

PRICING SUPPLEMENT

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

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

Pricing Supplement dated 29 July 2026

WELLS FARGO FINANCE LLC

Issue of USD 110,000,000 Fixed Rate Callable Notes, due 6 August 2036

Fully and Unconditionally Guaranteed by Wells Fargo & Company

under the U.S.\$5,000,000,000 Euro Medium Term Note Programme

Part A — CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the "*Description of the Notes*" set forth in the Information Memorandum dated 27 March 2026 (as supplemented from time to time, the "**Information Memorandum**"). This Pricing Supplement contains the final terms of the Notes and must be read in conjunction with such Information Memorandum.

Full information on the Issuer, the Guarantor and the offer of the Notes described herein is only available on the basis of the combination of this Pricing Supplement and the Information Memorandum. Copies of the Information Memorandum may be obtained from Wells Fargo Finance LLC and Wells Fargo & Company during normal business hours from Wells Fargo & Company, Office of the Corporate Secretary, Wells Fargo Center, MAC N9305-179, Sixth and Marquette, Minneapolis, Minnesota 55402, United States of America.

In accordance with Regulation (EU) 2017/1129, as amended and the Prospectus Rules: Admission to Trading on a Regulated Market sourcebook of the FCA Handbook (the "**PRM Sourcebook**") made by the UK Financial Conduct Authority (the "**FCA**") in accordance with the Public Offers and Admissions to Trading Regulations 2024 (the "**POATRs**"), no prospectus is required in connection with the issuance of the Notes described herein.

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| 1. | Issuer: | Wells Fargo Finance LLC |
| 2. | Guarantor: | Wells Fargo & Company |
| 3. | (i) Series Number: | 100 |
| | (ii) Tranche Number: | 1 |

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|-------|---|---|
| (iii) | Date on which the Notes become fungible: | Not Applicable |
| 4. | Specified Currency or Currencies: | United States Dollars ("U.S.\$") |
| 5. | Aggregate Principal Amount: | |
| (i) | Series: | U.S.\$110,000,000 |
| (ii) | Tranche: | U.S.\$110,000,000 |
| 6. | Issue Price: | 100 per cent. of the Aggregate Principal Amount |
| 7. | (i) Specified Denominations: | U.S.\$200,000 and integral multiples of U.S.\$100,000 in excess thereof |
| | (ii) Calculation Amount: | U.S.\$100,000 |
| 8. | (i) Issue Date: | 6 August 2026 |
| | (ii) Interest Commencement Date: | Issue Date |
| | (iii) CNY Issue Trade Date: | Not Applicable |
| 9. | Maturity Date: | 6 August 2036 |
| 10. | Interest Basis: | 5.65 per cent. Fixed Rate
<i>(further particulars specified below)</i> |
| 11. | Redemption/Payment Basis: | Redemption at par

Redemption or repurchase will be subject to required regulatory approval, if any |
| 12. | Redemption for Hedging Disruption: | Not Applicable |
| 13. | Change of Interest or Redemption/Payment Basis: | Not Applicable |
| 14. | Put/Call Options: | Call Option

<i>(further particulars specified below)</i> |
| 15. | (i) Status of the Notes: | Senior |
| | (ii) Date of Board approval for issuance of the Notes and the Guarantee obtained: | 25 April 2018 in respect of the Issuer and 24 April 2018 in respect of the Guarantor |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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|-----|--------------------------------|---|
| 16. | Type of Interest: | Fixed Rate Interest |
| | (i) Interest Payment Date(s): | 6 August in each year from, and including, 6 August 2027 up to, and including, the Maturity Date, subject to adjustment for payment purposes only in accordance with the Modified Following Business Day Convention |
| | (ii) Interest Period End Date: | Not Applicable |

17.	Switch Option:	Not Applicable
18.	Fixed Rate Note Provisions:	Applicable
	(i) Rate of Interest:	5.65 per cent. per annum payable annually in arrear on each Interest Payment Date
	(ii) Fixed Coupon Amount(s):	U.S.\$5,650.00 per Calculation Amount
	(iii) Broken Amount(s):	Not Applicable
	(iv) Day Count Fraction:	30/360
	(v) Other terms relating to the method of calculating interest for Fixed Rate Notes:	Not Applicable
19.	Floating Rate Note Provisions:	Not Applicable
20.	Zero Coupon Note Provisions:	Not Applicable
21.	Index-Linked Note Provisions:	Not Applicable
22.	Dual Currency Note Provisions:	Not Applicable
23.	Reverse Dual Currency Note Provisions:	Not Applicable
24.	Range Accrual Note Provisions:	Not Applicable

PROVISIONS RELATING TO REDEMPTION

25.	Call Option:	Applicable
	(i) Optional Redemption Date(s):	6 August in each year from, and including, 6 August 2029 up to, and including, 6 August 2035
	(ii) Optional Redemption Amount(s) (Call):	U.S.\$100,000 per Calculation Amount
	(iii) If redeemable in part:	Not Applicable
	(iv) Notice period:	Not less than 5 calendar days' notice prior to an Optional Redemption Date
26.	Put Option:	Not Applicable
27.	Clean-up Call Option:	Not Applicable
28.	Final Redemption Amount of each Note:	U.S.\$100,000 per Calculation Amount
29.	Early Redemption Amount / Early Termination Amount:	
	Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons or an event of default or other Amount:	U.S.\$100,000 per Calculation Amount
30.	Early Termination Amount:	U.S.\$100,000 per Calculation Amount
31.	Aggregation:	Not Applicable

32. Credit-Linked Conditions: Not Applicable

33. Equity Linked Conditions: Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

34. Form of Notes: Registered Notes:

Global Registered Note exchangeable for Individual Note Certificates in the limited circumstances described in the Global Registered Note

The Global Registered Note will be registered in the name of a nominee for a common depositary for Euroclear and Clearstream, Luxembourg

35. New Safekeeping Structure ("NSS"): Not Applicable

36. Additional Financial Center(s) or other special provisions relating to payment dates: New York, London and Taipei

37. Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): Not Applicable

38. CMU Notes: Not Applicable

39. Other terms or special conditions: Not Applicable

40. Additional U.S. federal income tax considerations: Not Applicable

Signed on behalf of **Wells Fargo Finance LLC** as Issuer:

By: Scott Knoblach

Duly authorised

Signed on behalf of **Wells Fargo & Company** as Guarantor:

By: Scott Knoblach

Duly authorised

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (i) Admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes (i) to be admitted to trading on the International Securities Market of the London Stock Exchange (the "**LSE**") and (ii) to be listed on the Taipei Exchange (the "**TPEX**") in the Republic of China (the "**ROC**") with effect from the Issue Date.
- (ii) Estimate of total expenses related to admission to trading: USD 2,214.42 in respect of the TPEX; and GBP 5,300 in respect of the LSE.

2. RATINGS

- Ratings: The Notes to be issued are expected to be rated:
- S&P Global Ratings, acting through Standard & Poor's Financial Services LLC ("**Standard & Poor's**"): BBB+
- Moody's Investors Service, Inc ("**Moody's**"): A1
- Fitch Ratings, Inc. ("**Fitch**"): A+
- None of Standard & Poor's, Moody's or Fitch is established in the European Economic Area (the "**EEA**") or the UK, and none is certified under Regulation (EC) 1060/2009, as amended (the "**EU CRA Regulation**") or Regulation (EC) No 1060/2009 as it forms part of domestic law of the UK by virtue of the European Union (Withdrawal) Act 2018 (the "**UK CRA Regulation**"). However, the ratings: (i) Standard & Poor's has assigned are endorsed by S&P Global Ratings UK Limited; (ii) Moody's has assigned are endorsed by Moody's Investors Service Ltd, which is established in the UK and registered under the UK CRA Regulation; (iii) Fitch has assigned are endorsed by Fitch Ratings Ltd, which is established in the UK and registered under the UK CRA Regulation.

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

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

4. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

- (i) Reasons for the offer: The net proceeds from the issue of the Notes will be used for the general corporate purposes of the Issuer's business.
- (ii) Estimated net proceeds: U.S.\$109,890,000

	(iii)	Estimated total expenses:	Not Applicable
5.	YIELD		
		Indication of yield:	5.65 per cent. per annum
6.	OPERATIONAL INFORMATION		
	(i)	ISIN Code:	XS3431973224
	(ii)	Common Code:	343197322
	(iii)	CMU Instrument Number:	Not Applicable
	(iv)	CFI:	See the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN.
	(v)	FISN:	See the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN.
	(vi)	LEI of Issuer:	549300B4EK2P191S8U08
	(vii)	LEI of Guarantor:	PBLD0EJDB5FWOLXP3B76
	(viii)	Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking, S.A. and the relevant identification number(s):	Not Applicable
	(ix)	New Global Note intended to be held in a manner which would allow Eurosystem eligibility:	Not Applicable
	(x)	Delivery:	Delivery against payment
	(xi)	Names and addresses of additional paying agent(s) (if any):	Not Applicable
7.	DISTRIBUTION		
	(i)	Method of Distribution:	Syndicated

If syndicated, names of Managers:

Lead Manager

E.SUN Commercial Bank, Ltd.

14F, No. 315, Dunhua N. Rd.,
Songshan District,
Taipei,
Taiwan, Republic of China

Manager

Sunny Bank Ltd.

8F, No.156 Sec.2, Zhongshan N. Rd.,
Zhongshan District,
Taipei 104,
Taiwan, Republic of China

- Date of Subscription Agreement: 29 July 2026
- (ii) If non-syndicated, name of Dealer: Not Applicable
- (iii) U.S. Selling Restrictions: Reg. S Compliance Category 2
- (iv) Prohibition of Sales to EEA Retail Investors: Applicable
- (v) Prohibition of Sales to UK Retail Investors: Applicable
- (vi) Additional selling restrictions: Taiwan

The Notes have not been, and shall not be, offered or sold, directly or indirectly, in the Republic of China, to investors other than "professional institutional investors" as defined under Item 1, Paragraph 1, Article 2-1 of the Taipei Exchange Rules Governing Management of Foreign Currency Denominated International Bonds ("**Professional Institutional Investors**"). Purchasers of the Notes are not permitted to sell or otherwise dispose of the Notes except by transfer to a Professional Institutional Investor.

- (vii) Stabilisation Manager: Not Applicable