

WELLS FARGO & COMPANY

	CPP Disbursement Date 10/28/2008	RSSD (Holding Company) 1120754	Number of Insured Depository Institutions 10	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,335,034	\$1,186,815	-11.1%	
Loans	\$851,882	\$799,503	-6.1%	
Construction & development	\$40,299	\$35,647	-11.5%	
Closed-end 1-4 family residential	\$249,542	\$244,385	-2.1%	
Home equity	\$103,814	\$103,723	-0.1%	
Credit card	\$26,107	\$27,220	4.3%	
Other consumer	\$77,709	\$76,782	-1.2%	
Commercial & Industrial	\$175,216	\$134,153	-23.4%	
Commercial real estate	\$85,050	\$87,478	2.9%	
Unused commitments	\$468,265	\$415,507	-11.3%	
Securitization outstanding principal	\$415,382	\$448,491	8.0%	
Mortgage-backed securities (GSE and private issue)	\$96,154	\$118,805	23.6%	
Asset-backed securities	\$14,691	\$13,799	-6.1%	
Other securities	\$20,090	\$20,063	-0.1%	
Cash & balances due	\$66,593	\$61,976	-6.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$82,908	\$161,628	94.9%	
Open-end HELOC originated for sale (quarter)	\$4,013	\$3,959	-1.3%	
Closed-end mortgage originations sold (quarter)	\$82,598	\$160,192	93.9%	
Open-end HELOC originations sold (quarter)	\$3,465	\$3,183	-8.1%	
Liabilities	\$1,221,083	\$1,053,389	-13.7%	
Deposits	\$807,165	\$860,199	6.6%	
Total other borrowings	\$331,600	\$105,579	-68.2%	
FHLB advances	\$5,844	\$34,039	482.5%	
Equity				
Equity capital at quarter end	\$113,951	\$131,558	15.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$30,101	\$5,146	NA	
Performance Ratios				
Tier 1 leverage ratio	5.9%	8.0%	--	
Tier 1 risk based capital ratio	7.3%	9.3%	--	
Total risk based capital ratio	11.1%	13.0%	--	
Return on equity ¹	-6.8%	9.6%	--	
Return on assets ¹	-0.6%	1.1%	--	
Net interest margin ¹	2.3%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	71.3%	38.8%	--	
Loss provision to net charge-offs (qtr)	307.9%	111.7%	--	
Net charge-offs to average loans and leases ¹	1.2%	2.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	6.3%	18.0%	0.2%	1.1%
Closed-end 1-4 family residential	7.5%	15.2%	0.1%	0.5%
Home equity	1.5%	2.5%	0.6%	1.1%
Credit card	2.7%	3.2%	1.8%	2.8%
Other consumer	1.5%	2.0%	0.6%	0.9%
Commercial & Industrial	0.7%	3.2%	0.3%	0.6%
Commercial real estate	1.1%	5.6%	0.0%	0.2%
Total loans	3.2%	7.4%	0.3%	0.7%