

Financial Analyst Program

The Financial Analyst Program (FAP) teaches core and common fundamentals of credit risk identification and mitigation, and lending. Our goal is to preserve the credit culture of Wells Fargo and support various Wholesale Banking Lines of Business. The program incorporates extensive training and coaching to help build your analytical skills and master credit underwriting.

You will be placed in one of the following credit and lending businesses based on hiring need:

- **Business Banking** serves small to mid-size businesses that have annual sales of \$5 to \$20 million
- **Middle Market Banking** works with mid-sized companies in all industries with revenue between \$20 million up to \$1 billion and has the highest market share of middle market company relationships among its competitors
- **Corporate Banking** works primarily with large corporate clients and companies in specialized industry segments and has teams dedicated to servicing the specialized needs to a number of different industries
- **Commercial Real Estate** provides financing services to real estate owners, developers, investors, and real estate investment trusts (REITs), through all stages of their growth and development
- **Financial Institutions** services customers through more than 50 domestic and international representative offices and branches. Their holistic relationship-focused model provides global relationship coverage and brings a coordinated approach to helping customers navigate the increasingly complex global environment
- **Government & Institutional Banking** works with government entities and education, non-profit, and healthcare institutions
- **Wells Fargo Capital Finance** provides asset-based lending to companies in the U.S., Canada, and United Kingdom
- **Wells Fargo Equipment Finance and Rail** is a specialty business that provides tailored market-specific financing
- **Wholesale Risk** manages the recovery of distressed assets

