4,459	563,465	996,299

(1) Total commitments consist of loans outstanding plus unfunded credit commitments, excluding issued letters of credit and discretionary amounts where our approval or consent is required prior to any loan funding or commitment increase.
(2) Includes loans for subscription or capital calls and loans to securities firms.
(3) Includes asset-based lending and leasing, including loans to special purpose entities, loans to commercial leasing entities, and structured lending facilities to commercial loan managers. In third quarter 2026, we reclassified loans to special purpose entities related to financing for trade receivables for companies across various industries from Commercial finance within the Financials except banks industry category to Other. We also reclassified certain loans from Commercial finance within the Financials except banks industry category to the Equipment, machinery and parts manufacturing and Technology, telecom and media industry categories to more closely align those loans with the industry categories of the underlying repayment sources and collateral. Prior period balances have been revised to conform with the current period presentation.
(4) Includes originators or servicers of financial assets collateralized by consumer loans such as auto loans and leases, and credit cards.
(5) Includes originators or servicers of financial assets collateralized by commercial or residential real estate loans.
(6) In second quarter 2026, we reclassified prime brokerage and other margin loans to clients of the Corporate and Investment Banking operating segment from Other to Securities-based. We also reclassified securities-based loans to clients of the Wealth and Investment Management operating segment from various industry categories, including the Technology, telecom and media and Insurance and fiduciaries industry categories, to Securities-based. Securities-based loans are collateralized by securities in client accounts. Prior period balances have been revised to conform with the current period presentation.
(7) Our commercial real estate (CRE) loan portfolio is comprised of CRE mortgage and CRE construction loans.

We also evaluate our business based on certain ratios that utilize tangible common equity. Tangible common equity is a non-GAAP financial measure and represents total equity less preferred equity, noncontrolling interests, goodwill, certain identifiable intangible assets (other than MSRs) and goodwill and other intangibles on venture capital investments in consolidated portfolio companies, net of applicable deferred taxes. The ratios are (i) tangible book value per common share, which represents tangible common equity divided by common shares outstanding; and (ii) return on average tangible common equity (ROTCE), which represents our annualized earnings as a percentage of tangible common equity. The methodology of determining tangible common equity may differ among companies. Management believes that tangible book value per common share and return on average tangible common equity, which utilize tangible common equity, are useful financial measures because they enable management, investors, and others to assess the Company's use of equity.

The tables below provide a reconciliation of these non-GAAP financial measures to GAAP financial measures.

							Sep 30, 2026 % Change from	
($ in millions)		**Sep 30, 2026**	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025
Tangible book value per common share:								
Total equity		**$ 177,877**	182,323	180,313	183,038	183,012	(2)%	(3)
Adjustments:								
Preferred stock		**(17,098)**	(15,348)	(15,348)	(16,608)	(16,608)	(11)	(3)
Additional paid-in capital on preferred stock		**142**	139	139	141	141	2	1
Noncontrolling interests		**(2,117)**	(2,133)	(1,916)	(1,920)	(1,858)	1	(14)
Total common stockholders' equity	(A)	**158,804**	164,981	163,188	164,651	164,687	(4)	(4)
Adjustments:								
Goodwill		**(24,963)**	(24,963)	(24,965)	(24,967)	(25,069)	-	-
Certain identifiable intangible assets (other than MSRs)		**(701)**	(732)	(765)	(823)	(863)	4	19
Goodwill and other intangibles on venture capital investments in consolidated portfolio companies (included in other assets)		**(759)**	(648)	(705)	(705)	(698)	(17)	(9)
Applicable deferred taxes related to goodwill and other intangible assets (1)		**1,066**	1,065	1,064	1,063	1,062	-	-
Tangible common equity	(B)	**$ 133,447**	139,703	137,817	139,219	139,119	(4)	(4)
Common shares outstanding	(C)	**3,001.6**	3,028.5	3,064.3	3,092.6	3,148.9	(1)	(5)
Book value per common share	(A)/(C)	**$ 52.91**	54.48	53.25	53.24	52.30	(3)	1
Tangible book value per common share	(B)/(C)	**44.46**	46.13	44.98	45.02	44.18	(4)	1

(1) Determined by applying the combined federal statutory rate and composite state income tax rates to the difference between book and tax basis of the respective goodwill and intangible assets at period-end.

Wells Fargo & Company and Subsidiaries
TANGIBLE COMMON EQUITY (continued)

($ in millions)		Quarter ended					Sep 30, 2026 % Change from		Nine months ended		
		Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Return on average tangible common equity:											
Net income applicable to common stock	(A)	**$ 5,703**	6,160	5,000	5,114	5,341	(7)%	7	**$ 16,863**	15,171	11%
Average total equity		**182,469**	181,910	183,693	183,844	183,428	-	(1)	**182,686**	183,351	-
Adjustments:											
Preferred stock		**(16,165)**	(15,348)	(16,333)	(16,608)	(16,608)	(5)	3	**(15,948)**	(17,824)	11
Additional paid-in capital on preferred stock		**141**	139	140	141	141	1	-	**140**	143	(2)
Noncontrolling interests		**(2,128)**	(1,972)	(1,915)	(1,879)	(1,850)	(8)	(15)	**(2,006)**	(1,854)	(8)
Average common stockholders' equity	(B)	**164,317**	164,729	165,585	165,498	165,111	-	-	**164,872**	163,816	1
Adjustments:											
Goodwill		**(24,965)**	(24,966)	(24,967)	(25,055)	(25,070)	-	-	**(24,966)**	(25,092)	1
Certain identifiable intangible assets (other than MSRs)		**(716)**	(748)	(788)	(847)	(889)	4	19	**(751)**	(610)	(23)
Goodwill and other intangibles on venture capital investments in consolidated portfolio companies (included in other assets)		**(649)**	(704)	(705)	(698)	(674)	8	4	**(686)**	(694)	1
Applicable deferred taxes related to goodwill and other intangible assets (1)		**1,065**	1,065	1,063	1,063	1,061	-	-	**1,064**	1,001	6
Average tangible common equity	(C)	**$ 139,052**	139,376	140,188	139,961	139,539	-	-	**$ 139,533**	138,421	1
Return on average common stockholders' equity (ROE) (annualized)	(A)/(B)	**13.8 %**	15.0	12.2	12.3	12.8			**13.7 %**	12.4%	
Return on average tangible common equity (ROTCE) (annualized)	(A)/(C)	**16.3**	17.7	14.5	14.5	15.2			**16.2**	14.7	

(1) Determined by applying the combined federal statutory rate and composite state income tax rates to the difference between book and tax basis of the respective goodwill and intangible assets at period-end.

Wells Fargo & Company and Subsidiaries
RISK-BASED CAPITAL RATIOS UNDER BASEL III (1)

($ in billions)			Estimated Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Total equity		$	**177.9**	182.3	180.3	183.0	183.0
Adjustments:							
Preferred stock			**(17.1)**	(15.3)	(15.3)	(16.6)	(16.6)
Additional paid-in capital on preferred stock			**0.1**	0.1	0.1	0.1	0.2
Noncontrolling interests			**(2.1)**	(2.1)	(1.9)	(1.8)	(1.9)
Total common stockholders' equity			**158.8**	165.0	163.2	164.7	164.7
Adjustments:							
Goodwill			**(25.0)**	(25.0)	(25.0)	(25.0)	(25.1)
Certain identifiable intangible assets (other than MSRs)			**(0.7)**	(0.7)	(0.8)	(0.8)	(0.9)
Goodwill and other intangibles on venture capital investments in consolidated portfolio companies (included in other assets)			**(0.8)**	(0.6)	(0.7)	(0.7)	(0.7)
Applicable deferred taxes related to goodwill and other intangible assets (2)			**1.1**	1.1	1.1	1.1	1.1
Other			**1.2**	(2.1)	(2.4)	(2.0)	(2.5)
Common Equity Tier 1 under the Standardized and Advanced Approaches	(A)		**134.6**	137.7	135.4	137.3	136.6
Preferred stock			**17.1**	15.3	15.3	16.6	16.6
Additional paid-in capital on preferred stock			**(0.1)**	(0.1)	(0.1)	(0.1)	(0.2)
Other			**(0.4)**	(0.2)	(0.2)	(0.2)	(0.2)
Total Tier 1 capital under the Standardized and Advanced Approaches	(B)		**151.2**	152.7	150.4	153.6	152.8
Long-term debt and other instruments qualifying as Tier 2			**16.7**	17.1	17.0	16.7	16.7
Qualifying allowance for credit losses (3)			**14.8**	14.8	14.8	14.7	14.6
Other			**(0.5)**	(0.4)	(0.4)	(0.3)	(0.4)
Total Tier 2 capital under the Standardized Approach	(C)		**31.0**	31.5	31.4	31.1	30.9
Total qualifying capital under the Standardized Approach	(B)+(C)	$	**182.2**	184.2	181.8	184.7	183.7
Long-term debt and other instruments qualifying as Tier 2			**16.7**	17.1	17.0	16.7	16.7
Qualifying allowance for credit losses (3)			**4.7**	4.8	4.7	4.6	4.4
Other			**(0.5)**	(0.4)	(0.4)	(0.3)	(0.4)
Total Tier 2 capital under the Advanced Approach	(D)		**20.9**	21.5	21.3	21.0	20.7
Total qualifying capital under the Advanced Approach	(B)+(D)	$	**172.1**	174.2	171.7	174.6	173.5
Total risk-weighted assets (RWAs) under the Standardized Approach	(E)	$	**1,339.8**	1,342.3	1,316.0	1,294.6	1,242.4
Total RWAs under the Advanced Approach	(F)	$	**1,140.8**	1,140.2	1,121.0	1,112.5	1,072.2
Ratios under the Standardized Approach:							
Common Equity Tier 1	(A)/(E)		**10.0 %**	10.3	10.3	10.6	11.0
Tier 1 capital	(B)/(E)		**11.3**	11.4	11.4	11.9	12.3
Total capital	(B)+(C)/(E)		**13.6**	13.7	13.8	14.3	14.8
Ratios under the Advanced Approach:							
Common Equity Tier 1	(A)/(F)		**11.8 %**	12.1	12.1	12.4	12.7
Tier 1 capital	(B)/(F)		**13.3**	13.4	13.4	13.8	14.3
Total capital	(B)+(D)/(F)		**15.1**	15.3	15.3	15.7	16.2

(1) The Basel III capital rules provide for two capital frameworks (the Standardized Approach and the Advanced Approach applicable to certain institutions), and we must calculate our CET1, Tier 1 capital and total capital ratios under both approaches.
(2) Determined by applying the combined federal statutory rate and composite state income tax rates to the difference between book and tax basis of the respective goodwill and intangible assets at period-end.
(3) Differences between the approaches are driven by the qualifying amounts of ACL includable in Tier 2 capital. Under the Advanced Approach, eligible credit reserves represented by the amount of qualifying ACL in excess of expected credit losses (using regulatory definitions) is limited to 0.60% of Advanced credit RWAs, whereas the Standardized Approach includes ACL in Tier 2 capital up to 1.25% of Standardized credit RWAs. Under both approaches, any excess ACL is deducted from the respective total RWAs.

Wells Fargo & Company and Subsidiaries
NET INTEREST INCOME EXCLUDING MARKETS

We also evaluate the Company's net interest income excluding the net interest income of the Corporate and Investment Banking Markets (Markets) line of business. Markets net interest income includes interest income earned on the assets and interest expense paid on the liabilities of the line of business, as well as funding charges and credits using our funds transfer pricing methodology. Net interest income excluding Markets is a non-GAAP financial measure that management believes is useful because it enables management, investors, and others to assess the net interest income from the Company's lending, investing, and deposit-raising activities without the volatility that may be associated with Markets activities.

The table below provides a reconciliation of this non-GAAP financial measure to a GAAP financial measure.

	Quarter ended					Sep 30, 2026 % Change from		Nine months ended		
($ in millions)	**Sep 30, 2026**	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025	% Change
Net interest income	**$ 12,517**	12,317	12,096	12,331	11,950	2%	5	**$ 36,930**	35,153	5%
Markets net interest income	**428**	501	481	358	144	(15)	197	**1,410**	379	272
Net interest income excluding Markets	**$ 12,089**	11,816	11,615	11,973	11,806	2	2	**$ 35,520**	34,774	2

Exhibit 99.3

3Q26 Financial Results

October 13, 2026

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Clear progress on path to improved financial results and returns

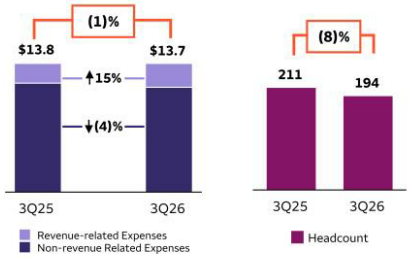
Earnings Per Share *($ per diluted share)*



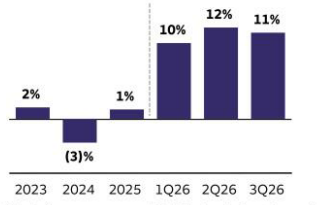
Revenue *($ in billions)*



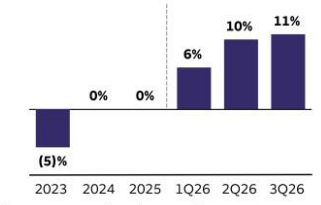
Noninterest Expense *($ in billions)* **and Headcount** *(# in '000s, period-end)*



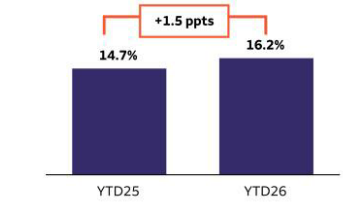
Average Loans YoY Growth



Average Deposits YoY Growth



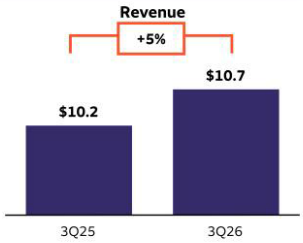
Return on Average Tangible Common Equity (ROTCE)[1]



YoY defined as year-over-year. YTD defined as the first nine months of the year. Endnotes are presented starting on page 18.

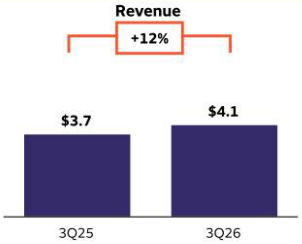
...driven by growth across all our businesses

Consumer Banking and Lending



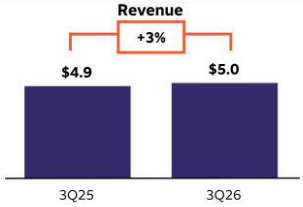
- Consumer primary checking account YoY growth for 14 consecutive quarters
- Added ~660k new credit card accounts in the quarter
- Auto originations up 15% and average balances up 31%
- Premier client assets up 10%[1]

Wealth and Investment Management



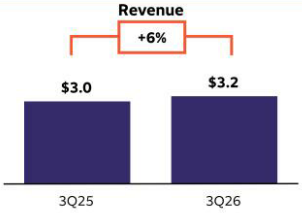
- Client assets up 11%
- Average loans up 16% largely driven by securities-based lending
- Average deposits up 9%

Corporate and Investment Banking



- Average loans up 19%
- Average deposits up 22%
- Equity Capital Markets YTD share up 84 bps to 3.9%[2]
- Announced U.S. M&A deal volume YTD rank of #6; up from #9[3]
- Leveraged Finance YTD share of 7.7% (#3 overall)[4]

Commercial Banking



- Average loans up 10%
- Average deposits up 16%
- Gross investment banking and markets fees from Commercial Banking clients up 25%

Revenue is $ in billions. Comparisons in the bullet points are for 3Q26 versus 3Q25, unless otherwise noted. Endnotes are presented starting on page 18.

3Q26 results

Financial Results

ROE: 13.8%
ROTCE: 16.3%[1]
Efficiency ratio: 63%[2]

- Net income of $6.0 billion, or $1.87 per diluted share
- Revenue of $21.9 billion, up 2%
  - Net interest income of $12.5 billion, up 5%
  - Noninterest income of $9.4 billion, down 1%
- Noninterest expense of $13.7 billion, down 1%
- Pre-tax pre-provision profit[3] of $8.1 billion, up 7%
- Effective income tax rate of 16.4%
  - Included $170 million of discrete tax benefits related to the resolution of prior period matters
- Average loans of $1.0 trillion, up 11%
- Average deposits of $1.5 trillion, up 11%

Credit Quality

- Provision for credit losses[4] of $1.0 billion
  - Total net loan charge-offs of $983 million, up $41 million, with net loan charge-offs of 0.38% of average loans (annualized)
  - Allowance for credit losses for loans of $14.5 billion, up 1%

Capital and Liquidity

CET1 ratio: 10.0%[5]
LCR: 122%[6]
TLAC ratio: 23.0%[7]

- Common Equity Tier 1 (CET1) capital[5] of $134.6 billion
- CET1 ratio[5] of 10.0% under the Standardized Approach
- Liquidity coverage ratio (LCR)[6] of 122%

Comparisons in the bullet points are for 3Q26 versus 3Q25, unless otherwise noted. Endnotes are presented starting on page 18.

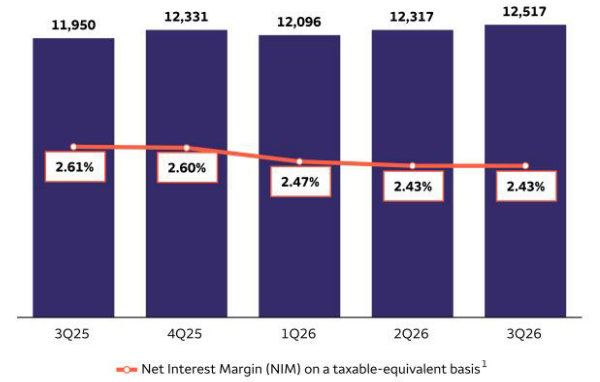
3Q26 earnings

	Quarter ended			$ Change from	
$ in millions, except per share data	**3Q26**	**2Q26**	**3Q25**	**2Q26**	**3Q25**
Net interest income	$12,517	12,317	11,950	$200	567
Noninterest income	9,353	10,305	9,486	(952)	(133)
Total revenue	21,870	22,622	21,436	(752)	434
Net charge-offs	983	883	954	100	29
Change in the allowance for credit losses	46	31	(273)	15	319
Provision for credit losses[1]	1,029	914	681	115	348
Noninterest expense	13,743	13,661	13,846	82	(103)
Pre-tax income	7,098	8,047	6,909	(949)	189
Income tax expense	1,161	1,402	1,300	(241)	(139)
Effective income tax rate (%)	*16.4 %*	*17.4*	*18.9*	(107) bps	(251)
Net income	**$5,951**	**6,407**	**5,589**	**($456)**	**362**
Diluted earnings per common share	$1.87	2.00	1.66	($0.13)	0.21
Diluted average common shares *(# mm)*	3,051.5	3,074.6	3,223.5	(23)	(172)
Return on equity (ROE)	13.8 %	15.0	12.8	(123) bps	94
Return on average tangible common equity (ROTCE)[2]	16.3	17.7	15.2	(146)	109
Efficiency ratio	63	60	65	246	(175)

Endnotes are presented starting on page 18.

Net interest income

Net Interest Income *($ in millions)*



- Net interest income (NII) of $12.5 billion, up $567 million, or 5%, from 3Q25
  - NII excluding Markets[2] of $12.1 billion, up $283 million, or 2%, driven by higher loan and investment securities balances and fixed rate asset repricing, partially offset by the impact of lower interest rates on floating rate assets, as well as higher deposit costs reflecting growth in interest-bearing commercial deposits and a modest decline in noninterest-bearing deposits
  - Markets NII of $428 million, up $284 million, reflecting the impact of lower interest rates and balance sheet growth
- NII up $200 million, or 2%, from 2Q26
  - NII excluding Markets[2] up $273 million, or 2%, driven by higher loan and investment securities balances, one additional day in the quarter, fixed rate asset repricing, and the impact of higher interest rates on floating rate assets, partially offset by higher deposit costs reflecting a higher mix of interest-bearing deposits
- Net interest margin of 2.43%, stable with 2Q26

Endnotes are presented starting on page 18.

Loans and deposits

Average Loans Outstanding *($ in billions)*

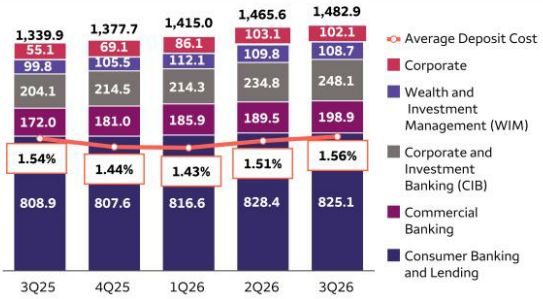


- Average loans up $104.7 billion, or 11%, year-over-year (YoY) as higher commercial and industrial loans, auto loans, securities-based loans in Wealth and Investment Management (WIM), and credit card loans were partially offset by lower residential mortgage loans; up $6.9 billion, or 1%, from 2Q26 driven by higher auto loans, securities-based loans in WIM, and credit card loans
- Total average loan yield of 5.65%, down 32 bps YoY reflecting the impact of lower interest rates and up 5 bps from 2Q26 and included the impact of higher interest rates

Period-End Loans Outstanding *($ in billions)*

	3Q26	vs 2Q26	vs 3Q25
Commercial	$647.1	2 %	15 %
Consumer	401.0	2	6
Total loans	**$1,048.1**	**2 %**	**11 %**

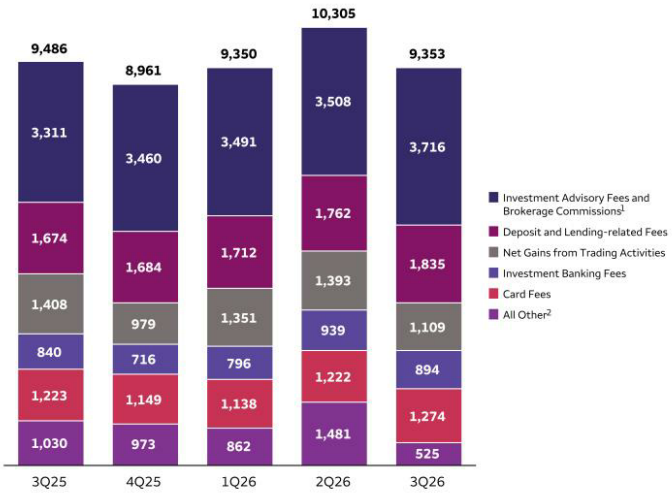
Average Deposits *($ in billions)*



- Average deposits up $143.0 billion, or 11%, YoY on growth in customer deposits across all of the operating segments, as well as higher Corporate deposits; up $17.3 billion, or 1%, from 2Q26
- Average deposit cost of 1.56%, up 2 bps YoY; up 5 bps from 2Q26 on higher interest-bearing deposit balances

Noninterest income

Noninterest Income *($ in millions)*

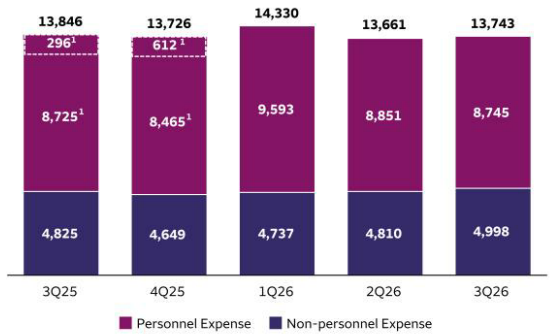


- Noninterest income down $133 million, or 1%, from 3Q25
  - Investment advisory fees and brokerage commissions[1] up $405 million, or 12%, driven by higher asset-based fees
  - Deposit and lending-related fees up $161 million, or 10%, driven by higher consumer and commercial deposit service charges
  - Net gains from trading activities down $299 million, or 21%, reflecting higher revenue in equities more than offset by lower revenue across most fixed income, currencies, and commodities (FICC) products
  - All other[2] down $505 million and reflected lower lease income from the 1Q26 sale of our rail car leasing business, lower net gains from equity securities, and a decrease in mortgage banking fees
- Noninterest income down $952 million, or 9%, from 2Q26
  - Investment advisory fees and brokerage commissions[1] up $208 million, or 6%, driven by higher asset-based fees
  - Net gains from trading activities down $284 million, or 20%, reflecting lower results across most asset classes
  - All other[2] down $956 million predominantly due to lower net gains from equity securities reflecting strong performance in our venture capital investments in 2Q26

Endnotes are presented starting on page 18.

Noninterest expense

Noninterest Expense *($ in millions)*



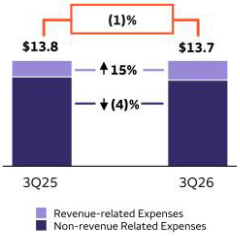
Headcount *(Period-end, '000s)*

3Q25	4Q25	1Q26	2Q26	3Q26
211	205	201	197	194

- Noninterest expense down $103 million, or 1%, from 3Q25
  - Personnel expense down $276 million as lower severance expense and the impact of efficiency initiatives including an 8% reduction in headcount were partially offset by higher revenue-related compensation expense
  - Non-personnel expense up $173 million, or 4%, predominantly due to higher technology and equipment expense
- Noninterest expense up $82 million, or 1%, from 2Q26 as higher revenue-related compensation expense and higher professional and outside services expense were partially offset by the impact of efficiency initiatives

- 1% YoY decrease in noninterest expense driven by a 4% decline in non-revenue related expenses, partially offset by a 15% increase in revenue-related expenses

Noninterest expense *($ in billions)*



Endnotes are presented starting on page 18.

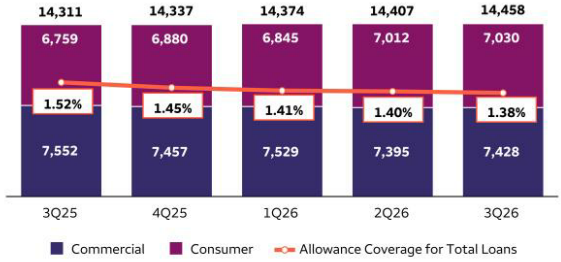
Credit quality

Provision for Credit Losses[1] and Net Loan Charge-offs *($ in millions)*



- Commercial net loan charge-offs up $125 million to 18 bps of average loans (annualized) on higher commercial real estate (CRE) and commercial and industrial net loan charge-offs
- Consumer net loan charge-offs decreased $18 million to 70 bps of average loans (annualized) on lower credit card net loan charge-offs, partially offset by higher auto net loan charge-offs
- Nonperforming assets of $7.4 billion, or 0.70% of total loans, down $585 million, driven by lower CRE nonaccrual loans, partially offset by higher commercial and industrial nonaccrual loans

Allowance for Credit Losses for Loans *($ in millions)*

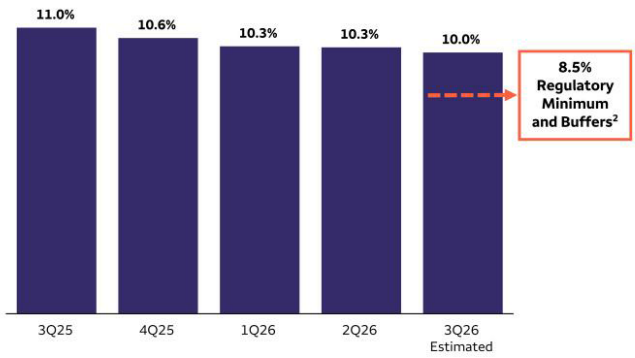


- Allowance for credit losses (ACL) for loans up $51 million on higher allowance for commercial and industrial loans and auto loans reflecting loan growth, partially offset by a lower allowance for CRE office loans
  - Allowance coverage for total loans down 14 bps from 3Q25; down 2 bps from 2Q26 driven by a reduction in the allowance coverage for credit card loans and CRE office loans

Comparisons in the bullet points are for 3Q26 versus 2Q26, unless otherwise noted. Endnotes are presented starting on page 18.

Capital and liquidity

Common Equity Tier 1 Ratio under the Standardized Approach[1]



Capital Position

- Common Equity Tier 1 (CET1) ratio[1] of 10.0% at September 30, 2026
  - A decrease in accumulated other comprehensive income driven by the impact of higher interest rates reduced the CET1 ratio 38 bps from 2Q26

Capital Return

- $2.5 billion in gross common stock repurchases, or 28.6 million shares, in 3Q26; period-end common shares outstanding down 147.3 million, or 5%, from 3Q25
- 3Q26 common stock dividend increased to $0.50 per share, up from $0.45 per share in 2Q26; $1.5 billion in common stock dividends paid in 3Q26

Total Loss Absorbing Capacity (TLAC)

- As of September 30, 2026, our TLAC as a percentage of total risk-weighted assets[3] was 23.0% compared with the required minimum of 21.5%

Liquidity Position

- Strong liquidity position with a 3Q26 LCR[4] of 122%, which remained above the regulatory minimum of 100%

Endnotes are presented starting on page 18.

Consumer Banking and Lending (CBL)

WELLS FARGO

Summary Financials

$ in millions	3Q26	vs. 2Q26	vs. 3Q25
Revenue by line of business:			
Consumer, Small and Business Banking (CSBB)	$7,579	$271	490
Credit Card	1,710	96	47
Home Lending	743	(19)	(127)
Auto	341	21	85
Personal Lending	283	(1)	(11)
Total revenue	**10,656**	**368**	**484**
Provision for credit losses	791	(154)	24
Noninterest expense	6,188	(98)	(188)
Pre-tax income	3,677	620	648
Net income	**$2,755**	**$465**	**485**

Selected Metrics and Average Balances

$ in billions	3Q26	2Q26	3Q25
Return on allocated capital[1]	32.4 %	27.1	19.2
Efficiency ratio[2]	58	61	63
Average loans	$342.1	337.8	329.1
Average deposits	825.1	828.4	808.9
Retail bank branches *(#, period-end)*	4,068	4,079	4,108
Mobile active customers[3] *(# in mm, period-end)*	34.0	33.7	32.5

- Total revenue up 5% YoY and up 4% from 2Q26
  - CSBB up 7% YoY driven by higher deposit balances and wider deposit spreads, as well as higher deposit-related fees, investment advisory fees, and debit card fees on higher volume; up 4% from 2Q26
  - Credit Card up 3% YoY and up 6% from 2Q26 reflecting higher NII on higher loan balances and higher card fees
  - Home Lending down 15% YoY due to lower mortgage servicing income and lower NII on lower loan balances
  - Auto up 33% YoY and up 7% from 2Q26 on higher loan balances and wider loan spreads
- Noninterest expense down 3% YoY driven by lower operating costs and operating losses, as well as the impact of efficiency initiatives, partially offset by higher revenue-related compensation expense; down 2% from 2Q26 on lower advertising expense and operating costs

Other Selected Metrics

$ in billions	3Q26	2Q26	3Q25
Debit card purchase volume[4]	$144.9	144.8	133.6
Client assets in advisory and brokerage accounts	289	282	262
Average Home Lending loans	197.4	197.9	201.8
Mortgage loan originations	7.8	9.0	7.0
Average Credit Card loans	53.9	52.7	51.1
Credit Card purchase volume[4]	45.0	44.5	40.3
Credit Card new accounts *(# in thousands)*[4]	661	662	707
Average Auto loans	$58.8	55.7	44.8
Auto loan originations	10.1	9.7	8.8

Endnotes are presented starting on page 18.

Commercial Banking (CB)

Summary Financials

$ in millions	3Q26	vs. 2Q26	vs. 3Q25
Net interest income	$2,134	$87	185
Noninterest income	1,102	31	10
Total revenue	**3,236**	**118**	**195**
Provision for credit losses	240	109	201
Noninterest expense	1,400	(12)	(45)
Pre-tax income	1,596	21	39
Net income	**$1,195**	**$19**	**33**

Selected Metrics

	3Q26	2Q26	3Q25
Return on allocated capital	17.3 %	17.2	16.8
Efficiency ratio	43	45	48
Average balances *($ in billions)*			
Loans	$240.5	237.1	219.4
Deposits	198.9	189.5	172.0

- Total revenue up 6% YoY and up 4% from 2Q26
  - Net interest income up 9% YoY and up 4% from 2Q26 on higher deposit and loan balances
  - Noninterest income up 1% YoY reflecting higher deposit-related fees and higher investment banking and markets fees, partially offset by lower revenue from equity investments
- Noninterest expense down 3% YoY due to lower operating losses and the impact of efficiency initiatives
- Provision for credit losses increased $201 million YoY reflecting an increase in the allowance for loan losses due to loan growth

Corporate and Investment Banking (CIB)

Summary Financials

$ in millions	3Q26	vs. 2Q26	vs. 3Q25
Revenue by line of business:			
Banking:			
Lending	$692	($32)	45
Treasury Management and Payments	683	22	53
Investment Banking	611	(17)	57
Total Banking	1,986	(27)	155
Commercial Real Estate	1,171	(26)	(15)
Markets:			
Fixed Income, Currencies and Commodities (FICC)	1,262	(274)	(93)
Equities	543	(92)	93
Credit Adjustment (CVA/DVA/FVA) and Other	30	(5)	(18)
Total Markets	1,835	(371)	(18)
Other	16	7	7
Total revenue	**5,008**	**(417)**	**129**
Provision for credit losses	(18)	163	89
Noninterest expense	2,454	(43)	92
Pre-tax income	2,572	(537)	(52)
Net income	**$1,924**	**($405)**	**(42)**

Selected Metrics

	3Q26	2Q26	3Q25
Return on allocated capital	15.5 %	19.2	16.8
Efficiency ratio	49	46	48

- Total revenue up 3% YoY and down 8% from 2Q26
  - Banking revenue up 8% YoY driven by:
    - Higher Investment Banking revenue reflecting higher investment grade Debt Capital Markets, Equity Capital Markets, and M&A advisory fees, partially offset by lower leveraged finance revenue
    - Increased Treasury Management and Payments revenue on higher deposit balances
    - Higher Lending revenue on higher loan balances
  - Commercial Real Estate revenue down 2% from 2Q26 driven by lower capital markets activity, partially offset by higher net interest income
  - Markets revenue down 1% YoY; down 17% from strong performance in 2Q26 and reflected lower results across most asset classes
- Noninterest expense up 4% YoY driven by higher personnel expense and professional and outside services expense, partially offset by the impact of efficiency initiatives

Average Balances *($ in billions)*

Loans by line of business	3Q26	2Q26	3Q25
Banking	$119.3	125.0	92.8
Commercial Real Estate	123.4	123.2	117.1
Markets	110.7	111.2	86.0
Total loans	$353.4	359.4	295.9
Deposits	248.1	234.8	204.1
Trading-related assets	402.6	401.5	315.6

Wealth and Investment Management (WIM)

Summary Financials			
$ in millions	**3Q26**	**vs. 2Q26**	**vs. 3Q25**
Net interest income	$950	$31	99
Noninterest income	3,154	181	331
Total revenue	**4,104**	**212**	**430**
Provision for credit losses	16	(1)	30
Noninterest expense	3,286	126	273
Pre-tax income	802	87	127
Net income	**$603**	**$66**	**97**

Selected Metrics			
$ in billions	**3Q26**	**2Q26**	**3Q25**
Return on allocated capital	36.0 %	32.4	29.9
Efficiency ratio	80	81	82
Average loans	$95.4	91.1	82.3
Average deposits	108.7	109.8	99.8
WIM client assets	$2,450	2,409	2,211

- Total revenue up 12% YoY and up 5% from 2Q26
  - Net interest income up 12% YoY driven by higher deposit and loan balances and lower deposit costs
  - Noninterest income up 12% YoY and up 6% from 2Q26 on higher investment advisory fees driven by an increase in market valuations
- Noninterest expense up 9% YoY and up 4% from 2Q26 on higher revenue-related compensation expense, partially offset by the impact of efficiency initiatives

Corporate

Summary Financials

$ in millions	3Q26	vs. 2Q26	vs. 3Q25
Net interest income	($725)	($136)	(452)
Noninterest income	115	(887)	(334)
Total revenue	**(610)**	**(1,023)**	**(786)**
Provision for credit losses	—	(2)	4
Noninterest expense	415	109	(235)
Pre-tax loss	(1,025)	(1,130)	(555)
Income tax benefit	(484)	(278)	(311)
Less: Net loss from noncontrolling interests	(15)	(251)	(33)
Net loss	**($526)**	**($601)**	**(211)**

- Revenue decreased YoY on lower net interest income due to the impact of lower interest rates on crediting rates to our operating segments and lower noninterest income reflecting lower revenue from our venture capital investments and a decrease in lease income related to the sale of our rail car leasing business
- Noninterest expense down YoY due to lower severance expense and lower lease expense associated with the sale of our rail car leasing business

Outlook

Net Interest Income	• **Expect 2026 net interest income (NII) to be +/- $50 billion, unchanged from prior guidance** • **Expect 4Q26 net interest income to be ~$13 billion** **Net interest income performance will ultimately be determined by a variety of factors, many of which are uncertain, including the absolute level of rates and the shape of the yield curve; deposit balances, mix and pricing; and loan demand**
Noninterest Expense	• **Expect 2026 noninterest expense to be ~$55.7 billion, unchanged from prior guidance**

Endnotes

Page 2 – Clear progress on path to improved financial results and returns

1. Tangible common equity and return on average tangible common equity (ROTCE) are non-GAAP financial measures. For additional information, including a corresponding reconciliation to GAAP financial measures, see the "Tangible Common Equity" table on page 21.

Page 3 – ...driven by growth across all our businesses

1. Represents Consumer, Small and Business Banking client assets in advisory and brokerage accounts.
2. Year-to-date (YTD) market share compared to full year 2025. Source: Dealogic, as of 10/1/2026.
3. YTD rank compared to full year 2025. Source: Dealogic, as of 10/1/2026.
4. YTD market share and rank through September 30, 2026. Source: Dealogic, as of 10/1/2026.

Page 4 – 3Q26 results

1. Tangible common equity and return on average tangible common equity (ROTCE) are non-GAAP financial measures. For additional information, including a corresponding reconciliation to GAAP financial measures, see the "Tangible Common Equity" table on page 21.
2. The efficiency ratio is noninterest expense divided by total revenue (net interest income and noninterest income).
3. Pre-tax pre-provision profit (PTPP) is total revenue less noninterest expense. Management believes that PTPP is a useful financial measure because it enables investors and others to assess the Company's ability to generate capital to cover credit losses through a credit cycle.
4. Includes provision for credit losses for loans, debt securities, and other financial assets.
5. The Common Equity Tier 1 (CET1) ratio calculated under the Standardized Approach is our binding CET1 framework. See page 22 for additional information regarding CET1 capital and ratios. CET1 for September 30, 2026, is a preliminary estimate.
6. Liquidity coverage ratio (LCR) represents average high-quality liquid assets divided by average projected net cash outflows, as each is defined under the LCR rule. LCR for September 30, 2026, is a preliminary estimate.
7. Represents total loss absorbing capacity (TLAC) divided by risk-weighted assets (RWAs), which is our binding TLAC ratio, determined by using the greater of RWAs under the Standardized and Advanced Approaches. TLAC for September 30, 2026, is a preliminary estimate.

Page 5 – 3Q26 earnings

1. Includes provision for credit losses for loans, debt securities, and other financial assets.
2. Tangible common equity and return on average tangible common equity (ROTCE) are non-GAAP financial measures. For additional information, including a corresponding reconciliation to GAAP financial measures, see the "Tangible Common Equity" table on page 21.

Endnotes (continued)

Page 6 – Net interest income
1. Includes taxable-equivalent adjustments predominantly related to tax-exempt income on certain loans and securities.
2. Net interest income excluding Markets is a non-GAAP financial measure. For additional information, including a corresponding reconciliation to a GAAP financial measure, see the "Net Interest Income Excluding Markets" table on page 20.

Page 8 – Noninterest income
1. Investment advisory fees and brokerage commissions includes investment advisory and other asset-based fees and commissions and brokerage services fees.
2. All other includes mortgage banking, net gains (losses) from debt securities, net gains (losses) from equity securities, and other.

Page 9 – Noninterest expense
1. 4Q25 and 3Q25 total personnel expense of $9.1 billion and $9.0 billion, respectively, included severance expense of $612 million and $296 million, respectively.

Page 10 – Credit quality
1. Includes provision for credit losses for loans, debt securities, and other financial assets.

Page 11 – Capital and liquidity
1. The Common Equity Tier 1 (CET1) ratio calculated under the Standardized Approach is our binding CET1 framework. See page 22 for additional information regarding CET1 capital and ratios. 3Q26 CET1 is a preliminary estimate.
2. Includes a 4.50% minimum requirement, a stress capital buffer (SCB) of 2.50%, and a G-SIB capital surcharge of 1.50%.
3. Represents total loss absorbing capacity (TLAC) divided by risk-weighted assets (RWAs), which is our binding TLAC ratio, determined by using the greater of RWAs under the Standardized and Advanced Approaches. TLAC is a preliminary estimate.
4. Liquidity coverage ratio (LCR) represents average high-quality liquid assets divided by average projected net cash outflows, as each is defined under the LCR rule. 3Q26 LCR is a preliminary estimate.

Page 12 – Consumer Banking and Lending (CBL)
1. Return on allocated capital is segment net income (loss) applicable to common stock divided by segment average allocated capital. Segment net income (loss) applicable to common stock is segment net income (loss) less allocated preferred stock dividends.
2. Efficiency ratio is segment noninterest expense divided by segment total revenue.
3. Mobile active customers is the number of consumer and small business customers who have logged on via a mobile device in the prior 90 days.
4. Reflects combined activity for consumer and small business customers.

Net Interest Income Excluding Markets

Wells Fargo & Company and Subsidiaries
NET INTEREST INCOME EXCLUDING MARKETS

We also evaluate the Company's net interest income excluding the net interest income of the Corporate and Investment Banking Markets (Markets) line of business. Markets net interest income includes interest income earned on the assets and interest expense paid on the liabilities of the line of business, as well as funding charges and credits using our funds transfer pricing methodology. Net interest income excluding Markets is a non-GAAP financial measure that management believes is useful because it enables management, investors, and others to assess the net interest income from the Company's lending, investing, and deposit-raising activities without the volatility that may be associated with Markets activities.

The table below provides a reconciliation of this non-GAAP financial measure to a GAAP financial measure.

		Quarter ended				Sep 30, 2026 % Change from	
($ in millions)	**Sep 30, 2026**	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2026	Sep 30, 2025
Net interest income	**$ 12,517**	12,317	12,096	12,331	11,950	2 %	5
Markets net interest income	**428**	501	481	358	144	(15)	197
Net interest income excluding Markets	**$ 12,089**	11,816	11,615	11,973	11,806	2	2

Tangible Common Equity

Wells Fargo & Company and Subsidiaries
TANGIBLE COMMON EQUITY

We also evaluate our business based on certain ratios that utilize tangible common equity. Tangible common equity is a non-GAAP financial measure and represents total equity less preferred equity, noncontrolling interests, goodwill, certain identifiable intangible assets (other than MSRs) and goodwill and other intangibles on venture capital investments in consolidated portfolio companies, net of applicable deferred taxes. One of these ratios is return on average tangible common equity (ROTCE), which represents our annualized earnings as a percentage of tangible common equity. The methodology of determining tangible common equity may differ among companies. Management believes that return on average tangible common equity, which utilizes tangible common equity, is a useful financial measure because it enables management, investors, and others to assess the Company's use of equity.

The table below provides a reconciliation of this non-GAAP financial measure to GAAP financial measures.

		Quarter ended					Nine months ended	
($ in millions)		**Sep 30, 2026**	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	**Sep 30, 2026**	Sep 30, 2025
Return on average tangible common equity:								
Net income applicable to common stock	(A)	**$5,703**	6,160	5,000	5,114	5,341	**$16,863**	15,171
Average total equity		**182,469**	181,910	183,693	183,844	183,428	**182,686**	183,351
Adjustments:								
Preferred stock		**(16,165)**	(15,348)	(16,333)	(16,608)	(16,608)	**(15,948)**	(17,824)
Additional paid-in capital on preferred stock		**141**	139	140	141	141	**140**	143
Noncontrolling interests		**(2,128)**	(1,972)	(1,915)	(1,879)	(1,850)	**(2,006)**	(1,854)
Average common stockholders' equity	(B)	**164,317**	164,729	165,585	165,498	165,111	**164,872**	163,816
Adjustments:								
Goodwill		**(24,965)**	(24,966)	(24,967)	(25,055)	(25,070)	**(24,966)**	(25,092)
Certain identifiable intangible assets (other than MSRs)		**(716)**	(748)	(788)	(847)	(889)	**(751)**	(610)
Goodwill and other intangibles on venture capital investments in consolidated portfolio companies (included in other assets)		**(649)**	(704)	(705)	(698)	(674)	**(686)**	(694)
Applicable deferred taxes related to goodwill and other intangible assets[1]		**1,065**	1,065	1,063	1,063	1,061	**1,064**	1,001
Average tangible common equity	(C)	**$139,052**	139,376	140,188	139,961	139,539	**$139,533**	138,421
Return on average common stockholders' equity (ROE) (annualized)	(A)/(B)	**13.8 %**	15.0	12.2	12.3	12.8	**13.7 %**	12.4
Return on average tangible common equity (ROTCE) (annualized)	(A)/(C)	**16.3**	17.7	14.5	14.5	15.2	**16.2**	14.7

1. Determined by applying the combined federal statutory rate and composite state income tax rates to the difference between book and tax basis of the respective goodwill and intangible assets at period-end.

Common Equity Tier 1 under Basel III

Wells Fargo & Company and Subsidiaries

RISK-BASED CAPITAL RATIOS UNDER BASEL III[1]

($ in billions)		Estimated Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Total equity		**$177.9**	182.3	180.3	183.0	183.0
Adjustments:						
Preferred stock		**(17.1)**	(15.3)	(15.3)	(16.6)	(16.6)
Additional paid-in capital on preferred stock		**0.1**	0.1	0.1	0.1	0.2
Noncontrolling interests		**(2.1)**	(2.1)	(1.9)	(1.8)	(1.9)
Total common stockholders' equity		**158.8**	165.0	163.2	164.7	164.7
Adjustments:						
Goodwill		**(25.0)**	(25.0)	(25.0)	(25.0)	(25.1)
Certain identifiable intangible assets (other than MSRs)		**(0.7)**	(0.7)	(0.8)	(0.8)	(0.9)
Goodwill and other intangibles on venture capital investments in consolidated portfolio companies (included in other assets)		**(0.8)**	(0.6)	(0.7)	(0.7)	(0.7)
Applicable deferred taxes related to goodwill and other intangible assets[2]		**1.1**	1.1	1.1	1.1	1.1
Other		**1.2**	(2.1)	(2.4)	(2.0)	(2.5)
Common Equity Tier 1	(A)	**$134.6**	137.7	135.4	137.3	136.6
Total risk-weighted assets (RWAs) under the Standardized Approach	(B)	**1,339.8**	1,342.3	1,316.0	1,294.6	1,242.4
Total RWAs under the Advanced Approach	(C)	**1,140.8**	1,140.2	1,121.0	1,112.5	1,072.2
Common Equity Tier 1 to total RWAs under the Standardized Approach	(A)/(B)	**10.0 %**	10.3	10.3	10.6	11.0
Common Equity Tier 1 to total RWAs under the Advanced Approach	(A)/(C)	**11.8**	12.1	12.1	12.4	12.7

1. The Basel III capital rules provide for two capital frameworks (the Standardized Approach and the Advanced Approach applicable to certain institutions), and we must calculate our CET1, Tier 1 capital and total capital ratios under both approaches.
2. Determined by applying the combined federal statutory rate and composite state income tax rates to the difference between book and tax basis of the respective goodwill and intangible assets at period-end.

Disclaimer and forward-looking statements

Financial results reported in this document are preliminary. Final financial results and other disclosures will be reported in our Quarterly Report on Form 10-Q for the quarter ended September 30, 2026, and may differ materially from the results and disclosures in this document due to, among other things, the completion of final review procedures, the occurrence of subsequent events, or the discovery of additional information.

This document contains forward-looking statements. In addition, we may make forward-looking statements in our other documents filed or furnished with the Securities and Exchange Commission, and our management may make forward-looking statements orally to analysts, investors, representatives of the media and others. Forward-looking statements can be identified by words such as "anticipates," "intends," "plans," "seeks," "believes," "estimates," "expects," "target," "projects," "outlook," "forecast," "will," "may," "could," "should," "can" and similar references to future periods. In particular, forward-looking statements include, but are not limited to, statements we make about: (i) the future operating or financial performance of the Company or any of its businesses, including our outlook for future growth; (ii) our expectations regarding noninterest expense and our efficiency ratio; (iii) future credit quality and performance, including our expectations regarding future loan losses, our allowance for credit losses, and the economic scenarios considered to develop the allowance; (iv) our expectations regarding net interest income and net interest margin; (v) loan growth or the reduction or mitigation of risk in our loan portfolios; (vi) future capital or liquidity levels, ratios or targets; (vii) the expected outcome and impact of legal, regulatory and legislative developments, as well as our expectations regarding compliance therewith; (viii) future common stock dividends, common share repurchases and other uses of capital; (ix) our targeted range for return on assets, return on equity, and return on tangible common equity; (x) expectations regarding our effective income tax rate; (xi) the outcome of contingencies, such as legal actions; (xii) sustainability and governance related goals or commitments; and (xiii) the Company's plans, objectives and strategies. Forward-looking statements are not based on historical facts but instead represent our current expectations and assumptions regarding our business, the economy and other future conditions. Investors are urged to not unduly rely on forward-looking statements as actual results may differ materially from expectations. Forward-looking statements speak only as of the date made, and we do not undertake to update them to reflect changes or events that occur after that date. For additional information about factors that could cause actual results to differ materially from our expectations, refer to the "Forward-Looking Statements" discussion in Wells Fargo's press release announcing our third quarter 2026 results and in our most recent Quarterly Report on Form 10-Q, as well as to Wells Fargo's other reports filed with the Securities and Exchange Commission, including the discussion under "Risk Factors" in our Annual Report on Form 10-K for the year ended December 31, 2025.