About this report

On the pages that follow, you will see the Truist commitment to corporate social responsibility (CSR) in action for the benefit of all our stakeholders. Our environmental, social, and governance (ESG) programs are designed to support our corporate purpose to inspire and build better lives and communities. We gauge our success in terms of measurable outcomes, and we are dedicated to continuous improvement, balancing a long-term perspective with focused energy.

Scope
In this report, our index and data primarily relate to calendar year 2020, which also corresponds to the Truist fiscal year. However, important updates and signature Truist programs launched in the first half of 2021 are also described in these pages. Additionally, we share plans for future reporting and disclosure. Please note that some numbers may be rounded.

Reporting frameworks
Our approach to reporting and disclosure will generally follow the major ESG reporting frameworks:
- Sustainability Accounting Standards Board (SASB)
- Global Reporting Initiative (GRI)
- CDP
- United Nations’ Sustainable Development Goals (SDGs)
- Task Force on Climate-Related Financial Disclosures (TCFD)

We will be further guided by the results of our materiality assessment, which was completed in the spring of 2021, and evolving standards. We continually evaluate disclosure requirements and best practices, including those by the leading ESG reporting frameworks and data requested by investors and other stakeholders, as well as examples from our U.S. financial services industry peers.

External verification
Truist obtained third-party verification on Scope 1 and 2 emissions. It was completed by Wood Environment and Infrastructure Solutions. For more information, please refer to the ESG Index on Page 82.

ESG index
The index, beginning on Page 82, provides ESG disclosures, political contributions, the inaugural Truist Environmental and Social Risk Framework, and any relevant end notes.
Truist Financial Corporation is a purpose-driven financial services company committed to inspiring and building better lives and communities.

7th largest U.S. commercial bank
$522B in assets
~16M clients

Regional businesses
- Commercial banking
- Premier banking
- Retail banking
- Small business
- Treasury solutions
- Wealth

National businesses
- Commercial real estate
- Corporate and investment banking
- Dealer finance
- Mortgage
- National consumer finance and payments
- Retail and wholesale insurance

Disclosure statement
This report covers our business and does not address the performance or operations of our suppliers, contractors, or partners. The objectives, plans, targets, and commitments are aspirational; as such, no guarantees or promises are made that they will be met or successfully executed. Furthermore, data, statistics, and metrics included in this report are nonaudited estimates, are not necessarily prepared in accordance with generally accepted accounting principles (GAAP), continue to evolve, and may be based on assumptions believed to be reasonable at the time of preparation, but may be subject to revision.

This report uses certain terms including those that GRI or SASB refer to as “material” to reflect the issues or priorities of Truist or its stakeholders. Used in this context, however, these terms are distinct from, and should not be confused with, the terms “material” and “materiality” as defined by or construed in accordance with securities, or other, laws or as used in the context of financial statements and reporting. This report, which speaks only as of its date, is not comprehensive, and for that reason, should be read in conjunction with our 2020 Annual Report on Form 10-K and quarterly reports on Form 10-Q for the quarters ended March 31, 2021, and June 30, 2021. This report contains certain forward-looking statements, including statements regarding our corporate social responsibility and environmental, social, and governance targets, goals, objectives, commitments, and programs and other business plans, initiatives, and objectives. These statements are typically accompanied by the words “anticipates,” “believes,” “estimates,” “expects,” “forecasts,” “intends,” “plans,” “projects,” “may,” “will,” “should,” “would,” “could,” or other similar expressions. All such statements are intended to enjoy the protection of the safe harbor for forward-looking statements provided by the Private Securities Litigation Reform Act of 1995, as amended. Our actual future results, including the achievement of our targets, goals, objectives, or commitments, could differ materially from our projected results as the result of changes in circumstances, assumptions not being realized, or other risks, uncertainties, and factors. Such risks, uncertainties, and factors include the risk factors discussed in our most recent annual report on Form 10-K, and subsequent quarterly reports on Form 10-Q, filed with the Securities and Exchange Commission (SEC), as well as, with respect to our sustainability targets, objectives, and commitments outlined in this report or elsewhere, the challenges and assumptions identified in this report.

You should consider the forward-looking statements in this report in conjunction with our annual report on Form 10-K and our quarterly reports on Form 10-Q and current reports on Form 8-K filed with the SEC now and in the future. Truist urges you to consider all of the risks, uncertainties, and factors identified above or discussed in such reports carefully in evaluating the forward-looking statements in this report. Truist cannot assure you that the results reflected or implied by any forward-looking statement will be realized or, even if substantially realized, that those results will have the forecasted or expected consequences and effects. The forward-looking statements in this report are made as of the date of this report, unless otherwise indicated, and we undertake no obligation to update this report to reflect subsequent events or circumstances.

1. Based on asset size as of June 30, 2021
2. As of June 30, 2021
The purpose, mission, and values of Truist are more than just words. They’re the starting point for making things better for clients, teammates, and stakeholders.

Purpose
To inspire and build better lives and communities

Mission
For clients
Provide distinctive, secure, and successful client experiences through touch and technology

For teammates
Create an inclusive and energizing environment that empowers teammates to learn, grow, and have meaningful careers

For stakeholders
Optimize long-term value for stakeholders through safe, sound, and ethical practices

Values

Trustworthy
We serve with integrity.

Caring
Everyone and every moment matters.

One team
Together, we can accomplish anything.

Success
When our clients win, we all win.

Happiness
Positive energy changes lives.

Value proposition
Growing earnings stream with less volatility relative to peers over the long term.

Exceptional franchise with diverse products, services, and markets
Seventh-largest commercial bank in the U.S.
Strong market share in vibrant, fast-growing MSAs throughout the Southeast and Mid-Atlantic and a growing national presence
Comprehensive business mix with distinct capabilities in traditional banking, capital markets, and insurance
Better together: “best of breed” talent, technology, strategy, and processes

Uniquely positioned to deliver best-in-class efficiency and returns while investing in the future
Continued confidence in achieving $1.6 billion of net cost savings
Highly complementary businesses and expanded client base combine to yield revenue synergies
Returns and capital buoyed by purchase accounting accretion
Meaningful investments in innovative technologies, teammates, marketing, and advertising

Strong capital and liquidity with resilient risk profile enhanced by the merger
Prudent and disciplined risk and financial management
Conservative risk culture, leading credit metrics, among the highest-rated large banks
Diversification benefits arising from the merger
Stress tests well
Strong capital and liquidity equate to flight to quality
Defensive balance sheet insulated by purchase accounting marks, combined with CECL credit reserves
To all of our stakeholders, I want you to know, at Truist our purpose is “to inspire and build better lives and communities.” In a year like no other, 2020 marked a turning point for corporate social responsibility (CSR) and environmental, social, and governance (ESG) practices at Truist and at corporations globally. A confluence of events—from the COVID-19 pandemic to the racial and social justice movement to transformative technology adoption—catapulted all of us into the new decade with unforeseen challenges requiring innovations and new solutions from corporations, individuals, and communities around the world.

For the financial services industry, 2020 also brought a heightened focus on climate change and new expectations. The racial and social injustices that appropriately drew national attention also renewed criticisms about the lack of diversity across financial services, and Truist—along with other banks—publicly declared new investments and initiatives to effect positive change and stand for equity in the communities where we live and work.

Overall, the greater emphasis on ESG in 2020 required all companies to take a closer look at the environmental and social risks inherent in their businesses, but the year also ushered in a new era of commercial opportunities for banks to seize across sustainable finance and more—now and into the future.
Purpose takes center stage
Our company’s purpose is to inspire and build better lives and communities. To live our purpose, each of us at Truist needs to have the characteristics of a great leader—we need to understand the reality of where we are, have clarity about where we’re going, and have the courage to go there. Lessons from the past guide our journey, and a focus on the future ensures that we continue to help our teammates, clients, neighbors, suppliers, and other partners build financial security, better lives, and more vibrant communities.

Corporate social responsibility is one of the ways we put our purpose into action at Truist. On the pages that follow, you’ll learn about critical topics we’ve identified across ESG that we and our stakeholders believe are most important for our business, as well as the goals we’ve set and progress we’ve made. You’ll also learn about the priorities we’ve established for the future.

Lessons for better from the disruption of 2020
2020 brought an unprecedented level of events. Around the world, communities were tested and faced unimaginable challenges—physically, socially, emotionally, and mentally. Today, as vaccines and relief packages hold promise, and more accountability for social justice encourages us, Truist is bringing forward important lessons from 2020: lessons of resilience, responsibility, and resolve; diversity, equity, and inclusion; innovation and flexibility; connection and community. For corporations like Truist, the disruptions of 2020 have not changed our priorities—they have accelerated them.

Resilience, responsibility, and resolve
The pandemic called for an extraordinary response, and Truist answered the call. Our more than 50,000 teammates, all with personal challenges of their own, helped guide our clients and communities through a global health pandemic, and Truist made a $50 million philanthropic pledge as part of our Truist Cares initiative. We provided billions in Paycheck Protection Program (PPP) funding, backed by the U.S. Small Business Administration, which helped thousands of companies continue to operate. We waived ATM fees for retail clients and small businesses, and we processed COVID-19 emergency relief loans for thousands of individuals.

The power and strength of our newly merged company also gave Truist the opportunity to meet the challenges of the pandemic with a level of scale and responsiveness that we couldn’t have imagined before. We offered teammates no-cost telehealth and 100% coverage of COVID-19 testing and treatment. We paid millions of dollars in reimbursement for teammates’ child care expenses. We gave teammates 10 additional days of paid time off for school closings or other child care or elder care impacts, and we paid teammates over $50 million in COVID-19 related bonuses. We will continue to exercise resilience and resolve to do what is needed going forward.

Diversity, equity, and inclusion (DEI)
Amid multiple racial and social injustices in 2020, we condemned racism, hate, and violence of any kind. We gave our teammates new forums to share experiences and identify actions we can take as individuals and as an organization to drive positive change. We listened and committed to learning and doing measurably better in helping build a stronger, more equitable company and society.

We’ve acted on that promise with clear targets for supplier diversity, for teammate hiring and promotion, and for hundreds of millions of dollars in grants for racial and social justice initiatives, educational equity, and community development. We’ve made commitments as an institution—to increase diversity in senior leadership roles from 12% to more than 15% by 2023, hiring from historically Black colleges and universities from 3% to 5% by 2023, and spending with diverse suppliers to 10% over three years, among other diversity, equity, and inclusion goals you can read about in the report.

Innovation and flexibility
Another lesson learned during the pandemic was the importance of reliable and new technology systems allowing our teammates to work remotely. Today, as more teammates return to branches and offices, we’ll continue to offer flexibility to them and our clients—aided by improved remote and digital capabilities—because we understand that everyone’s situation is unique. And we’ll continue to innovate and build on the new technology solutions we offered to clients during the pandemic, as well as officially open our new Innovation and Technology Center (ITC) in Charlotte, North Carolina, in the fall. Seamless digital experiences are critical to the financial services industry today, and the ITC will be a place where Truist teammates will partner directly with clients, fintechs, behavioral scientists, and other partners to learn, explore, and conceive new ideas in real time. The research, design thinking, and testing—all built around our clients’ needs and wants—that happen in the ITC will help us ideate and launch distinctive digital products and experiences that lead to a better banking experience.

Connection and community
The realities of 2020 illustrated how extremely critical it is for our teammates to feel protected and connected. We’ll continue to emphasize health, safety, and well-being in all dimensions, with a particular focus on social, mental, and financial well-being. And we’ll listen, seek to
understand, and speak out on issues that go against the tenets of corporate responsibility.

Informed by what we learned in 2020, we’re able to more effectively support communities in a crisis—from keeping small businesses afloat and their workers employed, to building capacity for nonprofits and investing in community redevelopment and education. One example of our dedication to community development and education is WORD Force, a learning game we developed with EVERFI to help children develop strong literacy skills at an early age and help students reach their full potential. We believe this generates long-term benefits, such as lower risks of repeating a grade level, increased graduation rates, and improved earning power later in life. In 2020, the WORD Force game was in 347 schools, reaching almost 7,000 students. We are committed to continuing to invest in WORD Force and other opportunities that bolster our communities.

Business and impact
We believe our quest for better requires Truist to weave our business and social impact together seamlessly. We intend to lead—in our passion, intention, and impact.

We set this intention at the inception of our merger by establishing the Truist Community Benefits Plan. This $60 billion, three-year commitment of loans and investments focuses on low- and moderate-income (LMI) borrowers and communities. I’m pleased to report that we achieved 114% of our first-year target for the Community Benefits Plan.

A highlight of 2020 was our announcement in September of a $40 million initial donation to help launch an innovative nonprofit fund, CornerSquare Community Capital, supporting ethnically and racially diverse and women-owned small businesses. Also in 2020, Truist Ventures invested in and partnered with innovative fintech companies. Since the launch, we’ve made significant investments in DEI-focused startups, such as Greenwood, a digital mobile banking platform made for Black and Latinx clients. We know being part of the solution to combat racial injustice requires investments to promote inclusivity and justice.

But Truist brings much more than dollars to help build better lives and communities. We provide an extensive set of financial education learning tools for teenagers and adults. We serve on nonprofit boards and roll up our sleeves to advance community development, sustain a safety net and essential community services, and revitalize and beautify neighborhoods. Even constrained by pandemic closures and social distancing in 2020, Truist teammates found innovative solutions and outdoor projects to carry out our annual Lighthouse Project in October, November, and December. It involved 1,700 community service projects and almost 35,000 hours of volunteering with local nonprofit organizations.

Important milestones for Truist
On Dec. 7, 2020, we celebrated our first birthday as Truist. We shared pride in our 2020 accomplishments to reinforce our new brand, strengthen our culture, and position Truist for greater success in the future. From our homes around the country, teammates watched on social media the inaugural illumination of Truist Center, our corporate headquarters in Charlotte.

During 2020, we made significant progress on our historic merger of equals—from integrating our technology systems to rolling out our new job and rewards architecture to renaming business units. And there’s much more to come. We are excited about rebranding our branches from our heritage banks’ branding to the Truist brand, which is planned for the first half of 2022.

To attract and retain top-tier talent, we’re developing the Truist teammate value proposition with broad engagement from throughout our organization. To facilitate those efforts, we provided better benefits for teammates, more learning and coaching opportunities, and new ways to engage across the enterprise.

Truist is a strong, stable, and well-managed institution. We pride ourselves on balancing a bias...
for action and innovation with a conservative risk culture and top-quality credit metrics.

Bill Rogers shares these deep beliefs in the significance of culture and positive change in our rapidly evolving sector and will carry on these ideals when he takes the helm as CEO in the fall of 2021.

**Truist stands for better**

At Truist, our purpose, mission, and values are non-negotiables and guide the actions we take each day. Our strategies evolve over time and ensure we stay relevant for our clients, teammates, and stakeholders in this rapidly changing world. We shared our 2021 – 2023 strategic plan with teammates so they understand how we’ll ultimately achieve our purpose of inspiring and building better lives and communities. These communications provide companywide transparency into Truist’s enterprise, lines of business, and corporate function strategies. Bringing our merger commitments to fruition, advancing DEI, and elevating the client experience are among our top priorities, as well.

We understand the expectations and responsibilities of being the nation’s seventh-largest commercial bank. With that in mind, we’ve made corporate social responsibility (CSR) and environmental, social, and governance (ESG) matters a Top 10 Strategic Priority for Truist. We’re also committed to publicly and authentically measuring and sharing our goals, progress, and successes.

In this CSR and ESG Report, our second as Truist, you’ll find comprehensive environmental, social, and governance (ESG) information and a detailed ESG disclosure index. The metrics, milestones, policies, and specific examples on the pages that follow reflect our work to advance economic equity, education, social justice, privacy and security, carbon reduction, renewable energy, and other social and environmental targets.

We start—and end—with gratitude

We’re grateful for so very much at Truist—the connections with our teammates and neighbors; the success of our business and resilience of our nation and economy; the beauty of our planet; the promise of science and innovation; and the hope for our future.

I’m immensely grateful for the strength and support of our teammates, clients, community leaders, and business partners, who all worked side by side with us this past year—in our first year as Truist—to help us deliver on our purpose of inspiring and building better lives and communities. I’m confident their support will propel us to even greater achievements in the years ahead.

—Kelly S. King
Chairman and Chief Executive Officer

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2. Based on asset size as of June 2021.
The extraordinary story of 2020 will be recounted and reassessed for decades. A global pandemic, the groundswell of attention on racial justice and social equity, divisive politics, and economic uncertainty jolted our nation and the world. Amidst it all has been the quest for positive change. We believe this is an opportunity to seize the moment to build a better society—with better access to finance and a better environment. Truist is answering this call by accelerating our environmental, social, and governance (ESG) priorities.

Our corporate purpose to inspire and build better lives and communities influences everything we do. This is visible in our approach to ESG; we continue to strive for better every day.
Prioritizing ESG

Since publishing our inaugural CSR report, Truist has worked diligently over the course of 2020 and the first half of 2021 to advance our CSR and ESG efforts. Some of the progress we made during this time includes:

1. **Building upon our ESG foundation**
   - Conducted the first ESG materiality assessment for Truist
   - Published the Truist Environmental & Social Risk Framework (ESRF) in the index of this report
   - Made ESG one of the Top 10 Enterprise Strategic Priorities for Truist
   - Enhanced the board’s oversight of ESG

2. **Elevating ESG further**
   - Considering CSR/ESG in executive compensation as part of the quality scorecard (2021)
   - Building an ESG due diligence and escalation process in the investment bank
   - Launching ESG training in Q4 of 2021

3. **Enhancing our ESG reporting and the transparency of our business**
   - Disclosed more fulsome ESG information through Sustainability Accounting Standards Board (SASB), Global Reporting Initiative (GRI), CDP, United Nations Sustainable Development Goals (SDGs)
   - Reviewing several principles and signatories, such as the Principles for Responsible Banking (PRB), the Principles for Responsible Investment (PRI), and the Partnership for Carbon Accounting Financials (PCAF)
   - Implemented more rigorous ESG reporting and disclosure protocols and internal controls
   - Disclosed EEO-1 data in the index of this report
   - Reported political contributions and lobbying efforts in the index of this report

4. **Rising to the climate challenge**
   - Accelerating our climate strategy and playing a part in the transition to a lower carbon economy
   - Defining Truist climate risks and opportunities
   - Formed Climate Risk Management & ESG Working Group
   - Created three senior climate roles:
     - Senior vice president, head of climate risk management
     - Senior vice president, senior director of environmental sustainability
     - Managing director, Truist Securities’ energy group—covering clean energy technology, decarbonization, sustainability, and mobility
   - Obtained third-party verification of Scope 1 and Scope 2 emissions
   - Set reduction targets with a baseline of 2019:
     - 35% reduction in Scope 1 emissions by 2030
     - 35% reduction in Scope 2 emissions by 2030
     - 25% reduction in water use by 2030
   - Releasing our first Task Force on Climate-Related Financial Disclosure (TCFD) report in fall 2021
   - Pledged to plant 1 million trees by 2022 through LightStream’s partnership with American Forests, joining the World Economic Forum’s Trillion Tree Movement (1t.org) to conserve, restore, and grow 1 trillion trees globally by 2030

5. **Pushing ourselves to enact positive change**
   - Established new philanthropic focus areas that will increase our commitment to, and impact in, our communities
   - Exceeded the year 1 targets of our three-year Community Benefits Plan for diverse supplier spend and RFx inclusion percentage goals.
     - RFx includes all references to Request for Proposal (RFP), Request for Information (RFI), Request for Quote (RFQ), and Request for Bid (RFB).
   - Advanced financial education and financial well-being through new channels

We recognize that companies with leading ESG practices have received global attention for their commitment to stakeholders’ interests, as well as their resilience, especially during the pandemic. As we seek to advance our ESG objectives, Truist is building on our unique strengths and modeling our program around industry best practices.
With size comes responsibility

When SunTrust and BB&T merged in 2019, it was the largest U.S. bank merger since the financial crisis, so we knew that the formation of Truist was historic. Through our merger of equals in 2019 and strong performance since, Truist has built an exceptional franchise, noteworthy for our position and diversification. From Florida to Pennsylvania, Truist ranks among the top three banks by deposits. Our community commercial bank, combined with our national businesses in insurance, consumer finance, corporate investment banking, and other areas, provide revenue diversification that helps assure service and stability to all our stakeholders.

“We think of ESG at Truist as an opportunity, not a requirement.”

- Bill Rogers
President and Chief Operating Officer

As part of our Top 10 Enterprise Strategic Priorities, Truist intends to:

Lead CSR/ESG initiatives and sound reporting practices that actuate Truist purpose/mission/values, maximize total societal impact, complement risk management processes, and create long-term value for stakeholders.

In line with our prioritization of ESG at Truist, we are collaborating with leading industry organizations and peers to share our views collectively as Truist and help inform balanced public policy. In 2021, this has included sharing our views on matters such as the SEC’s request for public comment on climate disclosures, as well as other important industry topics.

Overall, the challenging environment of the past year and a half has helped unite our teammates in a shared mission to help one another, our clients, and our communities. The increased scale and resources we gained through the merger have enabled Truist to advance our ESG priorities and enact positive change. Our culture is vibrant, and this can be seen in our shared values, commitment to excellence, and optimism for the future.

Now, with the successful completion of our materiality assessment in the spring of 2021,

“ESG is something that everyone in the corporate community needs to be highly invested in, and Truist is.”

- Kelly King
Chief Executive Officer

we have galvanized our efforts around the topics our stakeholders view as most important, and we have a renewed sense of conviction to execute on our ESG objectives and further develop the ESG infrastructure we started building out over the past 18 months.

With these advancements, we have in turn enhanced our ESG reporting and disclosure strategy, both near-term and long-term. We have expanded the qualitative ESG information we provide, as well as the quantitative metrics and data we report. We enhanced our past ESG reporting efforts by building on previous disclosures with more fulsome context and new developments. Further, this year the CSR team worked with the risk, audit, legal, and compliance teams to further strengthen the validation process for ESG information with an increased level of rigor, the requirement of an additional level of approval, and more internal controls. All of these advancements serve to increase the quality and accuracy of our ESG reporting—and the transparency of our enterprise overall.

We are also adopting an enhanced disclosure strategy related to climate and other ESG-related risks. In the fall of 2021, Truist will publish its inaugural report aligned to the Task Force on Climate-Related Financial Disclosures (TCFD).
Corporate governance

Value creation, risk management, and transparency lead the corporate governance agenda at Truist. We have a conservative risk culture and among the best credit metrics of the highest-rated large U.S. banks. Truist has a good track record with stress tests, and our strong capital and liquidity positions are attractive to those who value quality. Our engagement with shareholders in 2020 led to several proactive changes to our governance practices, including an increase in responsibilities for our independent lead director.

ESG oversight

Our board of directors plays an important role in assessing ESG practices at Truist and understanding the various risks and potential impact of ESG issues on our lines of business.

- The Nominating and Governance Committee charter prominently addresses oversight of ESG issues.
- The Risk Committee charter addresses ESG risk, including climate change risk.
- The Compensation and Human Capital Committee charter addresses input; monitoring; and review of diversity, equity, and inclusion activities and initiatives.

ESG practices at Truist are monitored by the full board through activity within its standing committees, where directors receive regular updates and progress reports on a variety of ESG topics. Three management committees—the Ethics, Business Practices, and Conduct Committee, the Enterprise Risk Committee, and the Disclosure Committee—have responsibilities associated with ESG and these committees all report up through the board committees.

For the various board and board committee meetings held in 2020, the frequency of the topics discussed in these meetings generally mirrored our ESG materiality assessment, focusing on risk management, cybersecurity, data privacy, ethical conduct, and our teammates.
ESG and Climate Risk Management

## Climate change
Recent notable enhancements to ESG leadership and initiatives include the creation of our Climate Risk Management and ESG Working Group and the naming of a new head of climate risk management, a senior vice president who joins our Enterprise Risk Management leadership team. These actions recognize the need to thoroughly evaluate climate-related financial risks relevant to financial services companies and the opportunities afforded by proactive ESG/CSR programs.

Underscoring the importance of climate risk, the Truist 2020 10-K included risk factors regarding potential material adverse impacts from climate-related issues such as increased frequency and severity of natural disasters, the transition to a low-carbon economy in certain sectors and carbon-intensive industries, and regulatory changes.

A more extensive discussion of Truist enterprise risk management can be found in the Responsible Business chapter of this CSR and ESG Report.

### Workstreams
- **Climate Risk Management**: Identification/assessment, measurement, and monitoring of climate risk leveraging the ERM framework (risk appetite, stress testing, analytics, etc.)
- **Environmental Social and Governance**: Programs and initiatives across the enterprise; reporting and public disclosure, stakeholder engagement

### Key functions that support ESG and Climate Risk activities

<table>
<thead>
<tr>
<th>Risk</th>
<th>Finance</th>
<th>Audit</th>
<th>Human capital</th>
<th>Investor relations</th>
<th>Sourcing</th>
<th>Strategy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diversity, equity, and inclusion</td>
<td>Community Reinvestment Act</td>
<td>Digital, client experience, analytics, and marketing</td>
<td>Enterprise data and technology</td>
<td>Truist Foundation</td>
<td>Lines of business</td>
<td>Legal</td>
</tr>
</tbody>
</table>
Considering ESG in executive compensation

In 2021, we are considering ESG-relevant factors in our executive compensation plan by adding ESG to our 2021 Qualitative Scorecard.

The Qualitative Scorecard is a component of the Annual Incentive Performance Award (AIP), a cash incentive that rewards executives based on three components. The first and second components are based on predefined financial performance measured by earnings per share (EPS) and relative return on average assets (ROAA), which comprise 50% and 30%, respectively. The third component is a holistic, qualitative assessment of performance on strategic priorities, the Qualitative Scorecard, and comprises the remaining 20%.

With this enhancement, ESG will be one of the areas that the Truist Board of Directors will evaluate in considering executive compensation. The other strategic priorities and categories on the Qualitative Scorecard that are used by the committee to assess holistic performance may include:

• Merger of equals integration
• Broader financial performance and market results
• Technology
• Risk and compliance
• COVID-19 response
• Diversity, equity, and inclusion

Additional online resources

- Code of Ethics for Teammates
- Code of Ethics for Senior Financial Officers
- Code of Ethics for our Board of Directors
- Truist Teammate Handbook
- Truist 2020 Annual Report
- Truist 2021 Proxy Statement
- Truist ESG Bond Framework
- Truist Environmental and Social Risk Framework
- Truist Corporate Social Responsibility Website
- Awards and Recognition
ESG materiality assessment

Truist embarked on its first ESG materiality assessment in the spring of 2021 to identify areas of priority and importance through the lens of our internal and external stakeholders. The scope of work included the engagement of an independent consultancy that developed the assessment using notable ESG reporting frameworks (SASB, GRI, SDGs, TCFD); in-depth research and analysis; publicly available information on mega trends, media, and issues impacting the financial services sector; and peer analysis. In total, our assessment included 76 ESG topics spanning the following broad categories:

- Environment
- Social capital
- Human capital
- Leadership and government
- Business model and innovation

After selecting the list of topics, Truist worked with the third party to determine the appropriate weighting for each category and overall scoring methodology based on best practices shared by the third party.

Analysis of results

After conducting the aforementioned stakeholder engagement, our third-party partner consolidated, analyzed, and scored the results based on an agreed-upon weighting methodology. The matrix reflects a depiction of the top 20 ESG topics, organized by level of importance to Truist stakeholders and our business objective. The ranking of each topic takes into account its comparative importance along both axes. We believe all topics have importance to our work at Truist and furthermore recognize the overlap and intersection between topics, irrespective of their ranking. Culture, for example, is integral to ethical conduct, community involvement, talent acquisition, and retention, as well as diversity, equity, and inclusion.

We look forward to using the feedback from our stakeholders to further strengthen our ESG strategy and integration efforts across the Truist enterprise in addition to strengthening our ESG reporting and disclosure practices.

Stakeholder outreach and engagement

During the materiality assessment, we sought input from internal and external stakeholders including community representatives, clients, suppliers, investors, analysts, the Truist executive team, and the Truist Board of Directors.

Feedback was primarily obtained through surveys and interviews and, in some cases, was complemented by information from other relevant data sources.

ESG Topic/Issue Matrix

<table>
<thead>
<tr>
<th>Priority Topics</th>
<th>Important to stakeholders</th>
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</thead>
<tbody>
<tr>
<td>Diversity, equity &amp; inclusion</td>
<td>Ethical conduct</td>
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<tr>
<td>Climate change</td>
<td>Cybersecurity &amp; data privacy</td>
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<td>Community investment &amp; involvement</td>
<td>Financial inclusion &amp; education</td>
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<tr>
<td>Responsible sales &amp; lending</td>
<td>Corporate strategy &amp; capital allocation</td>
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<tr>
<td>Responsible financial inclusion sales &amp; lending</td>
<td>Long-term value creation</td>
</tr>
<tr>
<td>Client services &amp; satisfaction</td>
<td>Culture</td>
</tr>
<tr>
<td>Wealth &amp; income inequality</td>
<td>Technology &amp; Innovation</td>
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<tr>
<td>Board and management conduct</td>
<td>Compliance</td>
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<tr>
<td>Partnerships</td>
<td>Talent acquisition &amp; retention</td>
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<tr>
<td>Corporate governance</td>
<td>Enterprise risk management</td>
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</table>
Responsible business

Banking is a business that is built on relationships—and centered on trust. The Truist name affirms that, and the way we do business models our value of trustworthiness. This can be seen in how we practice corporate governance, ensure ethical behavior, manage our operations and risk, safeguard client assets and privacy, plan for business continuity, and promote diversity throughout our company and supply chain. Our teammates feel confidence and take pride in working for a responsible, purpose-driven company like Truist.

Being a responsible business comes with many opportunities as well as obligations, which Truist embraces. These begin with understanding and managing risk throughout the organization.
Truist responsible business highlights

$1B
total economic impact from our small and diverse vendor relationships in 2020

$579M
in total Truist spend with small and diverse businesses in 2020

$1.25M
in total giving to the American Red Cross, including $1 million to help with its disaster response efforts in 2020

20,000+
teammates participated in our inaugural Risk Awareness Survey

Enterprise risk management

The Truist Risk Management Organization (RMO) provides independent oversight and reviews risk-taking across the enterprise. To drive long-term behaviors, our RMO has established the following risk values, which guide day-to-day business activities:

- Managing risk is the responsibility of every teammate.
- Proactively identifying risk and managing the inherent risks of their business is the responsibility of our business units.
- Managing risk with a balanced approach considers quality, profitability, and growth.
- Aligning risk management practices with defined risk programs and driving consistent execution.
- Thoroughly analyzing risk quantitatively and qualitatively.

Led by our chief risk officer (CRO), the Risk Management Organization (RMO) is responsible for facilitating effective risk management oversight, measurement, monitoring, and reporting. The CRO has direct access to our board of directors and executive leadership to communicate any risk issues—current or emerging—and the performance of risk management activities throughout the enterprise. The CRO also chairs the Enterprise Risk Committee (ERC), which provides oversight based on a fully integrated view of risks across our organization, including strategic, compliance, credit, liquidity, market, operational, technology, and reputation risks. The enterprise risk framework below is supported by three lines of defense to manage risk:

### Oversight and responsibility

#### 1st line of defense
- **Ownership, Execution, and Accountability**
  - Consisting of the Business Units ("BLU") and Business Unit Risk Management ("BURM") and operating at the point at which risks originate, the First Line of Defense has several key responsibilities related to identifying, assessing, controlling, monitoring, and reporting risk. As the centralized first line risk function for each Business Unit, the BURM has key responsibilities for identifying, assessing, controlling, monitoring, and reporting risk.

#### 2nd line of defense
- **Independent Risk Management**
  - The RMO provides independent oversight and challenge of risk-taking across the enterprise. The RMO aggregates, integrates, and correlates risk information into a holistic picture of the corporation’s risk profile. The RMO establishes policies and limits and reports sources and amounts of risk to executive leadership and board of directors.

#### 3rd line of defense
- **Truist Audit Services (Truist’s internal audit function)** evaluates the design and effectiveness of the risk framework and its results. Results are reported to executive leadership and the board of directors according to the Audit Services Policy.

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1. Risk awareness survey was conducted in February and March of 2021.
Environmental and Social Risk Framework

The publication of our Introductory Environmental and Social Risk Framework (ESRF) found on Page 127 serves to provide additional context and transparency about our approach to environmental and social risks, which impact nearly all aspects of our business. Our ESRF is aligned with our overarching Enterprise Risk Framework, which outlines Truist’s overall approach to risk management. Our risk appetite is rooted in our purpose, designed to enable our mission, and aligned to the values our teammates share.

The Truist Board of Directors established our company’s overall risk appetite as moderate, which optimizes risk and return while maintaining the highest standards of safe, sound, and ethical practices. Our risk appetite serves as a compass for setting strategic direction and executing business activities across the company to meet the objectives and expectations of our stakeholders.

Risk awareness survey

To help reinforce this priority and give teammates the opportunity to share candid feedback in a confidential manner, the risk organization launched a confidential Risk Awareness Survey for all teammates in early 2021. Our goal was to identify areas where we’re succeeding and where we can improve.

Over 20,000 Truist teammates—or almost 40% of our workforce—participated in the survey. Based on the responses received, Truist’s overall favorability rate was 92%, including a 96% favorability rate for the Individual Accountability topic\(^2\). We are pleased that our teammates are committed to risk management and understand their responsibility in this critical area, and we look forward to implementing what we learned from the survey to further improve risk awareness and risk practices across the Truist enterprise.

2. Survey responses were based on a 5-point Likert scale (“strongly agree” to “strongly disagree”), with responses of “strongly agree” and “agree” included in favorability rates, and with “disagree” and “strongly disagree” included in unfavorability rates.
Ethical culture

Everyone at Truist must make decisions and conduct ourselves in a way that represents our strong ethical values. In addition to our foundation document, the Code of Ethics for Teammates, Truist has a Code of Ethics for Senior Financial Officers, and a Code of Ethics for our board of directors, recognizing that different roles bring additional responsibilities and restrictions.

Our Code of Ethics provides directions on how to apply Truist purpose, mission, and values to business conduct, explaining our responsibilities to various stakeholders and how to fulfill them. Topics include fostering a respectful workplace, appropriately managing client relationships, and determining whether outside activities and employment are permissible. We made several enhancements to the Truist Code of Ethics, effective Jan. 4, 2021, including sections on:

- Our strong risk management culture and how we foster rapid escalation and risk management behavior
- Clearer guidelines for gift-giving/receiving
- Additional approval requirements for outside employment and activities

Truist reviews compliance with our Code of Ethics and identifies any noncompliance. We evaluate the effectiveness of our Code of Ethics every year and throughout the year, as required, based on developments, regulation, and any other significant changes.

Code of Ethics training

In January of 2021, we launched our Code of Ethics training and required all teammates to sign an attestation that they understand and will comply with the code. Teammates who know of or suspect a code violation must report concerns promptly. Truist has a strict nonretaliation policy for any report made in good faith and is committed to protecting whistleblowers.

In December 2020, Truist upgraded its policy and procedure management software, an important step in our postmerger integration to establish consistent Truist policies and procedures across the company.

At Truist, all teammates are responsible for understanding and managing risk in their daily decision-making. Implementing a strong enterprise risk culture—aligned with Truist’s purpose, mission, and values—is one of our top 10 enterprise strategic priorities over the next three years.
Holistic training program and compliance programs support responsible business

Training is a key part of the Truist culture, and it is one of the many ways we emphasize the importance of ethical behavior and compliance to teammates.

In addition to the Code of Ethics training described on the previous page, teammates are also required to complete many other training courses on the following topics during the course of the year:

- **Regulation** (e.g., Regulation W, V, Z, and other relevant regulation and acts)
- **Financial Crimes**, including corruption, bribery, money laundering, sanctions, and fraud
- **Cybersecurity** and data privacy/security/protection
- **Consumer protection and financial product safety** (e.g., fair lending and compliance, preventing elder financial abuse, preventing Unfair, Deceptive, and Abusive Acts or Practices/UDAAP)
- **Ethics and Inclusion** (e.g., Code of Ethics; promoting diversity, equity, and inclusion; preventing workplace harassment; identifying human trafficking or smuggling)
- **Business continuity and teammate safety** (e.g., Truist emergency response preparedness, robbery training for frontline workers, and Together Safely guidelines related to COVID-19)

Reporting teammate concerns

Truist is committed to fostering a positive, professional, and safe working environment for our teammates. We believe effective communication is essential to building professional and productive partnerships, preventing conflicts, and overcoming barriers to problem-solving that can distract from our purpose, mission, and values.

At the end of 2020, we introduced our new Reporting Teammate Concerns website to all teammates. We encourage teammates to address work-related questions, concerns, and suggestions with their managers as a starting point for solving problems. When concerns cannot be resolved through dialogue or teammates are not comfortable engaging directly, we encourage the use of this new designated channel to report workplace concerns including:

- **Concerns about teammate wrongdoing or internal fraud**
- **Business process gaps**
- **Cyber and information security incidents**

The new site provides a consolidated form to report workplace concerns, which will automatically route to the appropriate team for review and investigation. Importantly, we reminded all teammates that acts of retaliation are violations of Truist Code of Ethics, and that if at any time teammates believe that they have experienced or witnessed an act of retaliation, they should immediately contact HR Central.

If teammates have any questions or feedback about general risk awareness, we encourage dialogue and engagement with supervisors or management. If teammates have information pertaining to potential unethical or illegal behavior, we encourage reporting it through the Reporting Teammate Concerns website. An anonymous option is also available through the Anonymous Action Line.

Results are aggregated and reviewed on a monthly basis and reported biannually to the board by the Ethics Office. Monthly meetings serve as a forum to identify any relevant trends, and anything requiring escalation would be shared with senior management.
Anti-corruption and anti-money laundering practices

Recognizing the special obligations and responsibilities of financial services, Truist has extensive anti-bribery and anti-corruption programs. These include compliance with the Federal Corrupt Practices Act (FCPA), which contains anti-bribery provisions prohibiting individuals and businesses from making corrupt payments to foreign officials to obtain or retain business, and accounting provisions that require keeping records and accounts that accurately and fairly reflect transactions and the disposition of assets.

Truist aims to comply with all applicable laws, rules, and regulations related to anti-money laundering and anti-terrorist financing initiatives. Our Anti-Money Laundering Program is designed to ensure that Truist complies with the Bank Secrecy Act and the USA Patriot Act. Truist takes very seriously its obligation to join with governmental and regulatory authorities and other members of the financial industry to help close the financial channels that terrorists and money launderers use.

Responsible sales and lending

Aligned with our purpose, mission, and values, we lend and invest in a way that advances equity and economic empowerment.

The equal and fair treatment of credit applicants and existing borrowers is integral to our mission to help clients achieve financial security and economic success. Truist affirmatively solicits credit applications from all segments of our communities and provides ongoing outreach activities to assure minority consumers and business owners that credit is available on a fair and equitable basis.

Our teammates help applicants understand how to best qualify for credit products appropriate for their individual financial situation and ensure everyone inquiring about credit is provided equivalent information and encouragement.

Truist is actively working to bring low- and medium-income clients into the financial journey. We aim to build trust in banking and help clients save money. By providing advice, expertise, and resources, we’re able to help clients buy their first home, start a business, and save for retirement.

Consumer fairness and protection

In creating the Truist brand, we’ve been deliberate in crafting messages and materials that are clear, authentic, and transparent and in focusing on direct benefits and outcomes to our clients and other stakeholders. In our marketing and advertising, Truist aims to comply with all regulations regarding brand image, product accuracy, and message integrity to prohibit unfair, deceptive, and abusive practices.

We take particular care to look out for vulnerable populations. Teammates are responsible for identifying and referring suspected cases of disabled or elder financial exploitation. In this way, we help prevent attempts by individuals to obtain or use a disabled or elderly person’s funds, credit, assets, or property with the intent to benefit someone other than the owner of the property.

The security and privacy of our clients and their data is a top priority. Our teammates are responsible for physical, administrative, data access, and behavioral security. They must report suspicious behavior of clients or co-workers and report any suspected breach of client data.

Disclosure Committee

An additional way Truist seeks to ensure corporate responsibility and protect consumers is through the Truist Disclosure Committee, which is a cross-functional committee that reports to, and operates under, the authority of the Board Audit Committee. It reviews disclosures made by Truist to its security holders or the investment community to ensure they’re accurate, complete, and timely. As such, the committee reviews the CSR and ESG report and its disclosures, as well.
Political engagement

Our executive leadership team has direct responsibility for our political activities, while our board of directors periodically reviews the management of our overall political strategy, political contributions, and lobbying expenses. Truist participates in policy debates on issues to support our interests and sponsors employee political action committees, or PACs, which allow teammates to voluntarily pool their financial resources to support federal and state candidates who support legislation important to us, and our shareholders, clients, and communities. All PAC expenditures are a matter of public record and are available for review on the websites of the Federal Election Commission and various state election offices. Corporate funds are not used to make contributions to political candidates, political parties, or political committees organized for the advancement of a political candidate, including Super PACs.

Responsible and diverse sourcing

Truist works to ensure that our purpose, mission, and values extend through our supply chain. We believe institutions achieve optimal performance by championing diversity, equity, and inclusion in business practices, which includes developing relationships with capable and qualified certified diverse suppliers.

Where possible, we seek suppliers who reflect who we are as a community and company and, in turn, provide value-added supplier partnerships that enhance our client experience, strengthen our operations, and enrich our communities.

We purchase a variety of goods and services for our branches and offices across the country—either directly or indirectly through our supplier network. Our sourcing and supply management processes ensure we select and engage with suppliers who can uphold our purpose and values by helping us:

- Satisfy our business needs and requirements
- Leverage our buying power
- Obtain the best quality goods and services
- Minimize risk to our clients and communities
- Advance diverse supplier inclusion

Suppliers must abide by our:

- **Supplier Code of Conduct**, which provides general guidance about the standards of integrity and business conduct for suppliers working with Truist
- **Supplier Onsite Protocols**, which, for example, in 2020 provided, CDC guidance for reducing the spread of COVID-19

We require teammates with supplier or third-party engagement, community, or enterprise inclusion roles to take and pass a supplier diversity course to learn how to support diverse supplier inclusion.
The supplier diversity team establishes and tracks progress against our annual supplier diversity objectives. These include quarterly, annual, and year-over-year procurement spend (dollars and percentage) with small businesses and businesses owned by ethnically and racially diverse individuals, women, veterans, people with disabilities, and LGBTQ+ individuals. We also track these businesses’ inclusion in sourcing projects. To ensure that we include diverse suppliers across our entire supply chain, we ask strategic suppliers to participate in our Tier 2 program to understand if they are actively purchasing from minority-owned, women-owned, and other diverse businesses over the life of their contract.

In 2020, our purchases of products and services from small and diverse businesses totaled $579 million:

- $104M Small businesses
- $134M Women-owned businesses
- $411M Minority-owned businesses
- $14M Veteran-owned businesses
- $190K LGBTQ+-owned businesses

The economic impact of our diverse supplier spend was nearly double this amount, $1 billion, taking into account wages, jobs supported, and taxes generated.

Truist participates year-round in national and regional conferences, workshops, and other events. In September 2020, Truist hosted an annual Tier 2 Supplier Diversity Business Summit to reach—and educate—diverse suppliers on the procurement process and opportunities to contract with Truist and/or our larger Tier 1 suppliers. The virtual Tier 2 conference attracted over 600 attendees, the majority of which were diverse businesses.

Truist received the prestigious Best-of-the-Best designation from the National Business Inclusion Consortium (NBIC), a coalition of national diverse business organizations that includes the National Minority Supplier Development Council, National Veteran-Owned Business Association, United States Black Chambers Inc., United States Hispanic Chamber of Commerce, United States Pan Asian American Chamber of Commerce, WEConnect International, Women Impacting Public Policy, and Women’s Business Enterprise National Council.

Like most companies our size, Truist has a large contingent workforce for surge capacity. We recently selected Populus Group, a new and diverse supplier, in partnership with Allegis Global Solutions, to become the managed service provider (MSP) to assist in the management of the Truist Contingent Workforce Program. This strategy, together with training for managers of contingent workers, will deliver enterprise-wide cost visibility and process efficiencies to Truist while reducing risk associated with managing the contingent workforce.

In 2021, Truist joined the Sustainable Purchasing Leadership Council (SPLC), a nonprofit organization whose members work together to create solutions and share best practices to build a sustainable future through the power of procurement. SPLC companies worked on sustainable purchasing concerns throughout the pandemic, including understanding impacts on small and local suppliers and demonstrating the importance of sustainable purchasing to resiliency.

Beyond the pandemic, Truist will be taking advantage of its new SPLC membership by using the organization’s robust network to engage with like-minded professionals and peers on ways to collectively make procurement more sustainable and help drive accountability.
Along with opportunities, we live in a world of many threats, including natural and manmade disasters, cyber and technology incidents, the failure of financial systems or controls, and criminal behavior. Truist has an Enterprise Response Framework that centralizes command, control, and coordination to drive response to and recovery from events ranging from “business as usual” to significant disrupting events. Its objectives include:

- **Protecting teammates’ well-being**
- **Meeting clients’ needs and expectations in a responsible manner**
- **Preserving Truist property and assets**
- **Promoting integrated response coordination**
- **Establishing and cultivating external engagements**
- **Minimizing disruption and loss to Truist**

Truist has built and provided significant infrastructure to address potential threats to a financial services business such as ours. We have created the Truist Executive Response Operations Center (EROC) to serve as a command, control, and coordination center for incidents that require, or have the potential to require, the declaration of a corporate crisis. The EROC acts as a liaison to the Truist Executive Leadership Team and coordinates with the enterprise and engages at all levels across the incident response continuum.

Corporate resources with expertise across the Truist infrastructure are in place via the EROC to respond to crises, protect assets, and assist teammates and clients. EROC members have the power to make key decisions and provide strategic direction. They communicate directly with the executive leadership team and align with Federal Financial Institutions Examination Council (FFIEC) guidance.

Truist has a mass-notification system known as Significant Incident Response Enterprise Notification (or SIREN) to enable urgent assembly of the EROC during a crisis. SIREN uses email, text, phone, and other messaging formats to provide rapid communications of critical information for emergency preparedness and response.

**Truist Workplace Safety and Security Focus Group**

To promote teammate safety and well-being on an ongoing basis, the Truist Workplace Safety and Security Focus Group brings together cross-functional stakeholders to ensure Truist has the highest level of safety and security measures for teammates, clients, and physical assets. The Focus Group is open and transparent about the current state of safety and security, identifies opportunities to improve Truist’s security posture, and oversees action plans to put enhancements in place.

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**Core response capabilities**

**Assess**
- current and/or emerging threats across the all-hazards threat spectrum

**Assemble**
- designated enterprise response leaders commensurate with the level of perceived threat

**Act**
- in accordance with ground-truth and situation-specific information to execute real-time decision making
A wider circle to help those affected by disaster

As a responsible business and corporate citizen, Truist knows that disasters affect those far beyond our branches and offices. The Truist Foundation participates in the American Red Cross Annual Disaster Giving Program (ADGP), which commits grant dollars in advance of disasters to help the Red Cross prepare communities for emergencies and respond immediately. In 2020, the Truist grant to this program totaled $1 million.

“Millions of people across the country were impacted by an unrelenting wave of devastating disasters—compounded by the COVID-19 pandemic,” said Gail McGovern, president and CEO of the American Red Cross. “Thanks to the forward-thinking contribution of Truist Foundation through our Annual Disaster Giving Program we were able to mobilize immediately to provide emergency lodging, warm meals, basic supplies, and recovery support to disaster survivors in their darkest hours. We truly appreciate this meaningful commitment to our humanitarian mission.”

Truist also supports the annual Sound the Alarm campaign to help people prepare for home fires, and we share Red Cross resources with our teammates for hurricane preparedness and other emergencies.

After a disaster strikes, we focus on relief with our nonprofit partners to provide essential goods and services, such as:

- Groceries and personal hygiene items, emergency financial assistance, legal services, homeless prevention services, and access to healthcare
- Repair and rebuilding of damaged homes
- Cash assistance to individuals, families, small businesses, and family farms
- Nutritious meals to those in need

Truist recognizes the importance of contributing to a community’s long-term recovery, rebuilding, and growth. Our contributions to the American Red Cross for 2020, including the Annual Disaster Giving Program, totaled $1.25 million.

Additional online resources

- 2021 Proxy Statement
- 2020 Annual Report
- Code of Ethics for Teammates
- Code of Ethics for Senior Financial Officers
- Code of Ethics for Our Board of Directors
- Truist Teammate Handbook
- Anti-Money Laundering Website
- Truist Supplier Diversity Website
- Supplier Code of Conduct
- Supplier Diversity Economic Impact Report
- Sustainable Purchasing Leadership Council
- Awards and Recognition
Advancing technology

At Truist, the sun never sets on building better. We are dedicated to continuous improvement. We’re reinventing traditional banking products and services with this objective: to enhance and secure our client experience. By doing so, we’re confident Truist can deliver added value to all our stakeholders: individuals and their families at every income level, small and large businesses, our teammates, our business partners and suppliers, and all other stakeholders in the communities in which we work and live.

Innovation at Truist includes sustainability. We’re intentionally building products, services, and facilities that contribute to a better environment and a better and more just society.

PHOTO: Truist’s corporate headquarters in Charlotte, North Carolina. The new Innovation and Technology Center can be seen at the base of the building.
Truist technology highlights

Almost 5M interactions between Truist and our clients each day

253,000 clients heard in our “Voice of the Client” survey

106,000 sq ft size of our new, sustainably designed Truist Innovation and Technology Center

13,669 research participants for our new Truist app

24% growth in mobile check deposit transactions between December 2019 and December 2020

Technology aids challenging times

An important way Truist creates a better banking experience is through responsive and inspired innovation in financial services. Over the past year and a half, this was seen in our digital response to help clients through COVID-19. As described in our CSR Report last year, Truist swiftly launched digital capabilities to assist clients during the pandemic. We:

- Delivered a digital application supporting the Paycheck Protection Program (PPP)
- Enabled callbacks and branch appointments
- Launched a payment relief chatbot
- Automated the mortgage loan forbearance process
- Expanded electronic signature use
- Increased mobile deposit capabilities

Our intuitive technology can be seen in our digital platforms. And we’re building on this success for Truist. Teammates are now testing our new Truist mobile app, which we plan to launch in mid-2021, as described in more detail later in this chapter. We leverage technology to bring financial expertise and banking solutions to our clients, teammates, and community members. These include our “Money and Mindset” podcasts, online Financial Foundations curricula, “Budgeting During a Crisis” webinar, and even the introduction of artificial intelligence-driven insights to help clients improve their financial health. These and other programs are described in more detail in the Financial Inclusion chapter of this CSR and ESG Report.

Better forward—technology, experience, opportunity

From the beginning, we’ve expressed the Truist value proposition to clients as “T3: touch + technology = trust.” It’s integral to our identity. The two mirror-image Ts in our logo represent touch plus technology. And it’s integral to our brand promise to stand for better and differentiate our strategy by combining innovative technology with a human touch to achieve a higher level of trust with clients.

Digital transformation has been a key driver for our merger and is central to our strategy for combining innovative technology with personal touch to build a higher level of trust with clients. We’re creating solutions that people can trust, that simplify money management to help achieve positive financial outcomes, and that deliver a personalized experience.
Our digital vision can be seen in these principles:

Consistent with our T3 strategy, these guiding principles anchor the Truist Digital Vision to drive our enterprise digital roadmap. These principles belong to all of us at Truist. Regardless of job title, partnership and engagement are critical; we all play an important part in translating our purpose, our business strategies, and our insights into distinctive digital experiences.

Principle 1
Always think like a client

Principle 2
Unlock the full value of Truist

Principle 3
Make innovation part of the Truist DNA

Principle 4
Move faster while reducing risk

Principle 5
Reinvent how we work

We use VOC feedback to evaluate the quality of our service and usability of our ATMs and other products, and to quickly raise, resolve, and follow up on alerts about any issues. We’re also using VOC to monitor the effects of merger-related changes on our clients. Clients tell us they want more digital tools today, and we’re involving them directly in the innovation process. We marry technologies like artificial intelligence and machine learning with human factors and psychology to develop solutions that are intuitive, secure, and satisfying to use. This is described in greater detail below in our discussion of the clients’ digital journey and the Truist Information and Technology Center.

Integrated relationship management
Integrated Relationship Management (IRM) is our framework for putting T3 into practice across Truist, through all our lines of business and, importantly, for all our clients. We start with the client, understand their needs, and engage our business partners to provide solutions.

We’re confident in the IRM strategy because it builds on Truist’s strengths. Those strengths include our dedication to client service and loyalty; an advice-based business model; differentiated offerings including Truist Securities, Truist Insurance Holdings, and the Truist Leadership Institute; and leading technology like our mobile banking app, which integrates a full suite of financial management tools.

IRM is about listening to clients and providing strategic advice to help them achieve business and financial objectives. This can be as simple as connecting a retail banking client to a mortgage loan officer, or as complex as helping a middle-market company raise capital. Every teammate is integral to delivering the benefits of IRM to our clients. We have an internal program called myPurpose for teammates to submit stories of IRM in action. Two stories are highlighted on this page.

Examples from teammates’ myPurpose stories
In January 2020, a branch client shared with his Truist financial advisor that he planned to sell a business. Recognizing the sale of this business could be life-changing for the client and his family, the financial advisor engaged his teammates, a Truist wealth advisor and an in-market planner to build a financial strategy to help our client manage the financial windfall from the sale. At the family’s request, the team then helped our client’s wife and eldest daughter become more knowledgeable about the family’s finances and feel confident about making financial decisions.

When a longtime retail client came to the drive-through to deposit a $500,000 check, our banker contacted the branch manager, who invited the client in to discuss the deposit. She learned he had recently relocated to the area, and she brought teammates in Premier Banking and Wealth to understand the client’s goals and explain how Truist could help. By implementing our strategies, Truist is building better lives and, in this case, positioning a client to benefit from significant estate tax savings.

Voice of the Client

<table>
<thead>
<tr>
<th>Compliments</th>
<th>Frequency</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
<td>253,000</td>
</tr>
<tr>
<td>Verbatim</td>
<td>158,000</td>
</tr>
<tr>
<td>Compliments</td>
<td>3,400</td>
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</tbody>
</table>

3. Reflects VOC information gathered from Jan. 1, 2021 to May 31, 2021
Clients’ digital journey—rapid adoption continues

As technology has taken center stage for many activities that once required in-person interactions, people expect digital solutions to make daily tasks easier. Truist believes a better financial experience for clients isn’t just about offering the latest digital tools. It’s about creating seamless and effortless connections between peoples’ financial lives and their real lives. Our priority is to be there for our clients wherever they are and deliver distinct, differentiated experiences through both touch and technology.

Truist clients continue to adopt digital products and services at a rapid pace. We know the pandemic contributed to the increase in digital engagement. From March 31, 2020, to March 31, 2021, the population of our active mobile app users increased 11% to more than 4 million users.

Truist has over 5 million interactions with clients each day. As we accompany clients along their digital journey, we often interact with them across multiple digital products and services. Mobile check deposits and Zelle are two examples that are up significantly from a year ago and create additional opportunities to deepen client relationships. Importantly, the increase in digital transaction activity allows our teammates to spend less time on manual execution and more time assessing and meeting client needs enabled by IRM.

**Client Journey Rooms**
Client Journey Rooms, which Truist launched in 2020, facilitate how we co-create solutions with clients and enable iterative improvements through agile ways of working. Each client journey contains a set of subjourneys—for example, the experience of deposit account opening and onboarding. The journey can inspire clients as well as solve for needs, ambitions, and limitations. It is a digital-first, but not digital-only, experience with the inclusion of a multichannel approach to interactions. This model has been shown to drive improved organizational health, financial performance, client satisfaction, and ROI by effectively uncovering clients’ and teammates’ unmet needs and applying rapid iterations toward a bold aspiration.

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### Digital acceleration

**Mobile check deposit activity**

<table>
<thead>
<tr>
<th></th>
<th>Dec ’19</th>
<th>Jun ’20</th>
<th>Dec ’20</th>
</tr>
</thead>
<tbody>
<tr>
<td>24% growth in transactions</td>
<td>1.70M</td>
<td>2.10M</td>
<td></td>
</tr>
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</table>

**Accounts with paperless adoption**

<table>
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<tr>
<th></th>
<th>Dec ’19</th>
<th>Jun ’20</th>
<th>Dec ’20</th>
</tr>
</thead>
<tbody>
<tr>
<td>5% growth in digital statements</td>
<td>8.08M</td>
<td>8.50M</td>
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</table>

**Digital commerce growth**

<table>
<thead>
<tr>
<th></th>
<th>Dec ’19</th>
<th>Dec ’20</th>
</tr>
</thead>
<tbody>
<tr>
<td>26% growth in digital sales</td>
<td>569.4K</td>
<td>718.7K</td>
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</tbody>
</table>

**Active mobile app users**

<table>
<thead>
<tr>
<th></th>
<th>Dec ’19</th>
<th>Dec ’20</th>
</tr>
</thead>
<tbody>
<tr>
<td>15% growth in active users</td>
<td>3.44M</td>
<td>3.94M</td>
</tr>
</tbody>
</table>

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4. As of December 2020: 89% of interactions are digital; 11% teammate-assisted

Results reflect combined transactions and accounts from BB&T and SunTrust.

Digital commerce defined as products delivered through digital applications.

Active users reflects clients that have logged in using the mobile app 90 days prior to quarter close on Dec. 31, 2020. Clients using mobile app at both organizations were counted only once.
New Truist online and mobile app

We learned what users wanted and expected from their experience, what they wanted to name it, and how they would customize it. We have a lot to offer our clients, but it doesn’t help them if it’s too overwhelming or distracting. In recognition of this, we’ve prioritized clients’ top tasks while keeping them “bite-sized” and approachable. Our digital tools will continue to get better as we listen to clients.

We recently launched a successful internal pilot of our new digital experience using teammates who are heritage clients to test it, and expect to migrate our clients in a series of waves during the third and fourth quarters of 2021. We strategically released the new Truist online and mobile app experience with teammates first; their feedback helps identify any changes needed before we launch the new experience with all clients. The initial response from our teammates participating in the pilot has been positive, with navigation and design aesthetics receiving high marks. Teammates have access to our digital migration intranet hub that serves as a central source of news, information, and resources for everything they need to know about the digital migration.

To complete the digital migration ahead of the core bank conversion, Truist has developed a first-of-its-kind technical, patent-pending method that will enable us to pull client data from heritage systems into a common Truist-branded experience. This innovative method—referred to as the digital straddle—provides heritage BB&T and SunTrust clients with a common Truist experience while we convert heritage systems to one Truist system in the first half of 2022. This approach will reduce risk and allow us to gather feedback and improve.

Making the Truist digital experience better with new features

We’re excited about the new Truist digital experience that’s rolling out to our clients later this year. It will provide a personalized, fast, easy-to-use experience for everyday banking, investing, and lending needs that is safe and secure.

Truist online and mobile app features are designed to help our clients thrive:

- **Sign in with your Face ID or your fingerprint**
  Skip the password entry and quickly access your account.

- **Mobile check deposit**
  Deposit checks from anywhere with just a few taps.

- **Send money with Zelle®**
  Personal payments made easy.

- **Deals**
  Get cash back on everyday purchases at your favorite places.

- **Card controls**
  Customizable features that help you choose when, where, and how your card is used.

- **Alerts**
  Get instant notifications about important account activities.

- **Artificial intelligence-driven insights**

- **Robo advisor**

- **Virtual assistant**

Truist selected and designed these features based on extensive engagement with clients:

- 13,669 research participants
- 105 completed research studies
The power of place for innovation

The glow of the purple promontory near the base of Truist Tower in Charlotte is striking. But what’s happening inside is the bigger story. This 106,000-square-foot facility—approximately the size of two football fields—is the new Truist Innovation and Technology Center (ITC). It’s where Truist will, in the words of CEO Kelly King, “co-create the future with clients.”

Opening in late 2021, the ITC will be a place where every client and every teammate can be an innovator. It will bring together experts in user experience, fintech, product design, behavioral science, software engineering, and security to create the financial products and services that make banking safe, smart, and easy. We envision the ITC as a place where Truist can share thought leadership and partner with university students and faculty, fintech entrepreneurs, and technology companies.

The ITC is designed with clients at the center. It lets our innovators listen to clients and invite them into the design process—“Here’s what we’re building. Tell us what you like and don’t like.” It’s much more efficient for Truist to quickly build a prototype, watch a client react to what we’ve just built, and then improve it before going into production. We have space in the ITC to build larger prototypes—such as the mock-up of a branch of the future or a new ATM—and test them with clients before we build 1,000.

Through the ITC, Truist is building a better future in three time horizons: evolutionary improvement of existing financial products and services; next-generation replacement technology; and positively disruptive new financial businesses, products, and services.

Environmental sustainability has been front and center in the design of our ITC, including:

- A parklike gathering place, with a sculptural tree as its focal point.
- Energy sources and HVAC that maximize efficiency.
- Energy-saving LED lighting and digital signage.
- Water conservation and waste minimization.
- Sustainable furniture and fixtures.
- Responsibly and locally sourced materials (including North Carolina wood).
- Recycling of materials, demolitions, and use of recycled materials.
- Electric vehicle charging stations and bike racks.

PHOTO: Early construction of the Truist Innovation and Technology Center
Truist Ventures

Truist Ventures is proud to support our portfolio companies:

GREENWOOD

Greenlight

Enigma

veem

Truist Ventures is shaping the future of finance by investing in revolutionary ideas, inspired products, and exceptional leaders. Truist Ventures partners with people and organizations who share our zeal to develop groundbreaking fintech products, better our communities, and enhance our client experience. As the uniquely nimble venture capital division of Truist, Truist Ventures has the agility to get things done quickly and the ability to provide clients with specialized resources, financing structures, and exposure. We believe innovation and novel solutions exist in companies of all sizes, and Truist Ventures can lead or participate in financing rounds from series A to buyout.

Truist Ventures works closely with the companies we invest in, leveraging our executive-level talent and industry experts to help them grow and scale. We are committed to building a diverse team and portfolio of entrepreneurs and companies that are representative of the world around us.

Financial technology is sustainable by design because its products and services conserve resources, speed transactions, and streamline processes. One of Truist Ventures’ first major investments was Greenwood, a new digital banking platform that takes CSR/ESG to a new level with its emphasis on paying forward to help nonprofits and Black- and Latinx-owned small businesses. As the lead investor in Greenwood’s series A financing round, Truist is fueling innovation, contributing to positive social change, and supporting entrepreneurs—especially entrepreneurs of color. Learn more about Greenwood in the Diversity, Equity, and Inclusion chapter of this CSR & ESG Report.

Boosting STEM in Baltimore

The Digital Harbor Foundation (DHF) Tech Center provides in-school, after-school, and summer programs in technology and computer science for more than 1,000 young people each year in central Baltimore, most of them from low-income families. With the help of a grant from Truist, DHF pivoted to virtual programming during the pandemic, offering open-ended projects that highlight STEM concepts and engage youths’ creativity, design thinking, and critical thinking skills. The programming requires minimal or no internet access to complete. DHF educators are available via text, email, phone, and video chat to provide instruction, mentoring, and encouragement—all geared to building interest and skills for STEM.

Transforming global payments

International payment transfers rely on a 40-year-old system of processes and technologies that have left small businesses underserved and overcharged. With over 225,000 customers in more than 100 countries, Veem’s proprietary technology combines the best of traditional systems with the flexibility and speed provided by blockchain technology and digital wallets. In September 2020, Veem announced it had raised $31 million in capital, led by Truist Ventures. Our leadership in Veem’s series C funding marked our first investment as Truist Ventures. We are extremely excited about this important milestone. Veem’s innovators and visionaries are solving a critical pain point for small- and medium-sized businesses, and we are pleased to support Veem in fulfilling its mission.
Cybersecurity

Protecting our stakeholders’ assets and information

Cybersecurity at Truist remains one of our highest priorities and top areas of focus and investment. We take seriously our responsibility to help safeguard the critical infrastructure of the U.S. financial system. In our commitment to caring for the assets and privacy of our clients, we place the highest priority on protecting and safeguarding information entrusted to us. This attention to detail extends to the accuracy and security of every transaction and keystroke.

As a financial services provider, Truist also has a federally mandated obligation to protect the privacy of our clients’ personal information. We proactively monitor cybercriminals and their capabilities, constantly updating our comprehensive array of security measures in accordance with industry standards and regulatory requirements. We implement multiple layers of controls to safeguard client accounts.

Truist launched a major initiative in 2021, Enabling Trust and Privacy, with a multiyear, multimillion-dollar investment to build even better capabilities for Truist clients. Enabling Trust and Privacy focuses on data privacy, data preference management, consent, and related technologies and processes.

Technology-driven change continues to impact businesses and society as a whole, and technology risks are increasingly more complex. Truist has a team devoted to technology risk identification and assessment. The Technology Risk Outlook (TRO) function aims to identify technology-related external forces and evaluate potential risk implications of these forces for Truist. It is meant to inform—but not prescribe—next best actions to anticipate and proactively respond to emerging risks. The TRO is meant to:

- Help anticipate future technology risk exposure: Foster better understanding of potential disruptors and their implications for Truist.
- Strengthen risk-based decision making: Provide insight to enable more informed decisions.
- Foster value-added next steps: Drive “next best actions” to better understand and respond to findings.
Data privacy governance
Truist is committed to protecting client information, and our board of directors and executive leadership team devote a significant amount of time and attention to information security and cybersecurity risks. The board’s Risk Committee is responsible for oversight of Truist’s risk management function, which includes development and implementation of our risk framework and policies. Members of the Risk Committee receive regular reports from our chief risk officer (CRO) and chief technology risk officer (CTRO) related to information technology and information security/cybersecurity risks at Truist. The board also receives status reports from our chief privacy officer regarding emerging risks and privacy program developments.

In connection with our merger, the board created a Technology Committee that is apprised of relevant updates from management, such as the chief information officer (CIO), the chief technology officer (CTO), the chief information security officer (CISO), the chief data officer (CDO), the CRO, and the CTRO, regarding Truist practices, management, and functioning of technology operations and information security/cybersecurity risks.

The Technology Committee reviews and discusses the company’s technology policies, standards, and controls. Our CISO provides the board with updates about six times each year on information security/cybersecurity risk, and the board annually reviews and approves our information security program and Information Security Policy.

The Technology Management Committee is an internal committee created to ensure that members of executive leadership overseeing multiple business units understand pertinent technology-related topics, including information security/cybersecurity, and associated risks. Truist achieved some significant results in the category of technology during 2020:

- Implemented multiple changes and enhancements in supporting technology and business needs, including vulnerability remediation, technology priority, and end-of-life upgrades, as well as new capability enhancements.
- Information security assessment results indicated that Truist is advanced in the threat intelligence and collaboration domain.

Teammates hold the front line of privacy and security
The most prevalent way fraudsters gain access to information is by taking advantage of human nature. Teammates in all areas and at all levels of Truist are required to use, protect, and dispose of confidential client information and proprietary company information in accordance with the Truist Corporate Information Security Policy standards and guidelines.

Truist’s Teammate Education and Awareness Program is designed to promote and maintain positive information protection behaviors to create an effective, security-risk-aware culture. Awareness and training topics include new or emerging cybersecurity risks and threats, new or updated policies and standards, and security protections. Teammates are expected to incorporate through change in daily activities and behaviors. Awareness is raised through consistent training and communication delivered using a variety of channels, including a required online training course, regular phishing and phone scam simulations, monthly information security news, and security alerts and advisories to teammates, as needed. All teammates are tested monthly to create situational awareness of potential threats.

In addition, the Awareness Program delivers cybersecurity updates through articles, videos, and webinars conducted by cyber experts, published policies and standards, awareness activities, and reference materials/resources on the corporate intranet.

Newly hired Truist teammates are required to complete the Information Protection online course within the first 30 days of employment. All teammates must recertify annually.

Truist publishes a monthly newsletter, Aware & Secure, for teammates that includes relevant internal and external news on cybersecurity and privacy, reminders for updates, and helpful cybersecurity tips. Topics range from stimulus fraud and spotting scams to online privacy settings and identity protection. Aware & Secure promotes lunch-and-learn sessions such as “How Truist Teammates Fought Cybercrime.”

Client cyber education and awareness
Cybercriminals are becoming more advanced, and financial services clients are at a growing risk of sophisticated identity theft, phishing, fraud, and other cybercrimes. It’s our priority to ensure our clients’ accounts and personal information are safe and secure. We go to great lengths to help them stay protected and informed on how to prevent fraud and recognize and defend against cyberthreats and identity theft. Truist provides security awareness and information through our websites and other communication channels. Topics include mobile security, phishing, online security best practices, and identity theft and fraud protection. Other awareness activities include webinars, online banking messages, promotional calendars, in-branch video segments, Contact Center hold messages, branch flyers, and messages on statement envelopes. Truist also supports national and global cybersecurity awareness events, such as the National Cybersecurity Alliance’s Cybersecurity Awareness Month and the American Bankers Association’s (ABA) anti-phishing campaign.
Cybersecurity and data privacy policy and reporting

Truist corporate information security policy is designed to protect and preserve Truist information assets owned by or entrusted to Truist. The policy ensures compliance with applicable laws and regulations and is informed by industry standards and frameworks, which we validate through internal and external assessments. Among these regulations are Section 501(b) of the Gramm-Leach-Bliley Act (GLBA) and the Interagency Guidelines Establishing Information Security Standards, which place responsibility on those working in consumer finance and payments to protect client information through physical security, administrative security, data access security, and behavioral security such as reporting suspicious behavior of clients or co-workers.

Truist’s Corporate Cybersecurity department continuously monitors and reports annually to the board on compliance with the corporate information security policy and its supporting standards. The corporate information security program is periodically assessed to ensure the effectiveness of key controls through:

- Technology risk and compliance assessments (second line of defense—see risk framework in the Responsible business chapter of this CSR and ESG Report).
- Audit/regulatory examinations.
- Independent third-party evaluations.

Industry engagement

Active involvement in the financial services industry is essential. It supports our ability to stay ahead of emerging threats and new technologies, respond to escalating regulatory expectations, inform legislation intended to strengthen financial sector cybersecurity, and contribute to overall financial sector security.

Truist is involved in organizations devoted to information security, cyber intelligence, financial market stability, fraud, resiliency, data aggregation, and secure funds transfer, as well as cyber investigations and other kinds of associations at various departmental levels. These include the American Bankers Association, Bank Policy Institute, Financial Data Exchange, Financial Services—Information Sharing & Analysis Center, Financial Services Sector Coordinating Council, and the International Association of Privacy Professionals.

Many of our teammates in the cyber and privacy fields hold industry certifications and serve in leadership roles in these organizations. Truist’s chief privacy officer was appointed by the secretary of the Department of Homeland Security to the Data Privacy and Integrity Advisory Committee (DPIAC) on May 23, 2018. He is now serving his second term on this federal advisory committee. Truist’s privacy leaders are frequent speakers at major domestic and international privacy forums.

Third-party risk management

Today, the use of third parties is allowing companies to outsource functions to adapt quickly to changes in operations, business models, and value propositions. As new types of relationships emerge, understanding the evolving third-party ecosystem and managing potential third-party risks are critical.

Truist’s Third Party Risk Management (TPRM) group oversees this significant component of operational risk. Teammates in Truist’s Supplier Technology Risk Assessment program perform risk and control assessments on third-party suppliers related to technology risks and information security. This group is responsible for identifying, assessing, controlling, and reporting on technology risks associated with the use of third parties to deliver products and services to Truist. This group also monitors domain and developing technologies and use cases to inform senior leaders about emerging risks. Truist is continuously working on enhancement initiatives to ensure the current assessment methodology is effectively and accurately identifying supplier technology risks and following TPRM direction.

Truist will collaborate with government and industry and participate in heightened information sharing and reporting as policies are put in place in line with the executive order signed by President Biden on May 12, 2021, to improve the nation’s cybersecurity and protect federal government networks.

Additional online resources

- Truist 2020 Annual Report
- Truist 2021 Proxy Statement
- Truist Digital Banking
- Money and Mindset
- Digital Harbor Foundation
- Truist Ventures
- Greenwood
- Finxact
- Greenlight
- Payrailz
- Enigma
- Apiture
- Veem
- Awards and Recognition
Teammates

In a year like no other, Truist teammates lifted their clients, communities, and each other. As One Team, they delivered essential services at every stage of the pandemic to keep our communities and our economy running. Rising above and beyond, they focused on their job duties amid unprecedented workplace changes while also personally navigating external social, political, and economic pressures.
Truist teammate highlights

34,000 teammates participated in first Teammate Engagement Survey\(^1\)

$2.6M in education assistance for teammates\(^2\)

100% coverage for testing or treatment for COVID-19

$70M+ invested in facility safety in 2020

600,000 masks provided to teammates in 2020\(^3\)

A vibrant, inclusive culture—ready for the future of financial services

Truist sees the future of financial services as defined by purpose, humanity, and technology—a true balance of innovation and inclusion, both cutting-edge and close-to-home. Upholding an ethos of excellence, Truist teammates work together to create better banking, better relationships and communities, and a better future for us all.

We aspire to help every teammate fulfill their personal purpose and realize the Truist value of happiness. Positive energy changes lives and an optimistic mindset helps build financial resilience and mental well-being. Our corporate purpose of inspiring and building better lives and communities shapes our value proposition for teammates. We recognize that landing the best talent, making investments in our people, caring to better understand their backgrounds and experiences, and helping to bolster their career trajectory ultimately leads to more engaged and productive teammates, which can contribute to better business outcomes for Truist overall.

As part of our merger, Truist wanted to articulate a teammate value proposition that helps us express “why Truist” for our teammates—what we offer, the workplace and culture we foster, and what we stand for as an organization of more than 50,000 people. Through the course of this work, we conducted extensive internal and external research and engaged over 2,000 teammates across the organization.

In one line, our teammate value proposition can be summarized as “Better starts from the inside.” It starts with enabling all our teammates to be able to bring their whole selves to work at Truist, and to everything they do. It focuses on the outcome of a radically caring culture, which creates a brave and inclusive space for innovation.

We have a strong and vibrant culture where people feel supported and heard, where they are recognized and rewarded. The job of achieving and maintaining such a culture is never done, and Truist is committed to the relentless pursuit of better. Culture is one of our “Top 10 Enterprise Strategic Priorities for 2021 – 2023.” Recognizing that culture is both a collective and individual pursuit, we’re creating a purpose-mission-values (PMV) personal action development plan for teammates.

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1. From April 26, 2021, to May 11, 2021
2. January 2020 to the end of the first quarter of 2021
3. Includes reusable and disposable masks
The Truist culture can be seen in celebration of everyday wins, achievements, and career milestones, and in unique programs like Money and Mindset, which empowers teammates to create satisfying and secure lives.

**Based on the teammate engagement survey**

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
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<tbody>
<tr>
<td>86%</td>
<td>of teammates say Truist’s purpose to inspire and build better lives and communities is meaningful to them personally.</td>
</tr>
<tr>
<td>82%</td>
<td>of teammates believe that Truist lives out its purpose to inspire and build better lives and communities.</td>
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</table>

**Based on recognition in the myPurpose platform**

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>over 138,000</td>
<td>teammate recognitions provided via the myPurpose platform between Jan. 1 and June 18, 2021, recognizing and reinforcing teammates for exhibiting our 5 values.</td>
</tr>
</tbody>
</table>

Evolving in tandem with our workforce

To further our continuous listening approach, Truist conducted its inaugural Teammate Engagement Survey from April 26 to May 11, 2021. The survey aimed to learn directly and confidentially from teammates what’s working well and to uncover where Truist can improve. Despite the challenges of remote work and the press of business from the pandemic and merger integration, 34,000 teammates participated in the survey. Of those, 73% said they were engaged in their work and careers at Truist. A majority of teammates participating in the survey took the time to provide written comments. Beyond the survey data, we also received more than 23,000 written comments, covering teammates’ thoughts around the pandemic, work/life balance, our merger integration, and more.

The financial industry is constantly changing, so to attract the best talent, Truist has to continue to evolve and listen to the feedback of its teammates. Some of the ways we do this are through initiatives such as:

- **Bright Ideas**, an online teammate community for sharing ideas for creating positive change at Truist.
- **Better Day Ambassadors program**, which fosters initiatives to enhance teammates’ engagement and satisfaction.
- **Business Resource Groups (BRGs)**, which are teammate groups that include executive leadership members and discuss topics such as career barriers based on stereotypes or cultural identities.

Evolving also includes new ways of working. During the pandemic, we enabled more than 32,000 teammates (60% our workforce) to work remotely. And we are continuing to enable flexible working arrangements and consider this in our future planning for Truist.
Recognition and reward

Paired with the intrinsic reward of working toward a values-based purpose, Truist gives teammates the extrinsic rewards of highly competitive wages, health benefits, work/life benefits, and more. During the past year, we published a comprehensive Truist Teammate Handbook and posted it to Truist.com. It underscores our commitment to being a best place to work and provides full transparency about what that means. We have included an “at a glance” summary of key benefits at the end of this chapter.

By creating memorable teammate moments, we believe we’ll have a more engaged workforce, higher levels of productivity and innovation, greater client satisfaction, and continued strong teammate retention.

In December 2020, we rolled out a new, integrated job and rewards architecture to better link teammate performance, career advancement, and rewards. It creates a total rewards structure based on equitable pay, job titles, and salary grades.

To recognize our company’s highest performers, we also introduced the Truist Performance Awards (TPA) in 2020. The TPA features two tracks: a criteria-based program that relies on business performance metrics, and a nomination-based program in which any manager can nominate a teammate who has risen above and beyond to live our purpose, mission, and values.

We conducted our first pay equity study in the first quarter of 2021, with the assistance of a third party. Factors taken into account included teammate role and job family, level of experience, and geography. On average, the salary of women teammates is 99% of men, and the salary of racially diverse teammates is 100% of non-racially diverse teammates at Truist.
Health, safety, and well-being

Truist has always placed a high priority on teammates’ mental, physical, and financial well-being, and this emphasis took on heightened significance in 2020 when the pandemic began.

Truist identifies six areas of well-being and provides resources to support teammates across all dimensions. These range from formal benefits programs to information shared via webinars. Extensive health-related content is posted on our Teammate Well-Being intranet site to support:

- **Social well-being**: connection with family, friends, and teammates
- **Community well-being**: purpose through volunteerism and giving back
- **Career well-being**: learning, growing, and evolving in job roles and skills
- **Financial well-being**: planning and budgeting for today and future security
- **Physical well-being**: robust medical and protection benefit plans, plus special features such as the CarePlus mobile health app, LifeForce lifestyle program, and onsite health centers for vaccinations
- **Mental well-being**: resources, stress management, and teammate assistance programs. We are enhancing emphasis on mental well-being during and after the pandemic.

**COVID-19 related teammate health and safety**

For our teammates on the front lines as well as our clients who need face-to-face services, Truist redesigned workspaces, installed protective barriers and sanitation stations, and improved ventilation. During 2020, we provided more than 600,000 masks, 10,000 cases of sanitizing wipes, and 17,000 cases of disinfectant spray for teammates.

Most teammates have been working remotely since March 2020, enabled by new technology and flexible work policies. For prospective and new teammates, we’ve adopted online interviews and digital onboarding. We welcome new teammates and seek ways to minimize the impact of these uncertain times.

Truist teammates are the center of our pandemic response

**To support our teammates during this time, Truist:**

- Enabled around 32,000 teammates to work from home
- Established and updated detailed portfolio COVID-19 safety protocols addressing alternative work strategies, business travel, wellness checks, in-person meetings (teammates and clients), visitors, training, and social distancing
- Initiated wellness checks and monitoring to heighten awareness and improve safety for teammates working onsite during the pandemic
- Enabled new support procedures for teammates working remotely during the pandemic, including health and wellness best practices and guides for ordering office supplies
- Provided back-to-school support resources for teammates with school-aged children. Guides covered flexible work options, support for in-home care via third parties (with company financial support in some instances), company-provided online learning resources, and company discounts on back-to-school items like electronics, software, and learning tools.

- Curated internal COVID-19 resources: fact sheets, prevention tips, WHO and CDC recommendations, and case tracking via Johns Hopkins
- Introduced Together Safely—an internal campaign with a methodical, phased approach to return to office-based work, closely following CDC guidelines. Approximately 6,000 Truist teammates returned to office-based work during the initial phase in June.
Our extensive pandemic-related benefits for teammates:

Compensation, benefits, and special pay

• **44,840 eligible teammates** received a one-time $1,200 bonus per teammate in 2020 ($53.8 million total), covering about 78% of the workforce.

• **25,343 teammates** received special pay for onsite work through June 2020, which totaled $40.3 million.

• **$19.75 million** was provided for child care reimbursement through calendar year 2020; backup family care offered through Bright Horizons if schools or care facilities closed.

• **9,053 teammates** received paid administrative time off for those who needed to quarantine or became ill through May 2021.

• **6,847 teammates** were eligible for up to 10 days of additional time off through May 2021. Those 6,847 teammates used an average of 4.87 days of natural disaster time off to accommodate school closings or other child/elder care impacts.

• Provided honorarium benefit for teammates who passed away due to COVID-19 of **$6,500** per teammate.

• Teammate care/behavioral health specialists: presented Connecting During COVID mental well-being webinar.

• No cost for Teladoc and MDLive telehealth/virtual healthcare services.

• 100% coverage for testing or treatment for COVID-19.

Grants and institutional investment

• **$1.9 million** in financial support to teammates testing positive for COVID-19 including gift cards for meals, groceries, and home supplies; additional $443,000 in One Team grants to teammates and families suffering financial hardships due to the pandemic.

• Over $70 million invested in facility safety, including: deep facility cleaning, ongoing enhanced cleaning, improved air filtration, personal protective equipment (PPE), cleaning supplies, and additional security officers to ensure safety and adherence to COVID-19 protocols.

Education-related programs

• Vaccine education:
  - Multichannel teammate education effort: leadership messages, leveraging CDC toolkit, sharing fact-based research, Q&A sessions, internally shared resources.
  - Myth Busters: series to educate teammates, help them determine whether to get vaccinated.
  - Ongoing engagement with healthcare experts including advice, consulting, town halls, Q&A:
    - **Dr. Carlos Del Rio**, executive associate dean for Emory University School of Medicine
    - **Dr. Lisa Koonin**, University of North Carolina Chapel Hill School of Public Health/Health Preparedness Partners
    - **Dr. Valerie Montgomery Rice**, president and CEO of the Morehouse School of Medicine

• Enterprise back-to-school resources toolkit launched in August 2020

Mental well-being enhancements

• Launched the Truist mental well-being podcast and have had 861 listeners over the course of three new editions

• 562 COVID-19 vaccines administered to help provide a sense of relief for teammates (across five health centers over eight weeks)

• 1,358 teammates completed the CarePlus Mobile Health National Parks Challenge and collectively walked 225.96 million steps in June 2021
Truist = ethics and integrity

“Treat everyone fairly and honestly.”

These words set the expectation for ethics and integrity at Truist.

Our teammates are Truist and create our clients’ first impressions. We’re keenly focused on doing what is right in all interactions with our clients, teammates, and stakeholders. We value and respect the opinions and insights of teammates at all levels throughout the organization and actively encourage teammates to raise concerns as well as to offer ideas and suggestions for improvement.

Reporting teammate concerns

As mentioned in the Responsible Business chapter, in November 2020, we introduced an enhanced reporting channel, the Reporting Teammate Concerns site, to identify issues such as teammate wrongdoing or internal fraud, business process gaps, or cyber- and information security incidents.

This augments other reporting channels through managers and via Truist’s Anonymous Action Line. Acts of retaliation are violations of the Truist Code of Ethics. Anyone experiencing or witnessing an act of retaliation is urged to immediately report it.

Each year, teammates renew their pledge certifying that they understand and agree to abide at all times by the letter and spirit of the Code of Ethics for Teammates.

Skills development and career advancement

Truist actively recruits talented new teammates at all career stages and nurtures them to succeed and advance in the company. We value the contributions of all teammates and support internal mobility for those who want to grow in place or in new places at Truist.

Resources include:

Development planning
Education, exposure, and experience to achieve professional goals

Career coaching
Focus, goal-setting, internal networking, and assistance from a certified coach; this includes 1,000+ free career coaching sessions for teammates

Internal job marketplace
Explore and apply for current openings at Truist

myCareer updates
Opt-in email for career tips, tactics, and tools

All teammates have access to LinkedIn Learning for an extensive library of content related to skill and career development. Additionally, all teammates have access to curated future skill-building pathways through our strategic partnership with edX, a global nonprofit that brings rich content to life in partnership with accredited universities.

Education Assistance Program

Truist now offers two different education assistance programs for teammates.

The first program provides tuition assistance so teammates can continue their formal education by seeking degrees that align with their career goals. In 2020, over 600 teammates participated in the degree track program.

In February 2021, Truist launched a second education assistance option for teammates. The second option allows teammates to more quickly and easily strengthen the most in-demand skills in growth areas at Truist—without pursuing a full degree. For this program, teammates instead can take more flexible paths, such as obtaining micro-degrees and certifications. So far, over 300 teammates have participated in this new program.

Since January 2020, Truist teammates have received more than $2.6 million in education assistance.

8. From launch in February 2021 to May 31, 2021
9. January 2020 to the end of the first quarter of 2021
Teammate impact

CarePlus wellness programs
To encourage and support teammates to be active participants in their healthcare management, Truist provides a suite of personalized well-being resources and tools called CarePlus. CarePlus helps teammates live better, eat smarter, get fit and stay fit, and be aware of their health.

CarePlus programs include case management, gaps in care, and LifeForce, as well as the CarePlus mobile app that teammates can use to access customized healthcare tools and resources on the go.

LifeForce, Truist’s premier well-being program, provides teammates with health and fitness education, including information about disease prevention and adverse behaviors that can affect physical well-being. LifeForce provides free access to one-on-one evaluations by a healthcare professional on a regular basis.

Some Truist teammates have had serious illnesses spotted through LifeForce and consider it a life-saving program. It can also be a moneysaving program as LifeForce participants are able to earn medical credits that can lower healthcare premiums.

Teammates’ Bright Ideas make a difference
Through this private, online community launched at Truist in 2020, teammates share thoughts and advice on how to create better teammate experiences, influence better days at work, and help impact positive change. Recently:

• Input from Bright Ideas members aided decision-making about the types of awards teammates would likely see when celebrating service anniversaries/retirement.

• Bright Ideas members helped inform an educational workstream related to COVID-19 as the vaccine rollout progresses.

Ongoing feedback on Together Safely announcements helps the Together Safely team refine communications and anticipate teammate questions.

In the words of one teammate:
“I enjoy being able to share my opinion on various corporate initiatives and to bring ‘field’ perspective to the Teammate Experience team.”

Additional online resources
Overview of the teammate experience at Truist
• Teammate Handbook
• DEI website
• Truist Leadership Institute Magazine

Teammate benefits
• Benefits website
• Medical benefits: eligibility, medical plans, costs, prescriptions, and other details
• Retirement benefits: 401(k), Truist pension plan

Work/life balance
• Time off guide
• Family support: child and elder care
• Commuter benefits: parking and transit
• Life planning service

Well-being support for teammates
• Mental well-being
• Financial well-being
• Career well-being
• Community well-being and volunteerism
• Social well-being

Awards and Recognition
Diversity, equity, and inclusion

Embracing diversity, equity, and inclusion (DEI) is integral to what Truist stands for—inspiring and building better lives and communities. We believe that to successfully anticipate and meet clients’ needs, as well as to democratize access to opportunities, companies today must ensure among their workforces diversity of race and ethnicity, gender, varying ability, veteran status, and members of the LGBTQ+ community, as well as diversity of culture, thought, and perspectives. We also believe our teammates must authentically reflect our communities, and we are taking actions to further ensure this. DEI is one of our Top 10 Enterprise Strategic Priorities, and for the first time, we are disclosing our EEO-1 data in the index of this report. We strive to create an inclusive workplace in which every person, voice, and moment matters. At Truist, we’re committed to helping advance equality and positively influencing the economic mobility and societal impact for our stakeholders. That starts with our teammates.
DEI objectives and commitments:

Increase diversity in senior leadership roles from 12% to at least 15% by 2023.

Increase hiring from HBCUs from 3% to 5% by 2023.

Increase spending with diverse suppliers by achieving an annual RFx diverse supplier inclusion target of 30% and spending at least 10% with diverse suppliers by the end of 2022.

Achieve target for 25% of teammates to be a member of a BRG by 2023.

Commit to transparency in sharing our progress on these objectives, as well as any related next steps.

Purpose and commitment

Truist has publicly declared our objective to increase diversity in senior leadership roles, higher spending with diverse suppliers, increased connectivity to historically Black colleges and universities (HBCUs) through investments in them and engagement with them and their alumni, ongoing pay equity reviews, and major funding to fight racial injustice and support education and economic mobility.

Additionally, in 2020 and early 2021, Truist:

- Signed the CEO Action for Diversity & Inclusion pledge to advance diversity and inclusion in the workplace.
- Joined the Business Coalition for the Equality Act to ensure equal rights for all.
- Signed the Hispanic Promise, pledging to prepare, hire, promote, retain, and celebrate Hispanics in the workplace.
- Enhanced structural inclusion by adding a feature in our human capital management system that allows teammates to add sexual orientation and gender identity.
Diversity, equity, and inclusion in the workplace

As we strive to advance diversity, equity, and inclusion in our workplaces and communities, we start with this deep conviction:

There is no place for hatred and racism or unequal opportunity at Truist.

We work every day to be better and do better—to connect with people and communities in a way that supports unity and progress. Ultimately, we will judge our success on our performance in contributing to equity, respect, safety, and justice for all, especially ethnically and racially diverse individuals from historically marginalized communities.

Our fervor for positive change comes with humility. We recognize there is more to be done to lift those inside Truist and within our reach. We must do better in every way—intention, action, and outcome—to reduce inequity and advance diversity, equity, and inclusion for our teammates, communities, and other stakeholders.

As part of our zero tolerance policy at Truist, we:
• Honor our commitment to our Equal Employment Opportunity Statement
• Offer anonymous complaint mechanisms
• Ensure that retaliation for reporting misconduct is prohibited
• Provide, and for some topics require, DEI training that includes: Unconscious Bias, Code of Ethics, Preventing Workplace Harassment for Employees, Workplace Violence Prevention for Truist Teammates, and the Americans with Disabilities Act

Our teammates: embracing diversity at work

Truist is hard at work to create an inclusive and energizing environment that empowers all teammates to learn, grow, and build meaningful careers. We believe that listening to their voices, making socially responsible decisions every day, and being reflective, responsive, and empathetic will help foster a more diverse and inclusive culture.

For example, following the social justice events in the summer of 2020, Truist implemented Days of Understanding sessions to provide candid, open venues for teammates to discuss uncomfortable topics with executive leadership, such as the impacts of racism and bias in and outside of work. We conducted more than 300 Days of Understanding sessions in 2020, joined by over 28,000 teammates, to listen without judgment, understand different views, and uncover opportunities to be better together.

Furthermore, Truist leaders are listening—and speaking out. In 2020, we publicly denounced social injustices and acknowledged our heritage organizations’ histories with slavery. We applauded the accountability and hope for healing following the verdict in the murder of George Floyd, while acknowledging the work ahead to achieve equal justice and social equity in our country. In the wake of the murders in Atlanta in March 2021 and increased acts of hate against Asian American and Pacific Islander (AAPI) communities, we sent a companywide Statement of Solidarity with links to social justice resources to aid teammates and a reminder to report any teammate concerns.

Truist leaders denounced social injustices, and teammates responded with support and encouragement:

“Thank you for not being afraid to deliver thoughts on such a polarizing topic.”

“As a Black man, I can feel the positive efforts in this company. Keep it up.”

“Thank you for addressing these issues each time and making an effort to include all employees.”
Raising awareness of DEI

In addition to our commitment to increase diversity in senior leadership roles from approximately 12% to at least 15% in three years and conduct ongoing pay equity reviews, Truist is devoting extensive training and resources toward DEI objectives. This includes:

- Requiring unconscious bias training of all leaders; in 2020, an additional 824 teammates attended the 4-hour training session.
- Providing social justice resources, including books, articles, and a guest speaker series, to shed light on these issues and educate teammates on the realities of racism.
- Celebrating and educating teammates through activities for cultural heritage months.
- Hosting a total of 200 events in 2020, celebrating:
  - Black History Month
  - Women’s History Month
  - Asian American and Pacific Islander Heritage Month
  - LGBTQ+ Pride Month
  - Generations Awareness Month
  - Hispanic Heritage Month
  - Disability Employment Awareness Month
  - Veterans & Military Appreciation Month
  - And several others

Supporting teammate identity and orientation

We also made a point to celebrate International Pronoun Day on Oct. 21, 2020, with an enterprisewide email to teammates notifying them that they could now update their email signatures with their personal pronouns. We provided talking points for anyone wanting to share with their teams or promote the use of pronouns in their team meetings, and we held six workshops to provide education on the use of pronouns and the importance of allyship.

In addition to encouraging teammates to add personal pronouns to their email signatures, we also created the opportunity for teammates to identify their gender identity and sexual orientation in our internal human capital management system of record.

Truist published gender identity guidelines and definitions and a statement of support that all teammates who transition or change gender expression while on the job can expect the support of Truist management and human resources.

We are committed to continuing to build a culture where our teammates feel a sense of belonging and where they can bring their best selves to work. We champion diversity at Truist, and we are dedicated to increasing access to opportunities for all.

Black History Month: Guest speaker series

This Black History Month, the Black Organizers, Leaders, and Doers (BOLD) BRG at Truist hosted a series of virtual events across our markets throughout February. Many of the events featured external speakers. Examples included:

- Feb. 9, 2021: A Fireside Chat with Influential and Impactful Women, featuring Mellody Hobson, co-CEO and president of Ariel Investments, LLC and Agnes Bundy Scanlan, Esq., member of Truist’s Board of Directors
- Feb. 9, 2021: Pivoting During a Pandemic with Kristi Williams Dumas, Psy.D., about mental health strategies for stressful times and the particular challenges African American teammates might face due to COVID-19, racial discrimination, or other factors
- Feb. 11, 2021: Fireside Chat with Maggie Anderson, author of “Our Black Year,” an acclaimed book about how her family made a yearlong commitment to shop only from Black-owned businesses
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Lessons to understand and lift

As America grappled with the reality of pervasive racial injustices, Truist worked to provide a safe space for teammates to share, learn, and take part in the tough conversations necessary to create greater understanding, inclusion, and trust.

On June 19, 2020, in honor of Juneteenth, civil rights attorney Benjamin “Ben” L. Crump, known for taking on cases with civil rights implications, joined Truist executives for a conversation shared via videoconference. Crump’s clients include the families of Ahmaud Arbery, Breonna Taylor, and George Floyd. Attendance included some 3,000 Truist teammates.

On Dec. 4, 2020, Truist invited teammates to continue the DEI conversation through guided discussions with Bryan Stevenson about his No. 1 New York Times bestselling story of justice and redemption “Just Mercy.” Copies of the book were made available to 24,000 officers of the bank, and we encouraged leaders to conduct small group discussion with facilitation guides and questions to prompt dialogue.
Networks to integrate inclusivity at Truist

Teammates of all ages and backgrounds are encouraged to join our Business Resource Groups (BRGs) regardless of their identity or affiliation. Diverse individuals and allies help advance an inclusive culture and successful business at Truist—and contribute to upward economic mobility and positive societal impact in our communities.

We have eight active BRGs at Truist:

- **ACT** – Asian-Americans Collaborating @ Truist
- **BOLD** – Black Organizers, Leaders, and Doers
- **CAN** – Capabilities Action Network
- **GEN** – Generations Engagement Network
- **HOPE** – Hispanics Organizing Purpose & Engagement
- **PRIDE** – Focused on the LGBTQ+ community
- **SERVE** – Supporting Emergency Responders & Veterans Engagement
- **WIN** – Women’s Inclusion Network

Additionally, we focus on the intersectionality between BRGs—such as minority women or LGBTQ+ veterans—to embrace commonalities and strengthen impact, as well as drive education and awareness so teammates become allies with communities different from their own.

Time participating in company-sponsored BRG events and activities during work hours is compensated, and managers are asked to provide flexibility so teammates can take part in these purpose-driven activities.

Our BRGs strive to teach acceptance, as well as deepen understanding and respect for all. To that aim, sessions were held in 2021 on the following topics:

- Cultural awareness
- Disability etiquette
- Equity and education
- Intersectionality
- LGBTQ+ allyship

Our commitment extends to Truist offices, branches, and digital tools. We incorporate inclusive design that considers diverse backgrounds, experiences, circumstances, and characteristics when building processes and products. Our goal is to enable all users to access content regardless of disability or impairment, or the method or tools used to access it.

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**Business Resource Groups (BRGs)**

- **8** BRGs that provide business insights, help educate our company, and create a sense of belonging for diverse groups at Truist
- **142** regional chapters
- **10,004** BRG members
- **31.6%** growth in membership during 2020
- **1,822** volunteer hours reported
- **100** BRG activities reported in the first quarter of 2021

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1. Unless otherwise stated, data is as of Dec. 31, 2020, and for the year then ended; figures reflect teammates who have joined one or more BRGs.
Attracting the best talent
Ensuring a diverse pipeline

Truist has policies and practices to create diverse applicant pools for job opportunities. We engage with organizations focused on ethnic and racial diversity, LGBTQ+ inclusion, disability inclusion, veterans, and women, and conduct outreach to educational institutions serving diverse student populations. Some examples of the conferences, partnerships, and organizations we work with to source diverse candidates and ensure a diverse pipeline include:

- Asian-American Chamber of Commerce
- Autism Speaks
- Black Men in America
- Campaign for Disability Employment
- Center for the Visually Impaired/Office of Federal Contract Compliance Programs
- Central Florida Brazilian American Chamber
- Clark Atlanta University
- Clemson University—National Men of Color Summit
- Disability Rights Advocates
- Disabled American Veterans
- Florida Agricultural & Mechanical University
- Georgia Diversity Council
- Greater Haitian American Chamber of Commerce
- Guilford Green Foundation
- Hire Our Heroes
- Hiring Our Heroes Virtual Career Fair
- Human Rights Campaign
- Indian American Chamber of Commerce
- Information Technology Senior Management Forum
- LGBTQ+ Allies Diversity Summit
- MBA Veterans
- Morehouse College
- National Association of Asian American Professionals
- National Bar Association
- National Association of Black Accountants
- National Black MBA Association
- National LGBT Chamber of Commerce
- National Minority Supplier Development Council
- National Society of Hispanic MBAs
- National Association of Hispanic Real Estate Professionals National Urban League
- North Carolina for Military Employment
- Patriot's Path
- Prospanica
- Rainbow Push
- Recruit Military
- Service Academy Career Conferences
- Society of Women Engineers
- Spelman College
- Technology Association of Georgia
- The Warrior Alliance Partnership
- University of Georgia—Terry Diversity Initiatives
- University of North Carolina—Carolina Women in Business
- US Hispanic Chamber of Commerce
- US Military Veterans Network
- US Pan Asian American Chamber of Commerce
- Virginia Ability Business Leadership Networks—Autism@Work
- Veterans Bridge Home
- Veterans Empowerment Organization
- Winston-Salem Urban League
- Women’s Business Enterprise National Council
- Women in Technology
- Women in Technology International

Creation of a Truist diversity recruiting team

In 2020, we established a diversity recruiting team focused on increasing the diversity of teammates and leaders in key positions across the bank. We seek out opportunities to share the Truist story and help recruit top talent for internships as well as full- and part-time positions. Examples of our recent and current participation includes: our sponsorship of the HBCU Battle of the Brains, Inroads career event, Alpha Kappa Alpha Sorority (AKA) career fair, and multiple DEI recruiting events held with the Alpha Phi Alpha and Omega Psi Phi groups.

Another example of Truist support for diversity is our sponsorship of the John R. Lewis Racial Justice Case Competition organized by Emory University. This student-run case competition connects corporations and students interested in business to create innovative and actionable racial justice initiatives for the companies. Truist mentored four teams in the competition held in January 2021.
Development of an influencer strategy for networking and recruiting

To open doors to future employment, we’ve created an influencer strategy to network with diverse executives across industries to introduce them to Truist. To ensure a welcoming, inclusive experience, we provide a diverse candidate slate and utilize diverse interviewing panels.

Engagement with HBCUs

Truist has a deep commitment to supporting and recruiting from HBCUs. During 2020, we participated in career fairs at 18 HBCUs and engaged with 12 HBCU alumni chapters and/or alumni offices for recruitment, engagement, and employment. In 2020, Truist made 178 hires from HBCUs across both university recruiting and non-university recruiting.

We have set a target to increase our hiring from HBCUs from 3% to 5% by 2023. Truist also has committed $18 million to HBCUs between 2021 and 2024.

In 2020, Truist hosted, sponsored, and delivered the keynote address for the HBCU Diversity in Tech Summit, which attracted over 500 participants. In June of 2021, we partnered with Congresswoman Alma Adams and the Bipartisan Congressional Caucus on HBCUs to again host the Diversity in Tech Summit in 2021 during the week of Juneteenth.

This year’s summit touched on timely concerns impacting HBCU students and institutions, and the event highlighted private sector efforts to address these concerns while implementing strategies putting those same students and institutions in a position to take jobs in all sectors of employment, particularly in tech.

Going forward, we’ll expand upon these efforts to create more opportunities, including:

- Special programs to cover gaps in financial assistance
- An internship program to expose students to different roles within our company
- A mentorship program to pair teammates with high-performing underclassmen in business and technology

We believe these efforts will help us open doors and opportunities for top HBCU talent, ultimately making us an employer of choice.

Promoting internal equity and advancement

Truist has put strong talent management practices in place with a keen focus on attracting, developing, and retaining the strongest talent in the industry. We have a detailed plan to further grow and develop our leadership pipeline for greater representation of gender, ethnic, generational, veteran, and LGBTQ+ diversity.

Truist has established practices to drive equity in our performance ratings and assessments. We analyze multiple factors in talent review data to help ensure equitable outcomes that lead to a fair and inclusive workplace.

Our leadership development and executive visibility programs include:

- Executive leadership sponsorship
- CEO engagement
- Executive coaching
- Diverse leader development plans
- Grow, Recruit, and Accelerate Development (GRAD program)
- Leadership Institute virtual series
Our clients and communities

Advancing opportunities

To further our objective of advancing equality and positively influencing economic mobility and societal impact, Truist goes beyond the walls of our offices and branches. We work, donate, and invest in important initiatives in our communities, which are described in greater detail in the Community and Responsible business chapters in this CSR & ESG Report. Recent highlights include:

- **Our Truist Community Benefits Plan**, through which we will lend or invest $60 billion to LMI borrowers and in LMI communities from 2020 to 2022.

- **CornerSquare Community Capital**
  Our $40 million initial donation in September 2020 helped establish CornerSquare, a new national nonprofit fund that will support selected community development financial institutions. In these organizations, 100% of the funding will be allocated to racially and ethnically diverse small business owners, women, and individuals in low- and moderate-income communities, with a focus on African American-owned small businesses. So far, CornerSquare’s participation of $549,400 represents approximately 21% of the almost $2.7 million from all partners. This funding supports five small businesses founded by diverse owners—four women-owned and one BIPOC-owned—and the businesses include a salon/spa, two ecotourism companies, a restaurant, and a photography studio.

- **Truist Ventures’** position as the lead investor in Greenwood, an innovative digital banking platform designed for Black and Latinx consumers and business owners. Among Greenwood’s goals is to make checking accounts, loans, and other services more equitable.

- **Truist Foundation** awarded a grant of $7 million in 2020 to help our longtime nonprofit partner, Purpose Built Communities, expand its racial equity program. We also became an official sponsor of the organization. The expanded program supports local leaders with coaching, guidance, and project management expertise.

- **Truist Securities’** syndication partnership with Citizens Trust Bank, a minority-owned institution serving clients in Georgia and Alabama, to finance Dominion Senior Living residences.

- **BlackRock’s philanthropic Emergency Savings Initiative (ESI)** is an initiative wherein our participation increases access to low-cost, low-friction savings products for financially vulnerable Americans to help foster resilience to financial shocks. As the first top 10 bank (by assets) to join the ESI, Truist will help clients build emergency savings by innovating in the savings space and launching exciting new solutions that are a core part of our purpose to inspire and build better lives and communities.

- **Responsible lending**—Our commitment to inclusive, fair, and equitable treatment in lending, which includes outreach, information, and encouragement to help all segments of our communities to access credit products.

- **One Million Black Business and Entrepreneur Initiative (1MBB) and Operation Hope**—In April of 2021, Truist announced a $20 million commitment to Operation HOPE over the next four years. Operation HOPE’s mission is to fight poverty by bringing financial literacy and equity programs to LMI.

  Through this partnership, Truist will support and amplify Operation HOPE’s work across its programs. This includes the expansion of financial coaching resources to almost 1,000 Truist branches, digital access to Truist products and solutions, partnering to look at new ways to offer employee financial wellness, and its latest initiative aimed at launching one million black-owned businesses by 2030. For more information about 1MBB, see Page 75.
Integrating DEI into our business

Diversity, equity, and inclusion are integral to the way Truist does business. We believe companies achieve optimal performance by championing diversity, equity, and inclusion in business practices. This conviction informs our intentions and actions with clients, suppliers, partners, and all our stakeholders.

Supplier diversity

Embracing diversity leads to better business outcomes. Prioritizing diversity among the suppliers we work with not only helps to democratize opportunities for small, women-owned, and businesses owned by people of color—it also brings additional commercial opportunities to Truist. We discover new innovations, perspectives, and business solutions.

Truist recognizes this and has supplier diversity procedures for a consistent, standardized, and fair process for people of color-, women-, veteran-, LGBTQ+, and disability-owned suppliers and small businesses to compete for Truist business. To ensure that Truist includes diverse suppliers within its entire supply chain, strategic suppliers are asked to participate in our Tier2 program to understand if they are actively purchasing from people of color-owned, women-owned, and other diverse businesses over the life of their contract.

Truist partners with and participates in external mentoring programs for diverse business contractors to help these businesses build capacity and grow successfully. These include the Georgia Mentor Protégé Connection and the Greater Women’s Business Council’s Mentor Protégé Program.

In total in 2020—and despite the pandemic—Truist teammates logged over 1,200 volunteer hours spent with small and diverse businesses and clients on mentoring, conducting one-on-one meetings and coaching sessions, serving on nonprofit boards, and other activities.

We promote a diverse supplier pool by partnering with these supplier advocacy groups and their local/regional affiliates to identify and invite diverse businesses to participate in sourcing projects:

- Financial Services Roundtable For Supplier Diversity (FSRSD)
- National LGBT Chamber of Commerce (NGLCC)
- National Minority Supplier Development Council (NMSDC)
- US Pan Asian American Chamber of Commerce (USPAACC)
- Women’s Business Enterprise National Council (WBENC)

Truist recognizes the power of collective action, recently joined the Sustainable Purchasing Leadership Council (SPLC) to find solutions and share best practices to build a sustainable future through the power of procurement.
Diverse asset manager initiative
Truist Wealth is committed to increasing the number of diversely owned or managed investment strategies that help our clients achieve their full potential. This effort focuses on identifying and expanding the availability of diverse asset managers (DAM) on the Truist investment platform. We believe that by seeking diverse managers, creative and additive opportunities are uncovered for our clients.

As an important first step in the process, teammates within our Manager Evaluation Group (MEG), Alternatives Investments Group (AIG), and the Private Capital team participated in unconscious bias training which allowed them to step back and understand how bias can impact analysis. In addition, there was an intentional effort to evaluate DAM for the Truist investment platform by employing a consistent identification process. In subsequent reviews, the teams identified 13 strategies to add to our overall approved investment solutions: four traditional, five alternatives, and four private capital solutions.

Through a formal Request for Information (RFI), Truist Wealth gathered insight to better understand dimensions of diversity within our investment platform and demonstrated our commitment to DAM with our partners. Approximately 180 third-party asset managers responsible for 1,300 active investment strategies used for client portfolios by Truist Wealth participated in the effort. We expect this process will be updated on a regular basis to ensure we continue to provide our clients with a diverse slate of managers who deliver varied perspectives.

With the hire of a diverse asset manager senior investment specialist, we are committed to growing and sustaining the diverse asset manager initiative (DAMI) within Truist Wealth. Our focus will be on increasing the number of diverse asset manager strategies on our investment platform, growing DAM assets under management, and building our presence by actively engaging with organizations that champion diverse asset managers.

Multicultural banking
Truist has a strong network of multicultural banking centers that feature multilingual teammates and materials in locally prevalent languages. We have identified and launched the process for an additional 300 multicultural banking centers. We expect that nearly one-third of Truist branches eventually will be multicultural, serving the needs of local African American, Asian, and Latina communities.

A popular program offered by our multicultural banking team is the financial education program Bank on Your Success, which is typically held at faith and community education centers and Chambers of Commerce. In 2020, we held 1,200 virtual sessions for over 23,000 individuals and created a special pandemic tool for Budgeting in a Crisis. Additional information about our multicultural banking programs and supplier diversity initiatives can be found in the Financial Principles chapter of this CSR and ESG Report.

Building partnerships to advance medicine
The Morehouse School of Medicine (MSM) in Atlanta is a leading educator of primary care physicians and has been recognized as the top U.S. medical school for its social mission, which emphasizes care for people of color and underserved urban and rural populations. It saw a 700% increase in demand for telehealth services during the COVID-19 pandemic. Aided by a $1.1 million grant from the Truist Foundation, MSM is establishing a telehealth-digital epidemiology unit that will boost the medical school’s artificial intelligence, machine learning, mobile health, and big data capabilities.

The Truist Foundation also contributed $1.1 million to Meharry Medical College to develop a national model for COVID-19 contact tracing to limit the spread of the virus, especially among the racially and ethnically diverse populations most impacted by the pandemic. Located in Nashville, Meharry is one of the nation’s oldest and largest historically Black academic health sciences centers. It educates physicians, dentists, researchers, and health policy experts and is a leading producer of African American Ph.D.s in biomedical sciences.

Current teammates also benefit from the partnership Truist has built with leading HBCU medical schools. Dr. Valerie Montgomery Rice, president and dean of the Morehouse School of Medicine, answered vaccine questions in a Truist-hosted interview with Truist President and CoO Bill Rogers in April 2021.

2. Training offered Nov. 2020, with all MEG, Alternatives Investments Group, and Private Capital teammates at that time attending.
3. As of May 13, 2021
4. RFI was launched in early January 2021.
5. Grant announced in February 2021
6. Grant announced in March 2021
We stand for better
A summary of our 2020 DEI commitments

Total: $78M

$5.5M: Standing for social justice

$52.5M: Empowering our communities

$20M: Supporting HBCUs

Supporting our teammates

$60B impact and beyond
Our Community Benefits Plan commitment, increasing financial resources for LMI communities over three years

12-15% target for increasing diversity in senior leadership roles by 2023

7. Overall giving as of Sept. 30, 2020, including Truist Financial Corporation, Truist Foundation, Truist Charitable Fund, and Community Reinvestment Act (CRA) funds.

Additional online resources

- Truist Diversity, Equity, and Inclusion Website
- Code of Ethics for Teammates
- Code of Ethics for Senior Financial Officers
- Code of Ethics for our Board of Directors
- Truist Teammate Handbook
- Truist Community Benefits Plan
- BlackRock Emergency Savings Initiative
- CornerSquare Community Capital
- Truist Corporate Social Responsibility Website

- Truist Supplier Diversity Website
- Truist 2020 Supplier Diversity Economic Impact Report
- Truist Foundation
- Greenwood
- Operation Hope
- 1 Million Black Businesses Initiative
- Awards and Recognition
Community

For over a century, Truist and its heritage banks have been known for community service. Our social conscience and commitment are second to none. We’ve staked our future on the purpose of building better lives and communities. We believe that “better” requires setting a new standard: ensuring our business and our social impact are woven seamlessly together.

In a year disrupted by a pandemic, a recession, and personal attacks on people and institutions, caring for each other took on even greater importance. Truist rose to the challenges of the tumultuous year, and we have set an even higher bar for the future despite it. We are fundamentally refocusing and reimagining our approach to philanthropy and are determined to lead in our passion, intention, and impact.
Truist community highlights

$178.6M
Truist enterprise (in total giving by Truist in 2020)

$79.8M
Truist Foundation giving in 2020

$80.5M
Truist Charitable Fund giving in 2020

$50M
Truist Cares Initiative, to help our communities during the pandemic in 2020

$7.06M
United Way Campaign from Oct. 1, 2020, to Dec. 11, 2020—total teammate support to 358 United Way chapters

1,700+
Lighthouse Project Volunteerism: community service projects completed in 2020

$1M
Disaster Relief to the American Red Cross to launch our Annual Disaster Giving Partnership in 2020

$58.1M
in investments and $13.3 million in debt backing to support affordable housing in 2020

Heightened impact through focus

Expanding our reach
As regional banks, our heritage organizations each had a long history of giving back to their communities; now, with our combined resources and scale as Truist, we have an even greater opportunity to continue to serve the cities, suburbs, and rural areas where we operate while simultaneously tackling scalable national initiatives that increase our total societal impact. After talking with stakeholders across our communities and carefully listening to their views, we’ve selected four areas of emphasis where Truist—and the Truist Foundation—can drive meaningful change:

• Leadership
• Educational equity
• Economic mobility and small business
• Thriving communities

Truist will prioritize grants and volunteerism efforts toward these important goals. By doing so, we’re confident we will not only live up to our purpose, but we’ll also inspire others to do so.

A force-multiplier for good
Truist has multiple channels and programs through which we help to inspire and build better lives and communities, including the Truist Foundation, the Truist Charitable Fund, the Truist Leadership Institute, the regional giving teams, our Community Reinvestment Act (CRA) team, and the Truist Together volunteerism program. Going forward, our initiatives will align with these four new pillars through a coordinated strategy, leveraging our teammates’ expertise and their close collaboration to drive greater impacts. These focus areas also support federal and local social programs and channel our teammates’ passion to give back. We believe this approach and the alignment among our teams will multiply the benefit generated by our collective time and talent, bringing our corporate purpose to life.

Truist philanthropy

Truist Leadership Institute
Community Reinvestment Act
We empower community leadership and support high-quality lifelong learning that is affordable and accessible.

Truist Charitable Fund
Community Reinvestment Act
We support innovative community development efforts that develop and maintain affordable housing, create healthy communities, and stimulate income equity.

Truist Foundation
Community Reinvestment Act
We support scalable programs that build career pathways to economic mobility and strengthen small businesses.

Leadership
Educational Equity
Economic Mobility & Small Businesses
Thriving Communities

3. Includes Truist Foundation, Truist Charitable Fund, Regional/CBB, and CRA. Truist Cares numbers are included in the foundation and charitable fund totals. Some numbers are rounded.
4. These numbers include Truist Cares.

Truist Leaders: A force-multiplier for good (2021)
Truist Foundation
Fulfilling our purpose

The Truist Foundation is also committed to Truist Financial Corporation’s purpose to inspire and build better lives and communities. Established in 2020, the foundation makes strategic investments in nonprofit organizations to help ensure the communities it serves have more opportunities for a better quality of life. The Truist Foundation’s grants and activities focus on building career pathways to economic mobility and strengthening small businesses.

In 2020, the Foundation awarded 934 grants totaling $79.8 million. This included coordination for planning and executing major disaster relief initiatives and national partnerships, as well as pandemic relief as part of the substantial Truist Cares initiative, which is described on Page 59. When the racial justice movement began, the Foundation responded quickly to accelerate our support for diversity, equity, and inclusion initiatives, with 53% of our Foundation strategic grants in 2020 serving Black and African American, Hispanic and Latinx, and multiracial individuals and families.

Despite the unforeseen circumstances that arose during 2020, the Truist Foundation continued our heritage banks’ philanthropic legacies, while zeroing in on the changing needs and issues of our communities today and intentionally building the required infrastructure to effectively address them. Importantly, the Truist Foundation recalibrated its strategy to directly impact building career pathways to economic mobility and strengthening small businesses. We are confident that sharpening our focus in this way will help us grow our impact and enact meaningful change on a greater scale. Examples of some of the national nonprofits the Truist Foundation has awarded grants to, as well as the regional and local community nonprofit organizations we support, are outlined in the following pages of this chapter, as well as throughout the report.

A racial equity program meets the moment

Purpose Built Communities is a nonprofit organization that works with local leaders across the country to break the cycle of intergenerational poverty. The events of the summer of 2020 demonstrated the importance of growing the existing cohort of Racial Equity Ambassadors from seven local leaders to a nationwide effort. These ambassadors help neighborhood advocates learn and lead conversations around racial equity.

In November of 2020, Truist Foundation committed to becoming the program’s official sponsor and awarded Purpose Built Communities a $7 million grant to accelerate the expansion effort. The money also supports projects that address specific neighborhood needs. "Truist Foundation is showing how a corporate citizen can play a positive and impactful role by specifically investing in people and neighborhoods that have been left out of the American dream," says Eytan Davidson, vice president of communications at Purpose Built Communities.

Vocational training brings skills, jobs, and hope

Since 1977, the National Center on Institutions and Alternatives (NCIA) has helped break the destructive cycle often associated with human services and correctional systems. Vocational programs are at the core of its work to build skills, provide emotional support, and drive employment. With a $2.8 million grant from the Truist Foundation announced in March of 2021, NCIA has been able to expand its original vocational training center in Baltimore and open a second center in Charlotte. NCIA founder Herb Hoelter was inspired to build a training center in Charlotte after seeing homeless people in a downtown bus depot while walking between business meetings. “In that moment, I knew I had to make an impact in Charlotte,” Hoelter said. New NCIA centers opened in 2021 in Raleigh, North Carolina; Philadelphia; and Washington, D.C. Another is planned for Tennessee in the fall of 2021, to be followed by centers in Georgia and Florida. The Truist grant furthers the goal of building career pathways to economic mobility.

A grant to boost student success and graduation rates

Truist is a devoted supporter of Georgia State University, which features one of the most diverse student bodies in the nation. A new $2.5 million grant from the Truist Foundation to Georgia State’s National Institute for Student Success (NISS) was announced in May 2021 and will fund the development of coaching services and other initiatives to help a cohort of HBCUs improve graduation rates among underserved students. The first cohort of HBCUs includes Morgan State University, North Carolina A&T State University, North Carolina Central University, and Tennessee State University. By connecting key members of Georgia State’s student success operation with peers around the world, the NISS incubates, tests, and disseminates innovative initiatives for student success. Georgia State has more than doubled its graduation rates for Black, Hispanic, first-generation, and low-income students while proving that students from all backgrounds can succeed at equal rates.
Truist Charitable Fund highlights

$80.5M in total giving by the Truist Charitable Fund in 2020

466 grants awarded by the Truist Charitable Fund in 2020

$1 for each “charity mile” that teammates biked, walked, or ran — up to $1 million — donated to both the NAACP Legal Defense and Educational Fund and Feeding America.

Truist Charitable Fund

Broadening our impact

The Truist Charitable Fund, a donor-advised fund, is administered by the Winston-Salem Foundation. The Truist Charitable Fund’s grants benefit those in need under our pillars of educational equity and thriving communities. In 2020, the Truist Charitable Fund awarded 466 grants totaling $80.5 million. Several national and regional nonprofits and educational institutions benefited:

Ron Clark Academy in Southeast Atlanta

The grant seeks to help students, educators, and parents build reading skills, financial literacy, and leadership abilities with a focus on diversity, equity, and inclusion. The grant will go toward a professional development education series and the evolution of the House app.

The education series on professional development will be for educators and educator-based subscriber communities (students, parents, and individuals), serving LMI populations. The education series will focus on topics that will emphasize the importance of reading skills, financial literacy, leadership strategies, and entrepreneurship. For financial literacy, both students and educators will become more knowledgeable about financial counseling, investments, budget creation, mortgage lending, retirement plans, portfolio diversification, and more. The goal is for students to gain a strong foundation of financial well-being and be more likely to entertain entrepreneurial ventures and business opportunities. For leadership, students will learn how to lead by example; promote diversity, equity, and inclusion in the workplace; use technology and innovation; encourage growth and change; understand the value of listening; and more.

In addition to the education series, the grant funds will be designated for the strategic expansion of the school’s House System application. In its short lifespan thus far, the House app has already become a valuable technological resource for 200 schools across the nation. The schools subscribed to utilize resources about how to cultivate a positive learning environment and school culture, enhance student engagement, and foster academic excellence.

Junction Business Services Inc.

The grant will support NXT/CLT, a business development accelerator that provides support for startup companies owned by people of color. Specifically, the focus will be on the development of a program to match these entrepreneurs with advisors and partners who can help accelerate their business growth.

The grant will provide critical support to operate the NXT/CLT programs, including staffing to support the recruitment, acceptance, onboarding, and retention of companies to participate in the program. The objective of the overall effort is to build a program that at capacity will accelerate growth for 48 companies per year by the second year of the initiative. In addition, there is a desire to provide access to markets and partner companies that would be open to doing business with the participating companies.

The Young Women’s Leadership Academy Foundation

Funding will launch a new public charter school, Montessori Elementary at Highland Park (ME@HP), which will offer a dynamic, participatory environment that integrates Montessori education with STEAM experiential learning. ME@HP has been intentionally designed to empower young children living in urban core neighborhoods in Chattanooga, Tennessee, to overcome barriers that create stumbling blocks to academic achievement.
Supporting our communities

In last year’s CSR Report, we devoted a chapter to Truist Cares®, our $50 million program to support pandemic recovery efforts in 21 states and the District of Columbia. Truist Cares’ giving spanned five broad categories: small business support, senior services, youth services, emergency relief for workers, and technology connection. All of our contributions flowed through nonprofit organizations serving these needs. As part of our Truist Cares initiative, the Truist Charitable Fund donated “charity miles”—$1 to both the NAACP Legal Defense and Educational Fund and Feeding America for every mile that teammates biked, walked, or ran, up to $1 million.

A detailed list of the Truist Cares grants for 2020 can be found on Truist.com.

$50M

granted by Truist Cares as a subset of our overarching giving to help our communities come back stronger from the COVID-19 pandemic and included these areas of focus:

$17.6M
Emergency relief for workers

$8.7M
Technology connection

$12.6M
Small business support

$7.5M
Youth services

$3.6M
Senior services

Helping workers affected by the pandemic

Truist made donations to partner foundations to help workers affected by closures in the sports and entertainment industries. In March 2020, Truist gave a $250,000 grant to the Atlanta Braves’ Disaster & Hardship Relief Fund to support the needs of hourly workers at Truist Park, CoolToday Park, and each of the team’s minor league baseball facilities during the pandemic. These funds provided relief for 2,253 part-time game staff who were unable to work due to the postponement of the 2020 baseball season, helping the part-time workers and their families to pay for food, housing, and utilities during the crisis.

In addition, Truist made donations to assist hourly workers for the Charlotte Knights, Florida Panthers, Georgia Aquarium, Northern Kentucky University, North Carolina A&T University, and Wake Forest University.

Truist Regional Giving

Because needs differ among the many communities within the Truist footprint, the regional giving program provides localized support to smaller nonprofit organizations. Examples include:

Inner-City Computer Stars Foundation to provide Chicago and Milwaukee’s low-income young adults with the skills and connections to attain promising careers in technology.

Central Florida Regional Workforce Development Board Inc. to provide iPads and hotspots to ensure internet connectivity and continued access for youth participants to stay connected to their career consultants and complete GEDs and certifications.

National Capital Investment Fund Inc. to support the launch of the new West Virginia Women’s Business Center to empower women and other socially disadvantaged entrepreneurs across West Virginia to become a potent force for driving small-business growth in the state.
Community giving in action

Sports lift spirits and communities

Cheering for the home team unites us across social, economic, and even political differences. In a rural softball team, a major league franchise, and all the athletic events in between, we find the thrill of competition and lessons of fair play. These, plus the economic benefits of sports, inspire Truist to support communities and their teams. During the pandemic, we donated more than $620,000 to our athletic and community partners in support of their workers. Other sports highlights include:

**Truist Park/Atlanta Braves partnership**
In January 2020, we reaffirmed our long-standing commitment to the Atlanta Braves in announcing the name of Truist Park. We work with the team on ongoing initiatives to help develop young baseball players in the community, encourage youth to read, honor community champions who have made a difference in their communities, and celebrate occasions and groups such as Hispanic Heritage Month and HBCUs at Truist Park.

**NFL League and team partnerships**
Truist kicked off 2021 with a new, high-profile sports partnership as an Official Retail Bank of the National Football League. It launched with an ad spot titled “Believe in Potential” during the NFL Super Wild Card Weekend. Truist rallied teammates—our home team—to join the fun and community service. As part of this special partnership, Truist teammates received a special email message and video greeting from some well-known players in the NFL, who shared their NFL Draft experiences and how their successes all started with believing in their own abilities.

In addition to being an Official Retail Bank of the NFL, Truist has two NFL team partnerships with the Atlanta Falcons and Miami Dolphins. Below are some highlights from those partnerships:

- Provided, together with the Miami Dolphins, 2,866 meals to South Florida residents affected by the COVID-19 pandemic.
- Hosted, with the Atlanta Falcons, a virtual youth tackle and flag football clinic for coaches in the community.
- Worked with small, minority-owned businesses and the Miami Dolphins to package and distribute 6,000 meals to community partners in South Florida.

Partnered with Georgia Power and the Atlanta Falcons on a Habitat for Humanity project to build a new home for a family in need.

**Inspiring and enriching education**
**Georgia Aquarium partnership**
Truist funded a virtual learning program beginning in 2021 with a one-year investment of $50,000. This program allowed Title 1 and rural schools virtual field trip opportunities at the aquarium at no cost to the schools.

**Helping weather natural disasters**
Climate change has led to more frequent and damaging storms, including hurricanes, as well as wildfires, floods, and tornadoes in the regions where Truist teammates work and live. At both the corporate and the individual level, Truist contributes to the American Red Cross. We are a $1 million participant in its Annual Disaster Giving Partnership (ADGP), and during 2020 contributed a total of $1.25 million to aid in response and recovery for natural disasters and the thousands of home fires that affect families every year.

In early 2021, Truist made a $10,000 grant to the WKRG and American Red Cross telethon to help those in North Alabama recovering from a deadly tornado.

In addition to the support noted above, we also helped contribute to disaster relief efforts for two hurricanes in 2020. We sent 20 pallets, including paper towels, cleaning supplies, water, and nonperishable food, to Lake Charles, Louisiana, following Hurricane Laura, and we sent 40 pallets to regions in Alabama impacted by Hurricane Sally.

**Natural disaster relief**
- $3.2M Amount granted
- 7 Number of grants
Community Reinvestment Act

How we’re contributing

Truist strives to make a distinctive difference in the daily lives of individuals within our communities and to strengthen the overall economic vitality in our neighborhoods. We understand the positive benefits that echo throughout the community when LMI have access to a wide range of banking services and the opportunity to build wealth. Our vision statement centers on providing the highest level of service through customized solutions that address a variety of needs. Every community faces different challenges and identifies different strategies for success. We realize our commitment requires a hands-on approach to determining and responding to communities’ and individuals’ needs.

Examples of organizations in Truist communities that we have engaged with include the Housing & Community Development Network of New Jersey; the Louisville, Kentucky, Urban League; Inspiring Tomorrow’s Leaders of Texas; and Presbyterian Homes & Family Services in Roanoke, Virginia. Additional CRA grantees are discussed later in this chapter in the section on bridging the digital divide.

CRA in action

Natural Capital Investment Fund

This organization is a CDFI committed to supporting entrepreneurs who are creating jobs and businesses in Appalachia and the Southeast’s underserved communities. NCIF focuses on “environmentally and socially responsible business development and wealth creation in rural, minority and low-wealth communities.” NCIF is also a participating CDFI in the CornerSquare Community Capital program.

Natural Capital Investment Fund

$1M
- Grant (2020)
- 79 businesses employing 274 people in 6 states received an average of $12,658

$3M
- Operating capital loan (2021)
- >6,200 jobs created or retained since 2001

$240,000
- Grant for general operating support (2020)
- Additional funding to open two SBA designated Women’s Business Centers (WBC)
- Served 78 individuals in the first year

Baltimore Community Lending

A CDFI committed to supporting affordable housing development and small business growth in Baltimore’s underserved neighborhoods. Baltimore has 3,000+ homeless individuals and families, also ~20% of families spend >50% of their income on housing.

What we fund

Affordable housing
Support of advocacy comprehensive solutions, creation and/or presentation of affordable housing

Essential community services
Support of programs that provide comprehensive approaches to self-sufficiency, access to healthy foods, and social services

Small business access to capital
Support of organizations that provide access to capital and technical assistance to small businesses and business districts targeted for redevelopment

Workforce development
Support of youth and adult programs that focus on skill development and training for employment that pays a livable wage
A strong social statement

Truist Community Benefits Plan and an update on our progress

In December 2020, Truist celebrated its first birthday, which also marked year one of our Community Benefits Plan (CBP), a flagship component of our merger agreement. Through the CBP, Truist committed to lend or invest $60 billion to LMI borrowers and in LMI communities over the course of 2020 through 2022. Of the $60 billion, $120 million is designated for CRA-qualified philanthropic giving during 2020 – 2022 in the areas of affordable housing, essential community services, small business access to capital, and workforce development.

The Truist CBP was drafted in cooperation with the National Community Reinvestment Coalition (NCRC), an association of more than 600 community-based organizations that promote access to essential banking services, affordable housing, entrepreneurship, and job creation.

Truist works with a Community Advisory Board composed of representatives of nonprofit organizations serving LMI communities to provide updates on the progress of the plan and obtain input on emerging issues facing LMI families and communities.

Bridging the digital divide

The pandemic’s impact on those without broadband

In terms of our digital infrastructure during 2020, sustained investment and technology advancements paid off for organizations and individuals who were happily surprised by how well their devices and networks facilitated remote work, online shopping, personal connection, entertainment, and more. Despite dramatically increased usage, the internet remained robust.

Except, that is, for those on the other side of the digital divide—stranded without connectivity in a time when the world was operating almost fully remotely and forgoing in-person meetings to protect our collective health and safety globally. Students and adults who lacked broadband access struggled to learn, earn a living, or access basic government services. Recognizing this hardship, we made “connect” one of the primary focus areas for Truist Cares grants. Truist has recently introduced or enhanced several initiatives to further equity in digital access:

**Home Page Program**

Truist collaborated with Hotwire Communications and Dell Technologies to create the Home Page Program, which gave free Dell Chromebooks, Wi-Fi access, and ongoing support to 2,100 students and their families in Philadelphia, East Spencer, North Carolina, and Broward County, Florida. Each student received a backpack containing headphones, a notebook, colored pencils and pouch, a webcam cover, and stickers, in addition to their new Chromebook laptops. The laptops included access to a website with school resources and the WORD Force childhood literacy program.

**Connectivity for public safety**

First responders in rural areas face higher hurdles trying to reach those in danger who lack connectivity. Rural fire and emergency departments without broadband access have also been hampered in delivering training, especially in the height of the COVID-19 pandemic. Truist provided a grant through the nonprofit Local Initiative Support Corporation (LISC) in 2020 to enhance the digital capabilities—and, in turn, the response capabilities—of first responders in rural northern Cambria County, Pennsylvania.

"Many bank mergers proceed without any detail on how communities will benefit from the combination. This plan spells out a substantive and detailed commitment of loans, investments and services to low- and moderate-income people and neighborhoods across 17 states and the District of Columbia."

- Jesse Van Tol
National Community Reinvestment Coalition CEO
The rural-urban wealth gap has grown dramatically over the last three decades in part because the highest-paying tech jobs went to people with advanced degrees working in densely populated urban areas. Many employers are now willing to consider equivalent hands-on experience, and a Truist grant is helping Code the Dream (CTD) launch a pilot rural expansion program to bring software development training to rural North Carolinians. Code the Dream’s model provides intensive training and support for people from diverse low-income and now rural backgrounds to launch their technology careers. It has an apprentice program at CTD Labs for select graduates.

Other broadband-related grants

From Mingo County, West Virginia, to Gaithersburg, Maryland, to Durham, North Carolina, Truist provided laptops and Wi-Fi access to help connect low-income adults to job opportunities, enable children in public housing to connect with tutors, and aid youths who dropped out of school to work toward their high school diploma. On a larger scale, Truist gave a $1 million grant to the Internet Society to build co-op community networks, as well as $2.5 million to TechSoup to help nonprofits improve their technology infrastructure and adopt cloud-based solutions.

Issuance of first social bond

On March 2, 2021, Truist became the first regional bank to issue a social bond. With $1.25 billion in aggregate principal, the bond will support new and existing eligible social programs, including investments in affordable housing and enhancements to essential nonprofit services for communities in need. Investors enthusiastically received the issuance, making it heavily oversubscribed. Other notable terms and aspects of the social bond issuance included:

- Participation from more than 120 investors, including high-quality ESG-dedicated portfolios, with order book oversubscribed by 2.7 times.
- 1.267% fixed-to-floating rate senior notes due March 2, 2027 (CUSIP: 89788MAD4).
- Redeemable prior to maturity via a call feature included in the 6-year non-call 5 (6NC-5) structure.
- Truist obtained a second party opinion on the Framework from Sustainalytics. “Sustainalytics is of the opinion that the Truist Sustainable Financing Framework is credible, impactful, and aligns with the four core components of the GBP, SBP, and SBG.” Further information can be found here.

CornerSquare Community Capital

CornerSquare Community Capital builds small businesses and big dreams

In September 2020, Truist put $40 million behind our promise to provide sustainable funding for diverse businesses when we announced the initial donation to CornerSquare Community Capital, an innovative nonprofit fund supporting ethically and racially diverse and women-owned small businesses. Truist’s $40 million donation to help establish CornerSquare represents funding from both the Truist Foundation Inc. and the Truist Charitable Fund.

This program represents the largest single charitable commitment to the community development financial institution (CDFI) sector in our history.

CornerSquare operates as a subsidiary of the N.C. Rural Center, a nonprofit that has worked for more than 30 years to support small business owners and entrepreneurs in LMI communities throughout the Truist footprint. CornerSquare supports selected CDFIs by purchasing 25% loan participations. By investing in loan participations beyond our charitable support, Truist is creating a new, sustainable model to enable CDFIs to help even more entrepreneurs and underserved small business owners. Our involvement enables the participating CDFIs to better manage risk and lend more with their existing capital. All the funding is dedicated to diverse small business owners, women, and individuals in low- and moderate-income communities, with a focus on Black-owned small businesses.
Truist Community Capital

Financial products supporting community needs

Truist Community Capital (TCC) is a client-focused business that provides loans and investments to developers, syndicators, community development entities (CDEs), CDFIs, and others in both urban and rural communities focused on community revitalization and job creation. Truist Community Capital products include debt financing, Low-Income Housing Tax Credits (LIHTC), New Markets Tax Credits (NMTC), and Small Business Investment Companies (SBIC). The group works with organizations ranging from Mercy Housing in the southeast to Fahe in Appalachia. TCC’s equity investments are critical to achieving our enterprise’s CRA investment goals, including our $60 billion Community Benefits Plan and Truist’s new ESG bond program.

**Truist CDE & Advisory Board**

Truist’s Community Development Entity (CDE) is one of the most successful CDEs in the country, receiving 10 awards totaling $643 million in NMTC allocation, including a $65 million award in 2020 (tied for the largest award in the country). The mission of the organization is to create and facilitate investment opportunities that promote education, wellness, and quality job creation in low-income communities.

The CDE Advisory Board includes members from nonprofit and for-profit organizations that represent various geographies and industries throughout Truist’s service area. The board provides feedback to the CDE to ensure Truist Community Capital effectively serves the communities with our NMTC loans and investments and consistently meets the mission of the CDE.

**Key Truist Community Capital metrics in 2020**

**Investments in low-income communities**

$58.1M

In investments and $13.3 million in debt backing

1,493

Construction jobs created

1,230

Permanent jobs created

106,906

Low-income members served

**Support for affordable housing**

$506.2M/27

LIHTC & Affordable Housing Investments

$277.5M/30

LIHTC & Affordable Housing Loans

6,645

Affordable housing units created, preserved or improved

**Total Truist community development metrics in 2020:**

$818.3M/163

Community Development Investments

$7.4B/4,038

Community Development Loans

114%

Community Benefits Plan progress

“Outstanding” rating from the FDIC on Truist Community Reinvestment Act (CRA) program

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9. Truist Community Capital NMTC Deals closed in 2020; equity includes investments into third party allocation; debt is SunTrust Community Development Enterprises allocation
10. Investments as of Dec. 31, 2020; tax credits or bonds, not grants
11. Loans as of Dec. 31, 2020
12. Of year one CBP goal completed in 2020
13. During the examination period of Jan. 1, 2017 to Dec. 31, 2019
Community development through the voice of the client

A recent letter from Truist Community Capital Client, Fahe, a CDFI located in Appalachia

Dear Truist colleagues,

I am writing today on behalf of your friends at Fahe to express our sincere and deeply felt gratitude for your recent investment in the Appalachia Persistent Opportunity Fund, and for your generous grant of Down Payment Assistance (DPA) funds. While times have been especially tough lately for the families and communities served by Fahe’s network, we take great comfort in knowing that Truist shares our commitment to rebuilding the region so that Appalachian communities are stronger, and more people have the opportunity to experience the American Dream.

Truist’s investment will be key to helping the local leaders in our Network unlock resources—like the CDFI Fund’s Bond Guarantee and USDA’s Community Facilities Relending Programs—needed to create opportunities and infrastructure that will serve the region for decades to come and help build stronger economies as we recover from the devastating impact of COVID. The DPA funding will be key to helping Fahe “bridge the gap” for hundreds of Appalachian families seeking to become homeowners during a time when having a safe place to call home has never been more important...

We look forward to sharing stories of the impact we are creating with your investment and DPA funds—I am confident that your contributions will create outstanding opportunities for Appalachian families in the months to come and am honored to serve alongside you and your colleagues as we work together to move the region toward greater prosperity.

—Sara Morgan
Chief Operations Officer, Fahe

New Markets Tax Credits
Atlanta Mission Women’s and Children’s Center (social services/healthcare) - Atlanta, Georgia:
• More than 4,300 people in Atlanta will gain safe shelter, healthcare, social services, and life skills each year from this transformative $18.8 million project serving low-income citizens. Financed with a combination of foundation pledges, a bridge loan from Truist Bank, and gap financing from NMTCs, the Atlanta Mission’s new facility will primarily serve people of color. Among those benefiting annually: Over 1,000 women needing shelter beds
• Men, women, and children receiving healthcare through Mercy Care’s clinic
• Over 450 individuals taking the next step toward ending homelessness
• Thousands in need of showers, meals, clothing, and child care supplies as well as support from social workers
• In addition, the project will create 50 construction jobs and a dozen new permanent jobs

Low-Income Housing Tax Credits
Savannah Gardens, Phase VI - Savannah, Georgia
Working with developer Mercy Housing, Truist is helping build 85 units of new family housing, of which 81 qualify as affordable housing in Savannah. Truist Community Capital provided a $16.1 million LIHTC equity investment and a $7.6 million construction loan. Truist also committed from the CDF program, $10 million to the Mercy Housing Gap Loan Fund to facilitate the creation and preservation of future affordable housing properties.

Community Development Financing Initiative
Housing Impact Fund – Charlotte, North Carolina
Truist acted as the anchor investor with a $15 million investment in a ~$30 million private equity fund to provide capital to preserve Naturally Occurring Affordable Housing, known as NOAH, in Charlotte. Truist also provided a line of credit to the fund to be able to move quickly on acquisitions.

Healthy Neighborhoods Inc. – Baltimore
Truist provided $10 million in capital to fund a loan pool for the nonprofit Healthy Neighborhoods Inc. (HNI) to provide affordable mortgages to homebuyers. HNI assists borrowers who are purchasing, renovating, or refinancing a primary residence in a targeted neighborhood in the city of Baltimore. This helps to address the gap in property valuations that can be a hurdle to traditional mortgage financing in strong but undervalued Baltimore neighborhoods.
Teammate giving and volunteerism

Spotlight on the Truist "Fall Season of Giving"

Truist teammates are passionate about community service, and we magnify their impact by providing paid time off, matching teammate contributions, and sponsoring high-impact corporate programs. Despite the constraints of stay-at-home orders, remote work, and social distancing, our teammates rose to the challenge and worked virtually and outdoors on projects to tutor students, stock food pantries and distribute food, clean up playgrounds, and landscape and beautify the grounds of schools and nonprofit organizations. Over the course of 2020, more than 2,800 teammates logged 65,000 hours of volunteer service through our Truist Together volunteerism portal. Additionally, almost 1,900 teammates provided nearly 35,000 hours to support 1,700 projects through the Lighthouse Project.

Our Fall Season of Giving initiative launched for the first time in 2020 and included our United Way Campaign, Lighthouse Project, matching gift program, and the Truist One Team Fund. It was organized in the fall of the year and encourages Truist teammates to help inspire and build better lives and communities, with the fall timing building on the spirit and hope of the holiday season.

United Way Workplace Giving
Teammates’ generosity was seen in our successful United Way campaign and 1-for-1 match to contributions to the One Team Fund. To help United Way reach and mobilize a new generation to support communities, Truist funded a new ad campaign, Live United, featuring a poem of the same name by National Youth Poet Laureate Amanda Gorman.

Overall, the campaign raised a total of $7.1 million in pledges and donations—with 69% to 358 United Ways in 41 states and 31% to 1,651 health, human services, or civic organizations. There were over 75 virtual team building fundraisers.

Matching Gifts and the One Team Fund
Through the Truist Matching Gifts program in 2020, teammates could request a match of their gift—up to $2,500—to eligible educational and cultural organizations. During the Fall Season of Giving from October to mid-December of 2020, there were 610 matching gift requests submitted by teammates.

The One Team Fund is an ongoing support system to help teammates recover from significant financial hardship because of a natural disaster, family emergency, or other unexpected events. In 2020, $531,109 was raised by teammates through the One Team Fund, with the highest one-day volume in the early days of the pandemic at 595 gifts recorded in one day on March 4th, 2020.

Community Development Volunteerism
Despite the pandemic, Truist teammates also volunteered in support of community development projects in LMI neighborhoods by serving on boards and committees, empowering people through financial education, and enriching communities with their technical expertise. Community development volunteerism focuses on enriching the communities we serve in the areas it’s needed the most, and these volunteerism activities supported Truist objectives related to the CRA.

Because the CRA exam evaluates how well Truist is meeting the credit needs of communities, including LMI neighborhoods, the evaluation also includes assessing if our teammates are providing community development volunteerism.

We are grateful that the Federal Deposit Insurance Corporation (FDIC) recently awarded Truist an "Outstanding" CRA rating, the highest rating possible for the regulation and a testament to our commitment to building better communities.

But we aren’t stopping there. Our 2021 CRA community development target is 4,200 activities, and we look forward to challenging ourselves to meet this important goal.
Truist Leadership Institute

The official launch, renaming, and expanded mandate of the Truist Leadership Institute in 2020 marked another milestone in our post-merger integration. Building on a 60-year legacy of leadership development, the Truist Leadership Institute educates teammates, professionals at top U.S. companies, and teachers and students across the Southeast. In service to our communities, the Truist Leadership Institute offers its flagship program, Mastering Leadership Dynamics, at no cost to public school principals. It also helps college students become better leaders through on-campus programs at over 75 colleges, including 17 HBCUs.

For educational leaders, we:
- Facilitated 36 programs, ranging from virtual workshops to our flagship Mastering Leadership Dynamics program.
- Served 715 participants.
- Program gifts-in-kind valued at $852,907.
- Drew participants—primarily public school principals and district leaders—from North Carolina, Kentucky, South Carolina, Maryland, West Virginia, Florida, Virginia, and Alabama.

The life-changing power of childhood literacy

Giving back and paying forward is personal at Truist. Nowhere is our leadership and hands-on engagement more evident than in childhood literacy programs.

In 2019, Truist and the digital education company EVERFI partnered on an innovative research and outcomes-based approach to teach children literacy skills. We hope this supplemental tool for teachers and students will begin to help turn the tide on the national crisis in early literacy.

The key design criterion? Make it fun and engaging. Acting as the commander of a ragtag group of superheroes called the WORD Force, students in kindergarten through second grade develop a foundation in key reading skills through interactive literacy games. The WORD Force games help students learn and practice early reading skills, including awareness of the sounds they hear in words, the link between letter sounds and letter names, phonics, spelling, vocabulary, sight words, and reading comprehension.

Truist teammates and their families participated in the WORD Force pilot. Despite the disruption the pandemic caused for young children and parents, the WORD Force pilot met its success objectives for program reach, persistence and engagement, anecdotal impact, and skill acquisition. More than 95% of teachers who responded to a national survey said WORD Force builds literacy skills effectively as compared with other digital resources and 100% praised it as a fun way for students to practice their literacy skills.

6,990 active students
347 active schools

WORD Force 2020 Calendar Year

Additional online resources
- Truist Foundation
- Truist Cares
- Truist Community Benefits Plan
- Truist and United Way
- Truist and NFL
- Truist ESG Bond Framework
- Truist Leadership Institute Magazine
- Truist Corporate Social Responsibility Website
- Awards and Recognition

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14. Since we count schools based on a calendar year, the number of schools participating is calculated by adding the totals of the spring and fall sessions. If a school participated in both sessions, it would be counted as two.
At Truist, we are relentless in our pursuit to drive inclusive growth and accelerate financial inclusion for all. We believe financial stability can bring a sense of security and peace of mind for individuals, families, companies, and communities.

Our goal is not to tell our clients how to manage their money; our goal is to facilitate financial confidence and help our clients achieve their life goals—whether that’s paying for college or buying their first home, or writing a will. That’s why we’re committed to helping teammates, clients, and communities build strong foundations through financial literacy, improved access to banking, and capacity-building.
Financial principles aligned with purpose

Truist begins with purpose and principles. The eight pillars of Truist’s financial principles serve as the foundation for all financial advice, products, and education across our organization:

- Saving for emergencies
- Budgeting and net worth
- Managing debt and credit score
- Protecting what matters
- Investing and retirement
- Owning a home or renting
- Developing career opportunities
- Giving back

These principles are rooted in what’s most important to the individuals and communities we serve. They provide a continuum to help everyone move up the ladder of financial well-being. They guide with precision the products and services Truist creates, the mindset of financial security and confidence we’re trying to build, and the impact we strive to make.

Truist financial principles

1: SAVINGS FOR EMERGENCIES

Increase your income by developing your skills and professional relationships.

2: BUDGETING AND NET WORTH

Create a budget based on your values. Calculate your net worth and work to grow it over time.

3: MANAGING DEBT AND CREDIT SCORE

Work to have a credit score above 720, borrow responsibly, and reduce unfavorable consumer debt.

4: PROTECT WHAT MATTERS

Work with accredited professionals to obtain appropriate insurance coverage and a will. Protect your personal information.

5: INVESTING AND RETIREMENT

Invest at least 10% of your income for retirement.

6: HOME OWNERSHIP AND RENTING

Spend no more than 30% of your income on your total housing costs.

7: CAREER DEVELOPMENT

Increase your income by developing your skills and professional relationships.

8: GIVING BACK

Share your time, talents, and resources to make the world a better place.

WHAT CLIENTS VALUE*

FAMILY
HEALTH
SECURITY
EDUCATION
HAPPINESS

*Client values are intended to be examples, and are used for illustrative purposes only.
Financial education builds security

At Truist, we know that the more we do as a company to help people master financial confidence, the more we can do to help others succeed. This can serve to further economic equity and open doors for those who previously did not have access to the same opportunities as others around them. Just like other forms of education, financial education can be a great equalizer and help people move forward.

Truist sponsors innovative financial education programs for all ages, for our teammates, clients, and community members. These include:

- **Truist Financial Foundations**
- **Truist Momentum Financial Wellness**
- **Money and Mindset**
- **And many others**

In the pages that follow, we describe the specific programs listed above, as well as others advancing financial inclusion.

**Truist Financial Foundations**

In 2020, Truist’s heritage bank BB&T and the digital learning company EVERFI celebrated the 10th anniversary of their Financial Foundations partnership to teach financial literacy—understanding how money works—to high school students, college students, and adults. In short, EVERFI helps teachers, schools, and school districts bring real-world skills to students. Thanks to partners, the organization provides its digital platform, training, and support at no cost. On this basis, we help build financial capability, which is the knowledge, habits, and confidence that can lead to the security and freedom of financial well-being.

“The Financial Foundations program helped me budget my funds, so I was able to get a more expensive, high-tech computer for schoolwork, in exchange for scaling back on my meal plan, all while staying in budget.”

Truist Financial Foundations contest winner
Financial Foundations for High Schools

- This program teaches principles of saving and budgeting.
- In addition to the core curriculum, it features a tuition assistance contest and student community service projects.
- During the 2019 – 2020 school year, the Truist-sponsored program reached over 150,000 students in 15 states and the District of Columbia, including 690 LMI schools.

Transit: College Financial Wellness

- This program teaches and promotes healthy behaviors and planning for loans, credit, and financial management.
- Approximately 9,000 college students participated in 2019 – 2020.

Financial Foundations for Adults

- This program has over 50 interactive lesson modules on topics such as preventing overdraft fees, buying a home, and planning for retirement.
- The adult program had more than 4,000 users during the first half of 2020.

Truist Momentum Financial Wellness

Financial literacy is personal to Truist. Our flagship program Momentum onUp grew from a personal desire by President and COO Bill Rogers to help teammates become more financially confident and secure.

Originally launched in 2015 as a workplace wellness benefit, Momentum has grown far beyond Truist. We’ve offered the program to hundreds of companies and nonprofit organizations at cost to help people make the financial choices that lead to better opportunities.

At Truist and other organizations, many employees who have completed the Momentum program are:

- Optimistic about their future and feel like they have active control over their finances—no matter how much money they make.
- Reassured that their company cares about their financial well-being and have a longer-term investment in working there.
- Confident in themselves and their ability to enjoy life to the fullest.

After completing the program, 72% of participants say they feel they can handle a major unexpected expense. More than 90% see themselves working at their employer in three years. And 54% are more likely to feel they can enjoy life because of the way they’re managing their money.

Together, Truist and EVERFI achieved 3 major milestones in 2020:

- **10 years** partnership anniversary
- **1 million** Financial foundations/ students impacted
- **NEW** early literacy course, WORD force

2019 – 2020 Impact

<table>
<thead>
<tr>
<th></th>
<th>2019 - 2020</th>
<th>Percent to goal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schools</td>
<td>1,615</td>
<td>102%</td>
</tr>
<tr>
<td>Students</td>
<td>200,011</td>
<td>127%</td>
</tr>
<tr>
<td>Students certified</td>
<td>75%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Context

- 90% of students say financial education is at least as relevant to them today as it was before coronavirus.
- 99% of teachers say financial education is at least as relevant today as it was before coronavirus. (Of those, 63% rate it as more relevant.)

Concerns

- 69% of students are more concerned about their financial future today.
- 40% of teachers list financial insecurity among the most pressing topics for their students, second only to mental health and the effects of social media.
After the pandemic closures, Truist shifted our instructor-led Momentum course to online delivery and realized a 90% increase in the number of users who completed the program. Participants showed significant year-over-year increases in savings, credit scores, and charitable giving. These and other outcomes from 2020 are shown below.

Recognizing that our team was uniquely positioned to help alleviate the financial stress of employees working at client organizations, we developed a 30-minute virtual class focused on saving for emergencies, budgeting, and long-term investing, and we offered it to all our clients at no cost.

<table>
<thead>
<tr>
<th>Outcome</th>
<th>EOY 2019</th>
<th>OEY 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have an Emergency Savings Account</td>
<td>51,680</td>
<td>80,021</td>
</tr>
<tr>
<td>Have Saved at Least $1,000</td>
<td>68,510</td>
<td>88,339</td>
</tr>
<tr>
<td>Live a Budget</td>
<td>38,660</td>
<td>58,170</td>
</tr>
<tr>
<td>Have a Plan to Pay Down Debt</td>
<td>59,209</td>
<td>71,557</td>
</tr>
<tr>
<td>Have a Credit Score Above 700</td>
<td>62,833</td>
<td>69,339</td>
</tr>
<tr>
<td>Are Investing at Least 10% of Income</td>
<td>31,840</td>
<td>49,934</td>
</tr>
<tr>
<td>Save Regularly</td>
<td>32,556</td>
<td>51,065</td>
</tr>
<tr>
<td>Total Online Users</td>
<td>90,548</td>
<td>116,556</td>
</tr>
<tr>
<td>Completed the Profile</td>
<td>64,544</td>
<td>87,519</td>
</tr>
<tr>
<td>Completed the Program 100%</td>
<td>35,454</td>
<td>29,280</td>
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<tr>
<td>Total Badges Earned</td>
<td>165,001</td>
<td>288,456</td>
</tr>
<tr>
<td>Learning Activities</td>
<td>929,402</td>
<td>1,618,788</td>
</tr>
<tr>
<td>Door Checklist Actions</td>
<td>3,399,846</td>
<td>2,031,360</td>
</tr>
</tbody>
</table>

EOY 2019 EOY 2020

Leading your employees to financial confidence

99.5% of participants would recommend Truist Momentum to others. Here’s why ...

Participants who live by a budget:

Before Truist Momentum: 43%  After Truist Momentum: 87%  I am personally grateful for the investment in our future

Participants with an emergency savings account:

Before Truist Momentum: 68%  After Truist Momentum: 98%  I feel so empowered to take control of not only my finances but my life.

The number of participants who knew their net worth increased by:

Before Truist Momentum: 348%  After Truist Momentum: 35%

Participants increased their investment contributions by an average of:

99.5%
Financial inclusion and capacity-building

Truist and the Truist Foundation are committed to creating opportunities for upward economic mobility in historically underserved communities. We’re accelerating the adoption and further integration of racial equity principles, as evidenced by our partnership and $7 million grant to Purpose Built Communities in 2020, to address the impacts of systemic racism through a holistic model to end the cycle of intergenerational poverty in neighborhoods across the U.S. This advances work to improve health outcomes, economic mobility, and racial equity in neighborhoods throughout the United States. Read more about the impact of Purpose Built Communities in the Diversity, equity, and inclusion chapter of this CSR and ESG Report. As part of our $60 billion Community Benefits Plan, Truist has:

- Dedicated approximately 50% of the mortgage target to home purchase loans for diverse consumers and communities.
- Devoted material philanthropic funding to small business assistance organizations, focusing on racial equity and nonprofit organizations with people of color in board and management leaderships.
- Supported organizations addressing critical issues—economic sustainability, public safety, education, and youth workforce development—facing communities of color, focusing on organizations with persons of color in board and management leadership.

**Expanded access, lowered costs for banking services**

Truist strives to be a leader in lending to unbanked, underbanked, and traditionally underserved clients. The $31.9 billion committed in our Community Benefits Plan for mortgage loans to LMI borrowers, in LMI geographies, to racially and ethnically diverse borrowers, and in majority-minority geographies is a centerpiece of this effort.

**Inclusive mortgage programs**

We have an extensive program to support first-time homebuyers, especially in underserved LMI and rural areas. This includes raising awareness and penetration of affordable mortgage products and programs, such as mortgage grants and down payment assistance, and developing partnerships with builders of affordable housing to provide credit to LMI borrowers. Additionally, Truist partners with eight HUD-certified nonprofits to assist homebuyers, including Operation Hope, HomeFree USA, and the Urban League. To assist those with limited English proficiency, we provide multilingual teams and provide select translated mortgage documents.

**Emergency savings**

Another way Truist is helping unbanked and underbanked clients is our participation in BlackRock’s philanthropic Emergency Savings Initiative (ESI), which increases access to low-cost, low-friction savings products for financially vulnerable Americans. As the first major bank to join the initiative, Truist will help clients build emergency savings by launching new ESI solutions to help clients improve their circumstances, manage unforeseen shocks, and get ahead in life.

**Small loans**

Some clients need a short-term, small loan to meet important everyday needs. Truist is laying the foundation for a new small-dollar lending solution we call The Truist Ready Now Loan. Specifically designed to help clients cover emergency and borrowing needs of $300 to $1,000, it will be offered to existing bank clients through our award-winning Truist online and mobile banking platforms. The Truist Ready Now Loan will be affordable, provide clear and understandable repayment terms, and credit reporting to help clients build their credit history.

**Low-cost money account**

Our BankOn certified account provides a general-purpose reloadable prepaid money account. This low-cost alternative to check cashing is currently being used by over 37,600 clients and includes features that allow online bill payment to manage expenses.

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**Money and Mindset**

In early 2020, Truist launched a novel series of podcasts and articles called Money and Mindset to help people understand the mechanics and motivation behind financial confidence. Money and Mindset combines Truist’s bedrock financial principles with the science of positive psychology to help people get to a better place financially. Although initially targeted toward young professionals, the subjects are relevant to almost anyone. Podcast episodes and much more can be found on Truist.com.

Sample episodes include:

- “The Mind-money connection”
- “Stress-free savings”
- “Budgeting by values”
- “Outsmarting debt”
- “Protecting what matters”
- “Investing in your values”
- “Homeowning happiness”
- “Living and working my passion”
- “Paying it forward”

**Money and Mindset** podcasts are co-hosted by an in-house Truist financial expert who is also the head of financial wellness at Truist, along with a positive psychology teacher and coach who provides valuable insight. Together, they discuss ways to grow financial confidence and happiness as they explore the connection between finances and well-being, offering practical advice and inspiration for rethinking one’s relationship to money. Since the podcasts were launched in early 2020, listenership has steadily increased.
Strengthening small businesses

Recognizing the disproportionate impact of the pandemic on microbusinesses with 20 or fewer employees, Truist provided nearly $2 million in grants directly to over 200 small businesses, 80% of which are owned by women, immigrants, and people of color. In support of the Paycheck Protection Program (PPP), teammates worked around the clock to provide 85,000 businesses with PPP loans, and another 20,000 with loan accommodations.

With Truist’s support:
- **Over 100,000 businesses** were given the chance to keep going—to help their customers, to keep serving their communities.
- **Over 2.8 million** people were given the chance to remain employed during a historic economic downturn.

For many small businesses and their owners, we know the struggle continues—so our efforts persist. The Truist small business recovery program provides action steps for business owners. And we continue to develop resources like PPP forgiveness application help, alternative lending solutions, and payment relief on personal loans and mortgages.

Our work in support of small businesses is informed by the Truist Community Advisory Board, composed of representatives of nonprofit organizations serving LMI communities. The board has a Small Business Work Group, Affordable Housing Work Group, and Rural Work Group. During 2020 and the first quarter of 2021, Truist provided $172 million in grant funding to CDFIs to support assistance to small businesses impacted by the pandemic.

Our investment to establish CornerSquare Community Capital is described in the Community chapter of this CSR and ESG Report. A formal referral program with personalized support from Truist is being crafted as part of its launch based on input from several CDFIs with the goal of increasing follow-through by the small business owner.

Another way Truist is supporting small businesses and their communities is with a grant to a vocational training organization that provides businesses with the knowledge and tools to be a Second Chance employer. This program educates, provides tools, and certifies businesses to employ individuals with past addictions, incarceration, and generational poverty.

Multicultural banking

Truist is expanding its network of multicultural banking centers, which offer multilingual staff and materials in locally prevalent languages. These are focused on meeting the needs and representing the diversity of cultures and languages of Black/African American, Asian American/Pacific Islander, and Hispanic/Latino communities across Truist’s 14 geographic regions. In addition to the regional multicultural banking centers, every region operates a multicultural committee to help deliver an inclusive banking experience backed by authentic engagement.

In 2020, we made an explicit commitment in our enhanced diversity, equity, and inclusion strategy to evaluate and execute a comprehensive program to further enhance multicultural banking at Truist. Based on this strategy, we’ve identified and launched the process for an additional 300 multicultural banking centers that, when implemented, will result in nearly one-third of Truist branches being classified as multicultural centers.

Our dedicated Multicultural Banking Office has relationships with more than 600 diverse and multicultural community partners. These community partner organizations span faith communities, ethnic chambers of commerce, community action groups, and education centers, including HBCUs. Our multicultural partners host “Bank on Your Success” financial literacy programs and assist Truist in better understanding the needs of their communities.

Bank on Your Success seminars

Designed to meet the needs of multicultural communities, our Bank on Your Success series is offered in multiple languages and hosted at community centers, churches, and other places convenient to and trusted by community members. Topics include helpful advice about money management, mortgages, and, more recently, pandemic relief programs.

In 2020, Truist held 1,292 virtual sessions of Bank on Your Success, reaching 23,000 individuals. We made the “Budgeting in a Crisis” workshop developed by our multicultural banking team available online. Many sessions were recorded so people unable to participate at the scheduled time could still benefit. Community organizations as varied as the Afghan Academy of Washington, D.C., and United States-Mexico Chamber of Commerce in Dallas, Texas, hosted the sessions.

Ways we helped small businesses in 2020

- Paycheck Protection Program loans
- Community development financial institution (CDFI) partnerships and grants
  - CornerSquare Community Capital
- Second Chance vocational training grants
- Truist Multicultural Banking Centers
  - “Bank on your Success” training
- Small Business Investment Companies (SBIC)
Building financial confidence and more in the Afghan community
The nonprofit Afghan Academy helps Afghan Americans in the Greater Washington, D.C., region with services ranging from a Saturday school to professional networking. The academy partnered with Truist in 2019 to host a successful session for young professionals on first-time homeownership. When the pandemic hit, our Washington, D.C., multicultural banking chair reached out to the Afghan Academy to see if it wanted to host a virtual workshop on “Budgeting in a Crisis.” Our offer was enthusiastically received. Following the workshop, the president of the academy called to thank us for our partnership and asked if we could assist them with a condominium purchase for their first owned office space. The Truist small business team worked with the president on loan approval, and we were able to offer them a lower interest rate than their commercial broker’s rate.

$20 million Operation HOPE investment boosts financial inclusion
In April 2021, Truist and Operation HOPE announced an expanded, multiyear partnership that includes a series of transformative programs such as HOPE Inside coaching, digital access that connects to education and Truist solutions, and HOPE’s One Million Black Business and Entrepreneur Initiative (1MBB). Operation HOPE is dedicated to moving America from civil rights to “silver rights” by making free enterprise and capitalism work for the underserved. Its goal is to disrupt poverty for millions of low- and moderate-income youth and adults.

With this new investment, Truist and Operation HOPE launched a four-year effort that will enhance HOPE Inside coaching, bringing in-person and virtual financial coaching, educational content, and solutions to 1,000 Truist branches. Additionally, Truist and Operation HOPE will further expand digital and mobile access to financial coaches and provide financial education resources to solve everyday financial challenges. The expanded partnership also supports Operation HOPE’s work toward launching 1 million Black-owned businesses by 2030. Truist is accelerating the program by offering small business solutions along with in-kind support and a capacity-building investment.

Additional online resources
- Truist Cares
- Truist Momentum
- Financial Foundations
- EVERFI
- Money and Mindset
- Bank on Your Success
- BlackRock Emergency Savings Initiative
- Operation HOPE
- Truist Community Benefits Plan
- Truist Small Businesses
- Awards and Recognition
Climate change and environmental sustainability

In 2020 and 2021, multiple events have rapidly increased the attention paid to the financial services sector’s role in climate change. At Truist, we are answering the call with actions to ensure that we are a part of the collective transition to a lower-carbon economy. This chapter outlines the progress we’ve made thus far on enhancing our environmental sustainability, as well as the additional work we are undertaking to continue to contribute to a lower-carbon future.
Climate change risk and opportunities

Planning for the future

The majority of Truist’s ESG and CSR initiatives have historically focused on broad aspects of corporate responsibility and associated disclosures. We have recently taken steps to identify and evaluate opportunities to formally integrate climate risk into our enterprise risk framework. Like other large financial institutions, Truist is evaluating the potential transmission channels for climate risk across our lines of business.

As evolving political, regulatory, and market conditions incentivize and accelerate the transition to a low-carbon economy, we will actively monitor the channels through which physical and transition risks must be identified, assessed, and mitigated.

Truist recognizes that a variety of climate-related financial risks may manifest over a long duration, as well as the possibility that events or developments could drive a more immediate impact. We are conducting an initial assessment of the most likely transmission channels for climate risk and then we will further build capabilities to assess, monitor, and respond to the potential short-term and longer-term horizon risks posed by climate change.

Strategic direction from leadership, bolstered by our innovative and growth-oriented mindset will further enable Truist to work with our clients on the new opportunities in which we can all play a part that will support the transition to a green economy.

To accelerate our work, Truist has recently made several new appointments in this space:

- Senior vice president, head of climate risk management
- Senior vice president, senior director of environmental sustainability
- Managing director, energy group, Truist Securities. This person will lead the energy transition practice covering companies involved in clean energy technology, decarbonization, sustainability, and mobility.

Climate change reporting

Increasing transparency

We recognize that environmental and climate change reporting is an important aspect of our overall ESG reporting and disclosure. Our recent ESG materiality assessment confirmed that our stakeholders view climate change as an area of priority, and we are committed to using our reporting channels to share our progress and path forward toward the collective achievement of a lower-carbon economy.
Sustainable energy financing

Beyond our own facilities, Truist is helping clients, business partners, and communities conserve resources and mitigate climate change through our business practices, primarily financing and investments. From making consumer loans on solar panels and electric vehicles to facilitating billions of renewable energy financing, Truist is putting its money behind its work toward attaining a lower-carbon economy in concert with its message of environmental stewardship.

Wind energy
Dominion Energy, a long-standing Truist client, is leading the construction of the first Jones Act–compliant offshore wind turbine installation vessel. Construction of the installation vessel is aided by $75 million in Truist financing, as well as additional financing from others. When completed, Dominion’s Coastal Virginia Offshore Wind project (CVOW) near Hampton Roads will deliver clean, renewable energy and avoid millions of tons of carbon dioxide emissions annually. The installation vessel will then be made available to other developers for their wind turbine projects.

LightStream
For our clients, it’s “lending uncomplicated.” For our planet, it’s a green dream. We call it LightStream.

LightStream offers a unique lending solution that allows those with strong credit to borrow for purchases that previously required collateral, or that fall into categories where few or no loan options existed. LightStream loans are cost-efficient and offered at a competitive rate in an environmentally friendly manner that is virtually paperless. LightStream loans can be used for cars, which could include electric vehicles, solar projects, and home improvements that are anchored in sustainable improvements.

A tree with every loan
With LightStream, our clients get a fast, easy loan process using their computer or mobile device. Our forests get lush. With every LightStream loan Truist makes, a tree is planted. It started as a way to celebrate our paperless loan process. Partnering with American Forests since 2013, we’ve planted hundreds of thousands of trees on behalf of LightStream clients and are closing in on the milestone of our millionth tree. American Forests is the oldest conservation organization in the United States, and the trees they plant have a positive impact on the sustainability of wildlife, the watershed, and the global climate.

In 2020, Truist planted over 880 acres of trees through our LightStream partnership with American Forests. This raises our cumulative total to more than 4,000 acres, supporting the rehabilitation, restoration, and reforestation of neglected or damaged wilderness areas around the country. We also partnered with American Forests on an educational series highlighting the benefits of trees, which includes infographics and a how-to video for homeowners on selecting and planting trees to benefit their lifestyle, property, and the environment for years to come.

On July 21, 2021, LightStream announced our pledge to join the World Economic Forum’s Trillion Tree Movement (1t.org), planting one million trees by 2022 in partnership with American Forests. The pledge was made to the U.S. Chapter of 1t.org, an initiative co-led by American Forests and the World Economic Forum, in support of the global effort to conserve, restore, and grow 1 trillion trees worldwide by 2030.

Building on this success, Truist has set the objective of expanding LightStream into a broader suite of banking solutions as part of our top enterprise strategic priorities for 2021 – 23.

2020 notable numbers
In 2020, Truist was involved in approximately $2.4 billion of clean energy- and sustainable-related financing, broken into the following categories:

- Approximately $580 million in direct capital commitments to renewable energy projects (debt and tax equity)
- $75 million in financing to help fund the construction of an offshore wind turbine installation vessel
- Approximately $1.8 billion active bookrunner roles in green bonds and sustainability-linked bonds


3. Photo by Nicholas Courtney / Shutterstock

Truist provided $75 million in financing to support Dominion Energy’s construction of the first Jones Act–compliant offshore wind turbine installation vessel.

"Rugged peaks and glacier-carved canyons of the Bitterroot National Forest provide a magnificent landscape for hikers and a home for bighorn sheep and mountain lions. LightStream’s first donation to American Forests in 2013 helped restore acres of this Montana forest burned by wildfire. LightStream’s support for forest restoration has spanned 23 states and several critical ecosystems, including the Lower Rio Grande Valley, home to the endangered ocelot."
Environmental stewardship at Truist

With extensive branch operations in 17 states and Washington, D.C., as well as national businesses in insurance, mortgage, consumer finance, and other areas, Truist recognizes both the opportunity and the obligation to manage its facilities and internal operations in a sustainable manner. We have a step-change opportunity to embrace sustainable design, construction, and reclamation practices afforded by our merger. This can be seen in our new headquarters in Charlotte, which includes the Innovation and Technology Center; in our ongoing branch consolidation; and in our upcoming brand conversion.

Facility design and resource conservation
As Truist designs and redesigns its corporate offices and bank branches, we’re considering environmental impact. In 2020, we were able to remove over 4 million square feet of space that was reflective of branch consolidation and corporate offices. When possible, our newly configured space will be informed by LEED principles, use carpet and furniture with recycled content, and incorporate technologies to conserve energy and water resources.

We are also working to improve the resource efficiency of our existing facilities. Since 2017, we have invested:

- $775,000 in smart irrigation systems to reduce irrigation water needs
- $57 million in LED lighting and energy management systems to reduce HVAC-related energy consumption

To further advance our Environmental Sustainability efforts at Truist, we have set the following targets, using 2019 as a baseline:

35% reduction in Scope 1 emissions by 2030
35% reduction in Scope 2 emissions by 2030
25% reduction in water consumption by 2030

Truist Innovation and Technology Center
Our 106,000-square-foot Innovation and Technology Center at Truist headquarters will be a model of sustainable design and practices (see Page 31).
Recollecting
Truist has a long-standing commitment to paper recycling, saving millions of pounds of paper annually, which, in turn, saves a great number of trees and cubic yards of landfill space. While our total paper usage in 2020 was down due to the pandemic and remote work, we were able to expand our recycling programs, netting over half of the tonnage recycled in 2019.

During 2020, we also succeeded in increasing client adoption of paperless account statements by another 5 percent.

Emissions
Last year, after our first six months as Truist, we reported our Scope 1 and 2 emissions for the first time, making 2019 our baseline for reporting. This year, Truist obtained third-party verification on our Scope 1 and 2 emissions for 2020. For more information, please refer to the ESG Index on Page 82.

Branch consolidation
In early 2022, BB&T and SunTrust consumer and commercial products will transition to Truist, and signage will change to Truist on branches and ATMs. As part of this historic change - involving hundreds of thousands of brand elements - Truist is committed to exploring sustainable decommissioning of old signage and extensive use of LED lighting in the new signage.

Environmental volunteerism
Pandemic-related constraints changed the form but not the passion of our teammates’ activities to protect our planet. Truist’s flagship Lighthouse Project, which combines teammate volunteerism with corporate funding, typically coalesces over a three-month period each spring. In 2020, our Lighthouse Project took place from October through early December. Approximately 50 of the 2020 Lighthouse Projects focused on environmental sustainability and projects outdoors, such as:

Maitland Art & History Museums
For this National Historical Landmark in central Florida, teammates cleared overgrown landscapes, repainted areas using high-grade paints approved for historic sites, and increased accessibility for visitors of all ages and physical needs. Outdoor sculptures were cleaned with guidance from museum staff. All work was approved by the curators and conducted outdoors with social distancing.

Cahaba Heights Elementary School
This school in Birmingham, Alabama, was directly hit by a tornado over a decade ago, and its Butterfly Garden had never been restored to its original state. Given the added importance of outdoor space during the pandemic, teammates cleared the Butterfly Garden and its much-used path of overgrown plants and shrubs, mulched flowerbeds, and planted new flowers so students could enjoy a place of respite and beauty.

Frazer Center Forest Restoration
The Frazer Center near Atlanta fosters inclusive communities where children and adults, with and without disabilities, gather, learn, and flourish. They just received their five-year forest restoration plan from Trees Atlanta, which needed help getting started. Truist teammates mulched and maintained the popular trail system, worked on erosion control, and removed invasive plants.

Middle Fork Gateway
This premier recreation project of Blue Ridge Conservancy will connect the towns of Boone and Blowing Rock in North Carolina, following the Middle Fork New River on the U.S. 321 corridor. The greenway trail covers challenging geography and includes two bridge crossings, rain gardens to capture stormwater runoff, and native plantings along the river. Truist contributed $100,000 toward the project, which together with other private donations serves as a source of matching funds for state grants from the North Carolina Parks and Recreation Trust Fund and other public programs.

In 2020, Truist shredded and recycled more than 13.9 million pounds of paper. This equates to:

- 34,814 cubic yards of landfill space saved
- 15,735,867 kilowatt hours of electricity saved
- 116,835 trees preserved
- 10,061,096 pounds of CO₂ emissions avoided
- 190,836,570 gallons of water saved

<table>
<thead>
<tr>
<th>Details</th>
<th>Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of environmental projects</td>
<td>46</td>
</tr>
<tr>
<td>States represented</td>
<td>12</td>
</tr>
<tr>
<td>Total volunteer hours donated</td>
<td>1,592</td>
</tr>
</tbody>
</table>
Truist environmental project in Winston-Salem, North Carolina:
For the Crossnore Children’s Home and School, teammates built raised beds in the learning garden as well as some at an off-campus partner garden. The raised beds will be used to grow food for and with the children living in the cottages at the facility. The produce from the partner gardens will benefit low-income communities.

Additional online resources
- Truist Environmental and Social Risk Framework
- Truist ESG Bond Framework
- Sustainalytics’ Second Party Opinion on Truist ESG Bond Framework
- LightStream website
- The World Economic Forum’s Trillion Tree Movement (1t.org)
- Truist Foundation and the American Red Cross
- Awards and Recognition
ESG index

As you’ve seen in the preceding pages, Truist has worked during our merger and integration to build a CSR and ESG program that a financial services company of our size warrants. We have made progress and we know there will always be more to do. We pledge to be open and transparent about our progress throughout our CSR and ESG journey.
Accountability and transparency

In the pages that follow, you will find our ESG disclosures under the Sustainable Accounting Standards Board (SASB) and the Global Reporting Initiative (GRI) frameworks, as well as our PAC Disclosures and our new Environmental and Social Risk Framework (ESRF). Outside of this report and index, we also disclose environmental progress and initiatives through CDP, with our scoring available on its site.

Through all of our ESG disclosures (including the content in the report, the disclosures on the following pages, and the information in the remainder of the Index), we are connecting to the UN Sustainable Development Goals (SDGs) to the right:

**Goal 3: Good health and well-being**
Ensure healthy lives and promote well-being for all at all ages

**Goal 4: Quality education**
Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

**Goal 8: Decent work and economic growth**
Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all

**Goal 9: Industry, innovation, and infrastructure**
Build resilient infrastructure, promote inclusive and sustainable industrialization, and foster innovation

**Goal 10: Reduced inequalities**
Reduce inequality within and among countries

**Goal 11: Sustainable cities and communities**
Make cities and human settlements inclusive, safe, resilient, and sustainable

**Goal 12: Responsible consumption and production**
Ensure sustainable consumption and production patterns

**Goal 13: Climate action**
Take urgent action to combat climate change and its impacts

**Goal 16: Peace, justice, and strong institutions**
Promote peaceful and inclusive societies for sustainable development, provide access to justice for all, and build effective, accountable, and inclusive institutions at all levels

Additionally, SDGs were factored into the eligibility of our Sustainable Financing Framework as part of our Social Bond issuance. For more information, please see the ESG Bond Framework. We also look forward to publishing our inaugural Task Force on Climate-Related Financial Disclosure (TCFD) report later this year.

We look forward to continually updating our stakeholders on all of our efforts to inspire and build better lives and communities.
## Corporate social responsibility index

### SASB disclosures

<table>
<thead>
<tr>
<th>Aspect</th>
<th>SASB ID</th>
<th>Description</th>
<th>Truist Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data security</td>
<td>FN-CB-230a.1</td>
<td>(1) Number of data breaches</td>
<td>Truist had no material breaches during the time period of this disclosure (2020). If material breaches had occurred, they would have been addressed in Truist’s SEC-required reports. Please find information on cybersecurity and privacy at Truist in the Responsible Business chapter, beginning on Page 16, as well as Pages 33 – 35.</td>
</tr>
<tr>
<td>Data security</td>
<td>FN-CB-230a.1</td>
<td>(2) Percentage involving personally identifiable information (PII)</td>
<td>Truist had no material breaches during the time period of this disclosure (2020). If material breaches had occurred, they would have been addressed in Truist’s SEC-required reports. Please find information on cybersecurity and privacy at Truist in the Responsible Business chapter, beginning on Page 16, as well as Pages 33 – 35.</td>
</tr>
<tr>
<td>Data security</td>
<td>FN-CB-230a.1</td>
<td>(3) Number of account holders affected</td>
<td>Truist had no material breaches during the time period of this disclosure (2020). If material breaches had occurred, they would have been addressed in Truist’s SEC-required reports. Please find information on cybersecurity and privacy at Truist in the Responsible Business chapter, beginning on Page 16, as well as Pages 33 – 35.</td>
</tr>
<tr>
<td>Data security</td>
<td>FN-CB-230a.2</td>
<td>(1) Description of approach to identifying data security risks</td>
<td>Truist maintains a comprehensive information security program and works to provide a secure financial experience for our clients. Truist’s program includes administrative, technical, and physical safeguards to protect the security and confidentiality of client information in accordance with applicable state and federal laws such as the Gramm-Leach-Bliley Act, 15 U.S.C. §§ 6801 et seq. For more information, see Truist’s 10-K, Page 14 (Privacy and cybersecurity); Pages 21 – 22 (Operational risk, Technology risk); and Pages 72 – 74 (Operational risk, Technology risk).</td>
</tr>
<tr>
<td>Data security</td>
<td>FN-CB-230a.2</td>
<td>(2) Description of approach to addressing the risks identified</td>
<td>Truist maintains a comprehensive information security program and works to provide a secure financial experience for our clients. Truist’s program includes administrative, technical, and physical safeguards to protect the security and confidentiality of client information in accordance with applicable state and federal laws such as the Gramm-Leach-Bliley Act, 15 U.S.C. §§ 6801 et seq. For more information, see Truist’s 10-K, Page 14 (Privacy and cybersecurity); Pages 21 – 22 (Operational risk, Technology risk); and Pages 72 – 74 (Operational risk, Technology risk).</td>
</tr>
<tr>
<td>Data security</td>
<td>FN-CB-230a.2</td>
<td>(3) Description of trends in company’s own data security attacks</td>
<td>Like other financial services companies, Truist faces a variety of cyberthreats to the security and confidentiality of client data and to the availability of our services. For more information, see Truist’s Annual Report, 10-K, and in the Responsible business chapter, beginning on Page 16, as well as Pages 33 – 35 of the CSR and ESG Report.</td>
</tr>
<tr>
<td>Data security</td>
<td>FN-CB-230a.2</td>
<td>(4) Description of company policy on disclosing data breaches to customers</td>
<td>Truist is subject to various state and federal laws related to the disclosure of incidents of unauthorized access to customer information processed in systems Truist or its service providers use to access, collect, store, use, transmit, protect, or dispose of Information. Truist maintains policies and procedures to ensure that incidents potentially triggering notification obligations—including timely notifications to customers and regulatory entities—are promptly evaluated and assessed consistent with applicable laws and Truist policies.</td>
</tr>
<tr>
<td>Aspect</td>
<td>SASB ID</td>
<td>Description</td>
<td>Truist Response</td>
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<tr>
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</tr>
<tr>
<td>Data security</td>
<td>FN-CB-230a.2</td>
<td>(5) Description of efforts to manage new and emerging cyberthreats</td>
<td>Truist maintains a comprehensive information security program and works to provide a secure financial experience for our clients. Truist’s program includes administrative, technical, and physical safeguards to protect the security and confidentiality of client information in accordance with applicable state and federal laws such as the Gramm-Leach-Bliley Act, 15 U.S.C. §§ 6801 et seq. For more information, see Truist’s 10-K, Pages 21 – 22 (Operational risk, Technology risk); and Pages 35 – 37 (Technology risk).</td>
</tr>
<tr>
<td>Data security</td>
<td>FN-CB-230a.2</td>
<td>(6) Description of regulatory environment and data security</td>
<td>Like other financial services companies, Truist is subject to various state and federal laws related to data security such as the Gramm-Leach-Bliley Act, 15 U.S.C. §§ 6801 et seq. In addition, Truist’s insurance entities are subject to state and federal laws specific to the insurance industry, such as the South Carolina Insurance Data Security Act. For more information, please see the 10-K, Page 73 (Technology risk) and the Proxy, Page 42 (Information security/ cybersecurity).</td>
</tr>
<tr>
<td>Data security</td>
<td>FN-CB-230a.2</td>
<td>(7) Description of alignment with external frameworks for data security</td>
<td>Truist's information security program aligns with the National Institute of Standards and Technology (NIST) Cybersecurity Framework, the International Organization for Standardization (ISO) 2700 Series of Standards, the IT Governance Institute framework, and the Control Objectives for Information and Related Technology (COBIT) Standards, and complies with applicable state and federal laws such as the Gramm-Leach-Bliley Act, 15 U.S.C. §§ 6801 et seq.</td>
</tr>
<tr>
<td>Financial inclusion and capacity building</td>
<td>FN-CB-240a.1</td>
<td>(1) Number of loans outstanding qualified to programs designed to promote small business and community development</td>
<td>See Pages 61 – 65 of the CSR and ESG Report.</td>
</tr>
<tr>
<td>Financial inclusion and capacity building</td>
<td>FN-CB-240a.1</td>
<td>(2) Amount of loans outstanding qualified to programs designed to promote small business and community development</td>
<td>See Pages 61 – 65 of the CSR and ESG Report.</td>
</tr>
<tr>
<td>Financial inclusion and capacity building</td>
<td>Note to FN-CB-240a.1</td>
<td>Discussion of results of the examinations for compliance with the Community Reinvestment Act (CRA)</td>
<td>Truist received the highest possible overall rating of “Outstanding” from the Federal Deposit Insurance Corporation for its most recent Community Reinvestment Act (CRA) examination period. Additional information on the Truist strategy to expand its portfolio of loans qualified to programs designed to promote small business and community development, as well as how the results of the CRA examinations are integrated into financial inclusion and capacity-building strategy, can be found in this press release.</td>
</tr>
<tr>
<td>Financial inclusion and capacity building</td>
<td>FN-CB-240a.2</td>
<td>(1) Number and (2) amount of past-due and nonaccrual loans qualified to programs designed to promote small business and community development</td>
<td>Partial information can be found on Pages 61 – 65, as well as the Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices - FFIEC 031 Call Report).</td>
</tr>
<tr>
<td>Aspect</td>
<td>SASB ID</td>
<td>Description</td>
<td>Truist Response</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Financial inclusion and capacity building</td>
<td>FN-CB-240a.3</td>
<td>(1) Total number of no-cost retail checking accounts provided to previously unbanked or underbanked customers</td>
<td>See Page 73 for information on our BankOn Secure Card, which is a low-hurdle option for Truist clients.</td>
</tr>
<tr>
<td></td>
<td>FN-CB-240a.3</td>
<td>(2) Number of no-cost checking accounts opened and number of no-cost checking accounts closed by unbanked/underbanked customers</td>
<td>See Page 73 for information on our BankOn Secure Card, which is a low-hurdle option for Truist clients.</td>
</tr>
<tr>
<td></td>
<td>FN-CB-240a.4</td>
<td>(1) Total number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers</td>
<td>Please see the Financial Inclusion section beginning on Page 68.</td>
</tr>
<tr>
<td></td>
<td>FN-CB-240a.4</td>
<td>(2) Number of unique individuals participating in at least one financial literacy initiative for unbanked/underbanked/underserved customers</td>
<td>Please see the Financial Inclusion chapter of the CSR and ESG Report, beginning on Page 68.</td>
</tr>
<tr>
<td></td>
<td>FN-CB-240a.4</td>
<td>(2.1) Number of individuals participating in ongoing financial literacy initiatives for unbanked/underbanked/underserved customers</td>
<td>Please see the Financial Inclusion chapter of the CSR and ESG Report, beginning on Page 68.</td>
</tr>
<tr>
<td>Aspect</td>
<td>SASB ID</td>
<td>Description</td>
<td>Truist Response</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>-----------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Financial inclusion and capacity building</td>
<td>FN-CB-240a.4</td>
<td>(3) Number of retail customers and number of commercial customers (e.g., small businesses, MWBs) participating in financial literacy initiatives for unbanked/underbanked/underserved customers</td>
<td>Please see the Financial Inclusion chapter of the CSR and ESG Report, beginning on Page 68.</td>
</tr>
<tr>
<td>Financial inclusion and capacity building</td>
<td>FN-CB-240a.4</td>
<td>(4) Number of individuals participating in company’s own initiatives and number of individuals participating in initiatives with third parties where company has formal partnership agreements</td>
<td>Please see the Financial Inclusion chapter of the CSR and ESG Report, beginning on Page 68.</td>
</tr>
<tr>
<td>Note to FN-CB-240a.4</td>
<td></td>
<td>Description of initiatives and programs focused on improving financial literacy of unbanked/underbanked/underserved customers</td>
<td>Please see the Financial Inclusion chapter of the CSR and ESG Report, beginning on Page 68.</td>
</tr>
<tr>
<td>Incorporation of ESG factors in credit</td>
<td>FN-CB-410a.1</td>
<td>(1, 2) Commercial and industrial credit exposure, by industry</td>
<td><strong>Basel III Supplementary Disclosures</strong> 4Q2020, Page 16 (Commercial credit exposure by Industry)</td>
</tr>
<tr>
<td>Incorporation of ESG factors in credit</td>
<td>FN-CB-410a.2</td>
<td>(3) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - Policies that determine approach to incorporation of ESG factors in credit analysis</td>
<td>Please see Page 127 for the new Truist Environmental and Social Risk Framework, which outlines our approach to the incorporation of environmental, social, and governance (ESG) factors in credit analysis, including enhanced ESG due diligence. Additional information about the Environmental and Social Risk Framework can be found on Page 18.</td>
</tr>
</tbody>
</table>
Aspect | SASB ID | Description | Truist Response
--- | --- | --- | ---
Incorporation of ESG factors in credit | FN-CB-410a.2 | (5) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - Description of approach to implementation of the aspects of ESG incorporation practices | The three executive sponsors of the company's Climate Risk Management and ESG Working Group are: Truist's chief risk officer; its chief financial officer; and the chief legal officer, head of enterprise diversity, and corporate secretary. As sponsors, they are responsible for setting strategic direction and objectives, and providing ongoing guidance and oversight of Climate Risk Management and ESG activities.

The Climate Risk Management and ESG Working Group is composed of senior management personnel across a range of supporting functions including risk; finance; audit; strategy; diversity, equality and inclusion; community; digital communications and marketing (DCAM); human capital; investor relations; sourcing; enterprise data/technology; wealth management; lines of businesses (LOBS); and legal, with responsibility for:

- Identification/assessment, measurement, and management of climate risk leveraging the ERM framework (risk appetite, stress testing, analytics, etc.).
- Programs and initiatives across the enterprise.
- Reporting and public disclosure, and stakeholder engagement.

The working group is led by our head of ERM, enterprise ethics officer, head of CSR, and head of climate risk management. The working group reports to the EBPGC (Ethics, Business Practices, and Conduct Committee) and Enterprise Risk Committees, which, in turn, report to the Board's Nominating and Governance and Board Risk Committees, respectively.

Incorporation of ESG factors in credit | FN-CB-410a.2 | (6) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - Description of oversight/accountability approach to the incorporation of ESG factors | We believe that our board of directors plays an important role in assessing our ESG practices at Truist and understanding the various risks and potential impact of ESG issues, including climate-related issues, on our businesses. ESG matters at Truist are monitored by our board of directors, through its standing committees, and through committees at the executive leadership level. This oversight is displayed in the Board Committee charters, which can be accessed by clicking on the committee names on the Board Committees site.

Truist’s Nominating and Governance Committee is primarily responsible for overseeing ESG matters, including climate-related issues. While our Nominating and Governance Committee reviews many of the issues covered within the scope of environmental, social, and governance matters, other board committees receive updates with respect to matters more directly related to the scope of the work of those particular committees. For instance, our Compensation and Human Capital Committee receives periodic updates on our diversity, equity, and Inclusion initiatives, while our Risk Committee reviews cybersecurity risks and environmental risks to our businesses, including the potential risks associated with climate change. In addition, the board of directors and its committees were engaged in numerous discussions focused on informing, and getting feedback from, board members on Truist’s COVID-19 response and initiatives during 2020.

The highest-level management position/committee with responsibility for ESG matters, including climate-related issues, is the Ethics, Business Practices, and Conduct Committee (EBPCC) and the Enterprise Risk Committee. Responsibility for climate-related risks has been delegated to these committees because they are composed of members of the Executive Leadership Team, who report directly to the board level. As outlined in the EBPCC Charter, the purpose of the EBPCC is to assess and make determinations regarding Truist’s business practices to ensure alignment with core purpose, principles, and values. Within the purview of this committee are the following topics, which encompass climate-related issues: risk education and awareness; environmental, social, and humanitarian issues related to business practices; strategic partner practices; and critical third-party practices. Quarterly meetings are held by the EBPCC and include review of business practices with respect to these climate-related topics. The Enterprise Risk Committee (ERC) serves as the enterprise-wide risk governance body responsible for broad strategic oversight of all risk types and brings forward key risk topics for awareness and discussion. The committee is also chartered to focus on a fully integrated view of risks across Truist and develop enterprise-wide strategies for identifying, assessing, controlling, measuring, monitoring, and reporting risk at the enterprise level. This information is reported for awareness and discussion and is escalated to the Board Risk Committee (BRC), as appropriate.
<table>
<thead>
<tr>
<th>Aspect</th>
<th>SASB ID</th>
<th>Description</th>
<th>Truist Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incorporation of ESG factors in credit</td>
<td>FN-CB-410a.2</td>
<td>(7) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - Discussion of conducting scenario analysis and/or modeling in which the risk profile of future ESG trends is calculated at the portfolio level of commercial and industrial credit exposure</td>
<td>Historically, Truist has evaluated ESG-related factors within the capital stress testing process. Prior scenarios have included the impact of increasing hurricane frequency and severity, including the potential for population shifts away from frequently impacted areas resulting in additional economic deterioration. Scenarios also regularly include risks associated with cybersecurity. This impact of this exposure is typically included as an idiosyncratic operational loss; however, Truist has also included potential cybersecurity impacts to consumer and business confidence economic metrics, which impact scenario results more broadly. Truist is currently developing a climate risk framework that will be embedded within existing risk management processes across the institution. As part of this effort, Truist intends to conduct a deeper analysis of current and future exposures to various environmental and climate-related risks. Exposure will be evaluated based on geographic relationship to various physical risks as well as industry sector exposure to transitional risks. Initial analyses will likely remain relatively qualitative and will focus on potential near-term risks such as a legislative carbon tax; however, this analysis will also include the evaluation of future exposure through scenario analysis at the portfolio and enterprise level. Truist expects to leverage existing quantitative modeling capabilities to evaluate potential exposure across a variety of climate scenarios ranging in severity, following initial evaluation of current exposures and further enhanced as additional climate-related data and modeling capabilities become available.</td>
</tr>
<tr>
<td>Business ethics</td>
<td>FN-CB-510a.1</td>
<td>(1) Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations</td>
<td>10-K, Page 136 (Note 16. Commitments and Contingencies, Litigation and Regulatory Matters)</td>
</tr>
<tr>
<td>Business ethics</td>
<td>FN-CB-510a.2</td>
<td>Description of whistleblower policies and procedures</td>
<td>Code of Ethics for Teammates, Page 6 (Protecting Whistleblowers). For additional information, see our Accounting, Securities, and Legal Violations Policy (also known as the “Whistleblower Policy”), which is designed to encourage teammates to report suspected violations of accounting; securities; and other laws, rules, regulations, policies, and standards.</td>
</tr>
<tr>
<td>Systemic risk management</td>
<td>FN-CB-550a.1</td>
<td>Global Systemically Important Bank (G-SIB) score, by category</td>
<td>As of Dec. 31, 2020, the Basel Committee on Banking Supervision's assessment methodology did not consider Truist to be a Global Systemically Important Bank (G-SIB) in 2020.</td>
</tr>
<tr>
<td>Aspect</td>
<td>SASB ID</td>
<td>Description</td>
<td>Truist Response</td>
</tr>
<tr>
<td>------------------------------</td>
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<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| Systemic risk management     | FN-CB-550a.2 | (1, 2) Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities                                                                                                                                                                                                                                                                                                                                 | **10-K**, Pages 10 – 11 (Capital Planning and Stress Testing Requirements); **10-K**, Page 71 (Stress Testing); **10-K**, Pages 77 – 78 (Capital); **10-Q** for quarterly period ended June 30, 2020, Page 47 (Stress Capital Buffer and CCAR); **10-Q** for quarterly period ended June 30, 2020, Pages 76 – 78 (Capital); **Dodd Frank Act Stress Disclosures**.  

Truist regularly performs stress testing on its capital levels at both the consolidated and bank-level to help inform management with regard to the performance of the Company during baseline and stress conditions. The stress test results are one of several tools used to establish minimum capital goals and operating targets aligned with Truist’s unique risk appetite and risk profile, and the firm’s ability to continue acting as a financial intermediary even in times of stress. Key information from the stress test, such as loss rates in stress relative to peers (Truist was second among our peer group for CCAR 2021), provide valuable confirmation of Truist’s commitment to prudent risk management and the flexibility this provides for sensible capital deployment. Additionally, the stress testing exercise also provides the opportunity for management to discuss and challenge defensive risk management actions that can be deployed to limit the impact of stressful economic events. Ultimately, management uses information from the stress test to inform the appropriate level of capital deployment in order to meet the expectations of internal and external stakeholders and live our purpose to inspire and build better lives and communities.  

For additional information, see pages 8-9 of the **Q1 2021 Basel III Pillar 3 document**.                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                     |
| Activity metrics             | FN-CB-000.A | (1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business                                                                                                                                                                                                                                                                                                                                 | Over the full year 2020, Truist had an average of 10.7 million consumer checking and savings accounts with total balance of $123.6 billion on average over the year. In addition, we had an average of 1 million small business checking and savings accounts with total balance of $240.7 billion on average over the year.                                                                                                                                                                                                                               |
| Activity metrics             | FN-CB-000.B | (1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate                                                                                                                                                                                                                                                                                                                                 | **10-K**, Pages 51 – 54 (Lending Activities)                                                                                                                                                                                                                                                                                                                                                      |
GRI disclosures

<table>
<thead>
<tr>
<th>Aspect</th>
<th>GRI ID</th>
<th>Description</th>
<th>Truist Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizational profile</td>
<td>102-1</td>
<td>Name of the organization</td>
<td>10-K, Cover page</td>
</tr>
<tr>
<td>Organizational profile</td>
<td>102-3</td>
<td>Location of headquarters</td>
<td>10-K, Page 5 (Item 1. Business)</td>
</tr>
<tr>
<td>Organizational profile</td>
<td>102-4</td>
<td>Location of operations</td>
<td>10-K, Pages 5 – 6 (Item 1. Business); 10-K, Page 37 (Item 2. Properties)</td>
</tr>
<tr>
<td>Organizational profile</td>
<td>102-5</td>
<td>Ownership and legal form</td>
<td>10-K, Page 5 (Item 1. Business); 10-K, Page 38 (Item 5. Market for Registrant's Common Equity, Related Stockholder Matters and Issuer of Purchases of Equity Securities); Proxy, Page 76-77 (Stock Ownership Information)</td>
</tr>
<tr>
<td>Organizational profile</td>
<td>102-6</td>
<td>Market area</td>
<td>10-K, Pages 5 – 6 (Item 1. Business)</td>
</tr>
<tr>
<td>Organizational profile</td>
<td>102-7</td>
<td>Scale of the organization</td>
<td>10-K, Page 5 (Item. 1 Business); 10-K, Page 37 (Item 2. Properties); 10-K, Page 41 (Item 6. Selected Financial Data)</td>
</tr>
</tbody>
</table>
Organizational profile 102-8 Information on employees and other workers

<table>
<thead>
<tr>
<th>Job Categories</th>
<th>Gender</th>
<th>Caucasian(^1)</th>
<th>Black/African American(^1)</th>
<th>Hispanic or Latino</th>
<th>Asian(^1)</th>
<th>American Indian/Alaska Native(^1)</th>
<th>Native Hawaiian/Other Pacific Islander(^1)</th>
<th>Two or More Races</th>
<th>Total by Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive/ Senior Level Managers</td>
<td>Male</td>
<td>170</td>
<td>6</td>
<td>9</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>57</td>
<td>10</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>227</td>
<td>16</td>
<td>12</td>
<td>10</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>First/Mid-Level Managers</td>
<td>Male</td>
<td>3,241</td>
<td>307</td>
<td>306</td>
<td>191</td>
<td>15</td>
<td>9</td>
<td>54</td>
<td>4,213</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>3,697</td>
<td>705</td>
<td>311</td>
<td>198</td>
<td>18</td>
<td>10</td>
<td>68</td>
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<tr>
<td></td>
<td>Total</td>
<td>6,938</td>
<td>1,012</td>
<td>617</td>
<td>389</td>
<td>33</td>
<td>19</td>
<td>122</td>
<td>9,220</td>
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<tr>
<td>Professionals</td>
<td>Male</td>
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<td>1,043</td>
<td>517</td>
<td>905</td>
<td>29</td>
<td>17</td>
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<td>8,689</td>
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<tr>
<td></td>
<td>Female</td>
<td>5,520</td>
<td>1,102</td>
<td>676</td>
<td>389</td>
<td>29</td>
<td>17</td>
<td>122</td>
<td>7,221</td>
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<tr>
<td></td>
<td>Total</td>
<td>11,554</td>
<td>2,145</td>
<td>1,193</td>
<td>1,298</td>
<td>60</td>
<td>36</td>
<td>266</td>
<td>15,910</td>
</tr>
<tr>
<td>All Others(^1)</td>
<td>Male</td>
<td>4,030</td>
<td>397</td>
<td>306</td>
<td>191</td>
<td>15</td>
<td>9</td>
<td>54</td>
<td>4,213</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>12,209</td>
<td>4,794</td>
<td>2,519</td>
<td>789</td>
<td>187</td>
<td>65</td>
<td>458</td>
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<tr>
<td></td>
<td>Total</td>
<td>16,239</td>
<td>5,859</td>
<td>5,338</td>
<td>1,080</td>
<td>211</td>
<td>77</td>
<td>746</td>
<td>27,406</td>
</tr>
<tr>
<td>Totals</td>
<td>Female</td>
<td>21,483</td>
<td>7,413</td>
<td>3,509</td>
<td>1,615</td>
<td>237</td>
<td>104</td>
<td>698</td>
<td>35,059</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>34,958</td>
<td>9,924</td>
<td>5,202</td>
<td>2,961</td>
<td>305</td>
<td>142</td>
<td>1,051</td>
<td>54,543</td>
</tr>
</tbody>
</table>

1 “All Others” is a combination of Sales Workers and Administrative Support EEO-1 Job Categories

2 Not Hispanic or Latino


1 “All Others” is a combination of Sales Workers and Administrative Support EEO-1 Job Categories


2 Not Hispanic or Latino
### Organizational profile

Information on employees and other workers

<table>
<thead>
<tr>
<th>Aspect</th>
<th>GRI ID</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>102-8</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
<th>Total</th>
<th>% of Teammates</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age Group &lt; 30</strong></td>
<td>4,490</td>
<td>2,704</td>
<td>7,194</td>
<td>13.19%</td>
</tr>
<tr>
<td><strong>Age Group &gt; 50</strong></td>
<td>12,828</td>
<td>11,166</td>
<td>24,004</td>
<td>34%</td>
</tr>
<tr>
<td><strong>Age Group 30 – 50</strong></td>
<td>11,741</td>
<td>11,066</td>
<td>22,807</td>
<td>52.82%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>35,059</td>
<td>19,484</td>
<td>54,543</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Asian</th>
<th>Black or African American</th>
<th>Hispanic or Latino</th>
<th>American Indian or Alaska Native</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age Group &lt; 30</strong></td>
<td>384 1%</td>
<td>1,384 13.95%</td>
<td>1,343 25.82%</td>
<td>68 22.3%</td>
</tr>
<tr>
<td><strong>Age Group &gt; 50</strong></td>
<td>635 21.45%</td>
<td>2,756 27.77%</td>
<td>908 17.45%</td>
<td>73 23.03%</td>
</tr>
<tr>
<td><strong>Age Group 30 – 50</strong></td>
<td>1,942 65.59%</td>
<td>5,784 58.28%</td>
<td>2,951 56.73%</td>
<td>164 53.77%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>2,961 100%</td>
<td>9,924 100%</td>
<td>5,202 100%</td>
<td>305 100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Native Hawaiian or Other Pacific Islander</th>
<th>Two or More Races</th>
<th>White</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age Group &lt; 30</strong></td>
<td>19 13.38%</td>
<td>258 24.56%</td>
<td>3,738 10.69%</td>
</tr>
<tr>
<td><strong>Age Group &gt; 50</strong></td>
<td>43 30.28%</td>
<td>195 18.55%</td>
<td>13,932 39.85%</td>
</tr>
<tr>
<td><strong>Age Group 30 – 50</strong></td>
<td>80 56.34%</td>
<td>598 56.9%</td>
<td>17,288 49.45%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>142 100%</td>
<td>1,051 100%</td>
<td>34,958 100%</td>
</tr>
</tbody>
</table>

1 Not Hispanic and Latino

The category classifications defined by EEO-1 differ from those recognized internally by Truist. While we’ve reported our teammate demographic data using the EEO-1 categories, we have set our leadership diversity commitment—that is, to reach 15% Senior Leadership Ethnically Diverse by the end of 2023—based on our internal Senior Leader category. The Truist Senior Leader category is made up of a broader population than the EEO-1 Executive/Senior-Level Manager category. Instead of being tied to job types in defining senior leadership, we chose to build the classification deeper into a broader set of managerial levels in order to include next-level leaders, challenge ourselves to meet our commitments, and, ultimately, influence a stronger outcome for Truist.

Specifically, the Executive/Senior Leader level as defined by Truist is composed of those at the highest-level positions within an organization and their direct reports. Teammates in this category plan and create policies and strategy, and often oversee operations at a regional and divisional level.
<table>
<thead>
<tr>
<th>Aspect</th>
<th>GRI ID</th>
<th>Description</th>
<th>Truist Response</th>
</tr>
</thead>
</table>
| Organizational      | 102-9  | Supply chain                     | Truist manages approximately 16,000¹ suppliers globally across a wide range of product/service categories. Our third-party vendor spend is spread across eight categories such as Banking Services, Data, Technology, Telecommunications, Professional Services, Real Estate, and Sales and Marketing.  
The Truist Supplier Code of Conduct outlines Truist’s expectations for environmental, human rights, anti-bribery and anti-corruption, and inclusion and diversity policies and practices for suppliers with which Truist engages. In relation to climate-related issues, Truist seeks to engage suppliers who are environmentally conscious and demonstrate a holistic sustainability perspective to better serve clients and communities. To that end, suppliers are expected to:  
• Comply with all applicable environmental laws  
• Take proactive measures to mitigate any environmental impacts  
• Promote environmental responsibility in the course of business and through the production of goods or services provided to Truist  
• Establish sustainability goals, inclusive of lower-tier suppliers.  
• Encourage the development and diffusion of environmentally friendly technologies  
For more information, visit our [Suppliers site](#). |
<p>| Organizational      | 102-10 | Significant changes to the organization and its supply chain | Information on our 2019 Merger of Equals can be found in the <a href="#">10-K</a>, Page 5 (Item.1 Business); <a href="#">10-K</a>, Page 41 (Item 6. Selected Financial Data). |
| Organizational      | 102-12 | External initiatives             | Truist is a Signatory Company for the CEO Action for Diversity &amp; Inclusion; a supporter of the HRC Business Coalition for the Equality Act; and a supporter of The Hispanic Promise. We initiated engagement with the Sustainable Purchasing Leadership Council in 2020 and joined as a member of the Sustainers Circle in 2021. |
| Organizational      | 102-13 | Membership of associations       | Truist is a member of a number of trade associations at both the national and regional levels. We participate in these organizations in order to engage in consideration of business and technical issues that are emerging within our industry and to be part of any public education efforts regarding such matters. Our national memberships include the American Bankers Association, Mortgage Bankers Association, Bank Policy Institute, and Consumer Bankers Association, among others. In 2021, we joined the Sustainable Purchasing Leadership Council. |
| Strategy            | 102-14 | Statement from senior decision-maker | See the letter from our CEO, beginning on Page 5. |
| Strategy            | 102-15 | Key impacts, risks, and opportunities | <a href="#">10-K</a>, Pages 21 – 37 (Item 1A. Risk Factors); <a href="#">10-K</a>, Pages 42 – 65 (Item 7. Management’s Discussion and Analysis of Financial Condition and Results of Operations); <a href="#">10-K</a>, Pages 66 – 84 (Item 7A. Quantitative and Qualitative Disclosures About Market Risk); Proxy, Page 41 (Risk Oversight). |</p>
<table>
<thead>
<tr>
<th>Aspect</th>
<th>GRI ID</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Ethics and integrity</td>
<td>102-16</td>
<td>Values, principles, standards, and norms of behavior</td>
<td><strong>Codes of Ethics</strong>: <a href="#">Proxy</a>, Page 38 (Truist Culture); <strong>Annual Report</strong>, Pages 3 – 11 (CEO Letter)</td>
</tr>
<tr>
<td>Ethics and integrity</td>
<td>102-17</td>
<td>Mechanisms for advice and concerns about ethics</td>
<td><strong>Code of Ethics for Teammates</strong>, Pages 2 – 3</td>
</tr>
<tr>
<td>Governance</td>
<td>102-18</td>
<td>Governance structure</td>
<td>An overview of the Truist governance structure can be found at the following links: <a href="#">Proxy</a>, Page 21 (Standing Board Committee Membership and Lead Director Responsibilities); <a href="#">Proxy</a>, Pages 28 – 32 (Corporate Governance Guidelines). As can be seen in the committee charters, decision-making on environmental, social, and governance (ESG) matters is spread across the board, with oversight shared by the Nominating and Governance Committee, the Compensation and Human Capital Committee, and the Risk Committee. The committee charters can be accessed on the <a href="#">Board Committees site</a> by clicking on the names of the committees.</td>
</tr>
<tr>
<td>Governance</td>
<td>102-19</td>
<td>Delegating authority</td>
<td>The Ethics, Business Practices, and Conduct Committee, which is made up of the executive leadership team, the head of corporate social responsibility, and the head of enterprise ethics, reports to the Joint Audit, Risk, and Compensation and Human Capital Committee and is focused on Truist business practices, CSR/ESG efforts, and the management of enterprise reputational risk. See Pages 12 – 13 for information on our governance structure and Ethics, Business Practices, and Conduct Committee.</td>
</tr>
<tr>
<td>Governance</td>
<td>102-20</td>
<td>Executive-level responsibility for economic, environmental, and social topics</td>
<td>Several Truist teammates have responsibility for environmental, social and governance (ESG) topics. They include the head of corporate social responsibility, the newly appointed SVP and head of climate risk management, and the enterprise ethics officer, who provides insight on reputational risk issues. Each of these teammates has regular engagement with the Executive Leadership team and board of directors. The enterprise ethics officer reports directly to the chief risk officer, and the head of climate risk management reports to the head of enterprise risk management, who also reports directly to the chief risk officer. In 2020, the role of the head of corporate social responsibility was elevated to report directly to the chief legal officer and head of enterprise diversity, equity, and inclusion, and the role of the chief legal officer and head of enterprise diversity, equity, and inclusion was elevated to report directly to the chief executive officer.</td>
</tr>
<tr>
<td>Governance</td>
<td>102-21</td>
<td>Consulting stakeholders on economic, environmental, and social topics</td>
<td>Please see our Stakeholder Engagement chart on Page 112. Also see Pages 36 and 37 of the <a href="#">Proxy</a>, which outline our Shareholder Engagement Program.</td>
</tr>
<tr>
<td>Aspect</td>
<td>GRI ID</td>
<td>Description</td>
<td>Truist Response</td>
</tr>
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<td>--------------------</td>
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<td>------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Governance</td>
<td>102-24</td>
<td>Nominating and selecting the highest governance body</td>
<td>Proxy, Pages 31 – 32 (CEO and chair succession); Proxy, Pages 33 – 34 (Nominating and governance committee director nominations); Proxy, Pages 34 – 35 (Majority voting and director resignation policy).</td>
</tr>
<tr>
<td>Governance</td>
<td>102-25</td>
<td>Conflicts of interest</td>
<td>Proxy, Pages 35 – 36 (Related Person Transactions). Additional information can be found in the Code of Ethics for Teammates, the Code of Ethics for Senior Financial Officers, and the Code of Ethics for Board of Directors. Also please note that our internal Related Party Transactions Policy provides procedures for the approval of transactions with related persons.</td>
</tr>
<tr>
<td>Governance</td>
<td>102-26</td>
<td>Role of highest governance body in setting purpose, values, and strategy</td>
<td>Proxy, Page 38 (Truist’s culture); Proxy, Pages 34 – 35 (Ethics at Truist); Proxy, Page 42 (Strategic direction and planning); 10-K, Page 42–66 (Item 7. Management’s Discussion and Analysis of Financial Condition and Results of Operations).</td>
</tr>
<tr>
<td>Governance</td>
<td>102-27</td>
<td>Collective knowledge of highest governance body</td>
<td>The board of directors has a diverse set of professional experiences that span backgrounds in different industries, many of which include leadership of functions that pertain to items of an economic, environmental, social, and governance nature, thereby bringing valued knowledge to the organization as well as an awareness of current trends. The Nominating and Governance Committee at the board of directors level, and in complementary fashion, the full board of directors, engage in regular dialogue with members of the Truist leadership team, as well as with the head of corporate social responsibility, who provide updates relative to economic, environmental, social, and governance matters in the form of corporate social responsibility and sustainability reporting, program status, and current trends and topics. For more information, see Pages 10 – 20 and 30 – 31 (Board development) of the Proxy.</td>
</tr>
<tr>
<td>Governance</td>
<td>102-28</td>
<td>Evaluating the highest governance body’s performance</td>
<td>Proxy, Page 31 (Board self-assessment).</td>
</tr>
<tr>
<td>Governance</td>
<td>102-29</td>
<td>Identifying and managing economic, environmental, and social impacts</td>
<td>Stakeholder consultation and engagement is prioritized to set ESG strategy at Truist. This year, we completed our inaugural ESG Materiality Assessment, which highlighted engagement with various Truist stakeholders. Information on the materiality assessment can be found on Pages 15 and 127. Information on our stakeholder engagement can be found on Page 112. As can be seen in the committee charters, decision-making on ESG matters is spread across the board, with oversight shared by the Nominating and Governance Committee, the Compensation and Human Capital Committee, and the Risk Committee. The committee charters can be accessed on the Board Committees site by clicking on the names of the committees. For additional information, please see the Environmental and Social Risk Policy Framework on Page 127.</td>
</tr>
<tr>
<td>Governance</td>
<td>102-30</td>
<td>Effectiveness of risk management processes</td>
<td>Proxy, Page 41 (Risk Oversight) and Page 42 (Strategic direction and planning, information security/cybersecurity); 10-K, Pages 42 – 66 (Item 7. Management’s discussion and analysis of financial condition and results of operations) and Pages 64 – 73 (Item 7A. Quantitative and qualitative disclosures about market risk).</td>
</tr>
<tr>
<td>Aspect</td>
<td>GRI ID</td>
<td>Description</td>
<td>Truist Response</td>
</tr>
<tr>
<td>---------------</td>
<td>--------</td>
<td>-----------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Governance</td>
<td>102-31</td>
<td>Review of economic, environmental, and social topics</td>
<td>On a frequent basis, the board of directors, and specifically the Nominating and Governance Committee, but also the Risk, Audit, Compensation and Human Capital, and Technology committees are presented with information that spans CSR and ESG topics. For more information, see the Board of Director Committee Charters. The committee charters can be accessed on the Board Committees site by clicking on the names of the committees.</td>
</tr>
<tr>
<td>Governance</td>
<td>102-32</td>
<td>Highest governance body's role in sustainability reporting</td>
<td>Though all board committees have responsibility for economic, environmental, and social topics, the Nominating and Governance Committee is tasked with the formal review and approval of the CSR and ESG Report. For more information, see the Nominating and Governance Committee Charter.</td>
</tr>
<tr>
<td>Governance</td>
<td>102-33</td>
<td>Communicating critical concerns</td>
<td>There is an established internal escalation process for client and teammate concerns. Responsibility for management, escalation, and resolution of critical concerns resides with the enterprise ethics officer, who reports directly to the Audit and Risk committees of the board of directors with respect to number, nature, and trend profile of critical concerns, as well as any resolutions. Client concerns can be initiated through any interaction, including but not limited to branch, phone, online, email, web, fax, mail, regulator, or third-party supplier. Teammate concerns can similarly be recorded through several confidential channels, including online and telephonic systems or directly to a manager, HR executive, or the Ethics Office. Teammates may also record anonymous concerns, both online and telephonically, through a third-party managed alert line that is available 24 hours a day, 7 days a week.</td>
</tr>
<tr>
<td>Governance</td>
<td>102-34</td>
<td>Nature and total number of critical concerns</td>
<td>A key component for achieving our mission is our approach to compensation. We provide compensation and rewards that achieve positive business results, are based on market and internal assessment, and are aligned with risk management principles. For more information on executive compensation, see the Compensation Discussion and Analysis section of the Proxy, beginning on Page 46. Please note Pages 62 – 63 (Role of compensation consultant).</td>
</tr>
<tr>
<td>Governance</td>
<td>102-35</td>
<td>Remuneration policies</td>
<td>Executive compensation is a topic that is covered on our shareholder engagement calls, along with corporate governance and ESG. Results of shareholder votes, including on the compensation program, are disclosed in a Form 8-K filed shortly after the annual meeting.</td>
</tr>
<tr>
<td>Governance</td>
<td>102-36</td>
<td>Process for determining remuneration</td>
<td>0% of Truist teammates are covered by collective bargaining agreements.</td>
</tr>
</tbody>
</table>

**Stakeholder engagement**

<table>
<thead>
<tr>
<th>Aspect</th>
<th>GRI ID</th>
<th>Description</th>
<th>Truist Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Governance</td>
<td>102-37</td>
<td>Stakeholders' involvement in remuneration</td>
<td>Truist recognizes its stakeholders to fall within the following groups: teammates, clients, communities in which we operate, investors, government, and suppliers. Additional information on stakeholder engagement can be found on Page 112.</td>
</tr>
<tr>
<td>Governance</td>
<td>102-38</td>
<td>Annual total compensation ratio</td>
<td>Truist recognizes its stakeholders to fall within the following groups: teammates, clients, communities in which we operate, investors, government, and suppliers. Additional information on stakeholder engagement can be found on Page 112.</td>
</tr>
</tbody>
</table>

**Stakeholder engagement**

<table>
<thead>
<tr>
<th>Aspect</th>
<th>GRI ID</th>
<th>Description</th>
<th>Truist Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stakeholder</td>
<td>102-40</td>
<td>List of stakeholder groups</td>
<td>Truist recognizes its stakeholders to fall within the following groups: teammates, clients, communities in which we operate, investors, government, and suppliers. Additional information on stakeholder engagement can be found on Page 112.</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>102-41</td>
<td>Collective bargaining agreements</td>
<td>Truist recognizes its stakeholders to fall within the following groups: teammates, clients, communities in which we operate, investors, government, and suppliers. Additional information on stakeholder engagement can be found on Page 112.</td>
</tr>
<tr>
<td>Aspect</td>
<td>GRI ID</td>
<td>Description</td>
<td>Truist Response</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>--------</td>
<td>---------------------------------------------------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Stakeholder engagement</td>
<td>102-42</td>
<td>Identifying and selecting stakeholders</td>
<td>Please find information on our materiality assessment and our stakeholder engagement processes on Pages 15, 112, and 127.</td>
</tr>
<tr>
<td>Stakeholder engagement</td>
<td>102-43</td>
<td>Approach to stakeholder engagement</td>
<td>Please see our stakeholder engagement chart on Page 112.</td>
</tr>
<tr>
<td>Stakeholder engagement</td>
<td>102-44</td>
<td>Key topics and concerns raised</td>
<td>Please find information on our materiality assessment on Pages 15 and 127.</td>
</tr>
<tr>
<td>Reporting practice</td>
<td>102-46</td>
<td>Defining report content and topic boundaries</td>
<td>We have defined our report content around topics raised through stakeholder engagement, our materiality assessment, and in the following reporting frameworks under which we've disclosed (GRI and SASB.) Please see Pages 15 and 127 for more information on our ESG materiality assessment and Page 112 for more information on stakeholder engagement.</td>
</tr>
<tr>
<td>Reporting practice</td>
<td>102-47</td>
<td>List of material topics</td>
<td>Information on our materiality assessment and its results can be found on Pages 15 and 127.</td>
</tr>
<tr>
<td>Reporting practice</td>
<td>102-48</td>
<td>Restatements of information</td>
<td>Truist did not make any restatements of consequence from prior reporting.</td>
</tr>
<tr>
<td>Reporting practice</td>
<td>102-49</td>
<td>Changes in reporting</td>
<td>Truist has not made significant changes in reporting practices over the last year. Truist recently completed its inaugural ESG materiality assessment; therefore, this is the first CSR and ESG report published by Truist that is centered on those material topics. Additional information on our materiality assessment can be found on Pages 15 and 127.</td>
</tr>
<tr>
<td>Reporting practice</td>
<td>102-50</td>
<td>Reporting period</td>
<td>The Corporate Social Responsibility Report and Index mainly cover information from 2020, unless otherwise indicated.</td>
</tr>
<tr>
<td>Reporting practice</td>
<td>102-51</td>
<td>Date of most recent report</td>
<td>This report was published in July 2021. Before this, Truist's most recent CSR report reflected the 2019 reporting year and was published in September 2020.</td>
</tr>
<tr>
<td>Reporting practice</td>
<td>102-52</td>
<td>Reporting cycle</td>
<td>Annually, unless otherwise stated.</td>
</tr>
<tr>
<td>Reporting practice</td>
<td>102-53</td>
<td>Contact point for questions regarding the report</td>
<td>Please contact Tori Kaplan, head of corporate social responsibility, at <a href="mailto:tori.s.kaplan@truist.com">tori.s.kaplan@truist.com</a> for any inquiries regarding the information published in this CSR and ESG Report or Index.</td>
</tr>
<tr>
<td>Reporting practice</td>
<td>102-54</td>
<td>Claims of reporting in accordance with the GRI Standards</td>
<td>This report has been prepared with the GRI Standards in mind but does not qualify as Core or Comprehensive.</td>
</tr>
</tbody>
</table>
Reporting practice 102-55  GRI content index  
See the Index Introduction, beginning on Page 82.

Reporting practice 102-56  External assurance  
Wood Environment & Infrastructure, Inc. verified and provided a third-party assessment of Truist 2020 greenhouse gas (GHG) emissions inventory. Moderate assurance was provided based on evidence of the reliability of the procedures undertaken to develop the GHG emissions inventory. Wood reviewed the GHG Emissions Inventory for consistency with GHG emissions calculation methodologies. In order to complete this assurance, Wood utilized the AA1000 Assurance Standard and obtained, analyzed, and verified data related to Scope 1, Scope 2, and Scope 3 emissions and the customer emissions allocations from January 2020 through December 2020.

Management approach 103-1  Explanation of the material topic and its boundary  
Truist CSR and ESG priorities are informed by the results of our ESG Materiality Assessment, information about which can be found on Pages 15 and 127. These materiality results help to guide our disclosure and maintain transparency about the topics that matter to our stakeholders.

Management approach 103-2  The management approach and its components  
Please see the CEO letter on Page 5 for information on our management approach. Additional information on our commitment to ESG can be found in our Environmental and Social Risk Framework on Page 127.

Management approach 103-3  Evaluation of the management approach  
At Truist, we measure success through traditional metrics that can be found in our public filings. Success and satisfaction regarding CSR and ESG matters is managed through stakeholder engagement, details of which can be found on Page 112.

Economic performance 201-1  Direct economic value generated and distributed  
Direct economic value generated and distributed can be found in the Consolidated Statements of Income; 10-K, Page 89 (Item 8. Financial Statements and Supplementary Data). Please also see the Community section, beginning on Page 55.

Economic performance 201-2  Financial implications and other risks and opportunities due to climate change  
The majority of Truist’s ESG and CSR initiatives have historically focused on broad aspects of corporate responsibility and the associated disclosures. However, in 2020 we began more formally integrating the identification and evaluation of climate risks and opportunities into our enterprise risk framework. The Enterprise Risk Committee; the Ethics, Business Practices, and Conduct Committee; and the Nominating and Governance and Risk Committees of the board are responsible for providing oversight for this work.

Truist recognizes that a variety of climate-related financial risks may manifest over a long duration, as well as the possibility that events or developments could drive a more immediate impact (e.g., significant regulatory changes or technological breakthroughs). As such, we are actively building capabilities to effectively monitor for, and respond to, the potential short-, medium-, and long-term risks posed by climate change.

Our risk appetite framework serves as a key mechanism to drive the measuring, monitoring, and reporting of climate-related exposures relative to established risks appetite postures for all applicable risk types, including market, credit, liquidity, compliance, operational, technology, reputational, and strategic risks. For additional information, please see the Summary of Risk Factors found in the 10-K on Pages 21 – 37, with risks due to climate change specifically discussed on Pages 26 – 28 and 30 – 34.
<table>
<thead>
<tr>
<th>Aspect</th>
<th>GRI ID</th>
<th>Description</th>
<th>Truist Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market presence</td>
<td>202-1</td>
<td>Ratios of standard entry-level wage by gender compared to local minimum wage</td>
<td>Truist’s minimum hourly wage ranges from $15 - $18 and is dependent on each teammate’s geographic location. Teammates in some entry-level jobs are paid more depending on the specific job and its requirements.</td>
</tr>
<tr>
<td>Market presence</td>
<td>202-2</td>
<td>Proportion of senior management hired from the local community</td>
<td>Though we do not track the proportion of senior management hired from the local community, we constantly strive to hire from the local community. There are many senior management teammates who live in the local communities with long tenures at Truist and its heritage banks. One example of this is the hiring of employees from the communities in which we have branches to add to our network of multicultural banking centers featuring multilingual teammates and materials in locally prevalent languages. Information on multicultural banking can be found on Pages 53 and 74.</td>
</tr>
<tr>
<td>Indirect economic impacts</td>
<td>203-1</td>
<td>Infrastructure investments and services supported</td>
<td>In March 2021, Truist issued its first social bond of $1.25 billion in aggregate principal amount. The net proceeds from the issuance will support new and existing eligible social programs, including investments in essential infrastructure, affordable housing, and enhancements to nonprofit services for communities in need. See the Truist ESG Bond Framework for information on eligibility criteria. For additional information on infrastructure investments and services supported by Truist, please see the Community section, beginning on page 55.</td>
</tr>
<tr>
<td>Indirect economic impacts</td>
<td>203-2</td>
<td>Significant indirect economic impacts</td>
<td>See the Community section, beginning on Page 55.</td>
</tr>
<tr>
<td>Anti-corruption</td>
<td>205-1</td>
<td>Operations assessed for risks related to corruption</td>
<td>See the Responsible Business chapter, beginning on Page 16.</td>
</tr>
<tr>
<td>Anti-corruption</td>
<td>205-2</td>
<td>Communication and training about anti-corruption policies</td>
<td>See Pages 19 – 20 for required training for Truist teammates.</td>
</tr>
<tr>
<td>Aspect</td>
<td>GRI ID</td>
<td>Description</td>
<td>Truist Response</td>
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</table>
| Energy               | 302-1  | Energy consumption within the organization      | a. 485,492.82 GJ of natural gas, 21,891.38 GJ of jet fuel, 1,383.19 GJ of propane  
|                      |        |                                                  | c. i) 482,843,928 kWh  
|                      |        |                                                  | e. 2,247,005.54 GJ  
|                      |        |                                                  | f. The reporting information included for energy is based on data from Truist-owned and/or directly managed facilities. A majority of the source data was provided by the Truist utility bill payment provider and also includes jet fuel consumption. If utility data is not available for a certain month for electric power or natural gas, gaps were filled using a prior year figure or current year average. In the event of no utility data, electric power and natural gas consumption was estimated using an appropriate square footage intensity factor.  
|                      |        |                                                  | g. Electric Power: eGRID 2021 (with 2019 data) is a comprehensive source of data on the environmental characteristics of electric power generated in the United States. This EF Set includes CO2, CH4, and N2O EFs for all subregions and states in the U.S. Natural gas: Final Rule (40 CFR 98) Commercial Sector 2013  
|                      |        |                                                  | Propane: Final Rule (40 CFR 98) – Commercial Sector 2013  
|                      |        |                                                  |  
| Energy               | 302-2  | Energy consumption outside of the organization  | a. 28,617.65 GJ  
|                      |        |                                                  | b. The reported figure represents the GJ equivalent of fuels used in vehicles rented by Truist employees for work purposes.  
|                      |        |                                                  | c. The higher heating value for motor gasoline was taken from the U.S. EPA's Greenhouse Gas Inventory Guidance for Direct Emissions from Stationary Combustion Sources  
|                      |        |                                                  |  
| Energy               | 302-3  | Energy intensity                                 | a. 0.0000997 GJ/$ revenue  
|                      |        |                                                  | b. As reported in Truist's fiscal year 2020 10-K report, a revenue figure of $22,830,000,000 was used as the denominator to calculate this ratio.  
|                      |        |                                                  | c. The types of energy included in this calculation are natural gas, propane, jet fuel, electric power, and motor gasoline.  
|                      |        |                                                  | d. This ratio incorporates tracked energy consumption both inside and outside of the organization.  
| Energy               | 302-4  | Reductions of energy consumption                 | a.120,397,564 GJ of electricity  
|                      |        |                                                  | b. The type of energy included in this reduction is electric power.  
|                      |        |                                                  | c. Truist has calculated electricity reductions as a result of efficiency projects implemented in 2020. This is to align with Truist's disclosure to the CDP Climate Change questionnaire.  
|                      |        |                                                  | d. Truist has calculated approximate electricity savings using average unit costs published by the U.S. Energy Information Administration  
| Water and effluents  | 303-1  | Interactions with water as a shared resource     | With a 2019 baseline, Truist has set a target to reduce water consumption by 25% by 2030.  
| Water and effluents  | 303-5  | Water consumption                                | a. 905.98 megaliters  
|                      |        |                                                  | d. The reporting information included for water is based on data from Truist owned and/or directly managed facilities. A majority of the source data was provided by the Truist utility bill payment provider.  
|                      |        |                                                  |  


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<th>Aspect</th>
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<th>Description</th>
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</table>
| Emissions         | 305-1  | Direct (Scope 1) GHG emissions | a. 26,027.13 mtons CO<sub>2</sub>-e.  
b. CO<sub>2</sub>, N<sub>2</sub>O, CH<sub>4</sub>.  
c. N/A.  
d. As 2019 was Truist’s first year of reporting emissions data after the merger of BB&T and SunTrust, 2019 has been chosen as the base year.  
e. Emission Factors for Propane, Natural Gas, and Jet Fuel are taken from the US EPA MRR Final Rule (40 CFR 98) for the Commercial Sector 2013. GWP values used are taken from the IPCC Fifth Assessment Report, 2014 (AR5).  
f. The reporting information included for emissions is based on data from Truist-owned and/or directly managed facilities utilizing the operational control approach.  
g. Consumption data includes: Propane, natural gas, and jet fuel. A majority of the source data was provided by the Truist utility bill payment provider and also includes jet fuel consumption. |
| Emissions         | 305-2  | Energy indirect (Scope 2) GHG emissions | a. 178,161.14 mtons CO<sub>2</sub>-e.  
b. 177,548.56 mtons CO<sub>2</sub>-e.  
c. CO<sub>2</sub>, N<sub>2</sub>O, CH<sub>4</sub>.  
d. As 2019 was Truist’s first year of reporting emissions data after the merger of BB&T and SunTrust, 2019 has been chosen as the base year.  
e. Emission factors for electric power are taken from those published by the US EPA eGRID. When using the market-based calculation approach, utility-specific emission factors are applied when available. GWP values used are taken from the IPCC Fifth Assessment Report, 2014 (AR5).  
f. The reporting information included for emissions is based on data from Truist owned and/or directly managed facilities.  
g. Consumption data includes electricity. A majority of the source data was provided by the Truist utility bill payment provider. |
| Emissions         | 305-3  | Other indirect (Scope 3) GHG emissions | a. 146,675.01 mtons CO<sub>2</sub>-e.  
b. CO<sub>2</sub>, N<sub>2</sub>O, CH<sub>4</sub>.  
c. N/A.  
d. Truist has calculated Scope 3 emissions for the categories fuel- and energy-related activities, waste generated in operations, business travel, and employee commuting.  
e. As 2019 was Truist’s first year of reporting emissions data after the merger of BB&T and SunTrust, 2019 has been chosen as the base year.  
f. Fuel- and energy-related activities are calculated using UK DEFRA well-to-tank factors for fuels and generation and transmission and distribution factors for electricity; business travel is calculated using UK DEFRA 2020 conversion factors for air travel and calculations from rental car partners aligned with U.S. EPA methodology; waste generated in operations and employee commuting are calculated using waste spend data and employee count and the Quantis Scope 3 evaluator. GWP values used are taken from the IPCC Fifth Assessment Report, 2014 (AR5).  
g. Consumption data includes fuels used by Truist employees in rental vehicles, mileage from air travel, and waste spend. |
<table>
<thead>
<tr>
<th>Aspect</th>
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<th>Description</th>
<th>Truist Response</th>
</tr>
</thead>
</table>
| Emissions | 305-4 | GHG emissions intensity | a. 0.00000892.  
 b. As reported in Truist's fiscal year 2020 10-K report, a revenue figure of $22,830,000,000 was used as the denominator to calculate this ratio.  
 c. The provided GHG intensity factor includes all currently tracked Scope 1 and 2 sources.  
 d. CO2, N2O, CH4. |
| Emissions | 305-5 | Reduction of GHG emissions | a. 16,233 mtons CO2e.  
 b. CO2, N2O, CH4.  
 c. Truist has calculated Scope 2 emissions reductions as a result of efficiency projects implemented in 2020. This is to align with Truist’s disclosure to the CDP Climate Change questionnaire.  
 d. Efficiency projects implemented focus on electricity reductions, which lead to Scope 2 emissions reductions.  
 e. Emissions reductions are calculated using U.S. EPA eGRID emission factors.  
 Truist is proud to set the following emissions reduction targets, with a baseline of 2019:  
 - 35% reduction in Scope 1 Emissions by 2030  
 - 35% reduction in Scope 2 Emissions by 2030 |
<p>| Environmental compliance | 307-1 | Noncompliance with environmental laws and regulations | Truist strives to follow all applicable environmental laws and regulations. |
| Supplier environmental assessment | 308-1 | New suppliers that were screened using environmental criteria | As part of the Truist merger and integration in 2020, the Truist Procurement team’s efforts were aimed at onboarding a universal tool for supply chain management and aligning both heritage organizations to the adoption of a tool that would enable Truist to take the next steps in examining how ESG screening could be incorporated into the supplier onboarding process. |
| Supplier environmental assessment | 308-2 | Negative environmental impacts in the supply chain and actions taken | As part of the Truist merger and integration in 2020, the Truist Procurement team’s efforts were aimed at onboarding a universal tool for supply chain management and aligning both heritage organizations to the adoption of a tool that would enable Truist to take the next steps in examining how ESG screening could be incorporated into the supplier onboarding process. |</p>
<table>
<thead>
<tr>
<th>Aspect</th>
<th>GRI ID</th>
<th>Description</th>
<th>Truist Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment</td>
<td>401-1</td>
<td>New employee hires and employee turnover</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age Group</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>24 and under</td>
<td>944</td>
<td>18.31% 624 9.37%</td>
<td></td>
</tr>
<tr>
<td>25 – 34</td>
<td>1,730</td>
<td>33.55% 2,304 34.59%</td>
<td></td>
</tr>
<tr>
<td>35 – 44</td>
<td>1,141</td>
<td>22.13% 1,483 22.27%</td>
<td></td>
</tr>
<tr>
<td>45 – 54</td>
<td>805</td>
<td>15.61% 915 13.74%</td>
<td></td>
</tr>
<tr>
<td>55 and over</td>
<td>537</td>
<td>10.41% 1,334 20.03%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>5,157</td>
<td>100% 6,660 100%</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>3,153</td>
<td>61.14% 4,406 66.16%</td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>1,997</td>
<td>38.72% 2,245 33.71%</td>
<td></td>
</tr>
<tr>
<td>Declined</td>
<td>7</td>
<td>0.14% 9 0.14%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>5,157</td>
<td>100% 6,660 100%</td>
<td></td>
</tr>
</tbody>
</table>

Employment 401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees

A detailed overview of teammate benefits can be found on our [Benefits website](#). Part-time employees who work a minimum of 20 hours per week receive the same set of benefits as full-time employees.
### Aspect: Employment

- **GRI ID:** 401-3
- **Description:** Parental leave

**Truist Response:**

Please reference the [Leaves of Absence](#) section of the Truist Benefits site.

#### Teammates Eligible for Leave

<table>
<thead>
<tr>
<th>Gender</th>
<th># of Teammates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>34,601</td>
</tr>
<tr>
<td>Male</td>
<td>19,416</td>
</tr>
</tbody>
</table>

#### Total number of teammates who took parental leave by gender

<table>
<thead>
<tr>
<th>Gender</th>
<th># of Teammates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>1,014</td>
</tr>
<tr>
<td>Male</td>
<td>391</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,405</strong></td>
</tr>
</tbody>
</table>

#### Total number of teammates who returned to work in the reporting period after parental leave ended by gender

<table>
<thead>
<tr>
<th>Gender</th>
<th># of Teammates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>806</td>
</tr>
<tr>
<td>Male</td>
<td>353</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,159</strong></td>
</tr>
</tbody>
</table>

#### Total number of teammates who returned to work after parental leave ended who were still employed 12 months after their return to work, by gender

<table>
<thead>
<tr>
<th>Gender</th>
<th># of Teammates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>645</td>
</tr>
<tr>
<td>Male</td>
<td>278</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>923</strong></td>
</tr>
</tbody>
</table>

- **Return-to-Work Rate:** 82.49% ($\frac{1159}{1405}$)
- **Retention Rate:** 79.64% ($\frac{923}{1159}$)

**Note:** Data is for teammates who went on leave between Jan. 1, 2020, and Dec. 31, 2020. Return-from-leave data excludes teammates (169) who were still on leave as of Dec. 31, 2020. This means the percentages do not include these teammates.
<table>
<thead>
<tr>
<th>Aspect</th>
<th>GRI ID</th>
<th>Description</th>
<th>Truist Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational health and safety</td>
<td>403-1</td>
<td>Occupational health and safety management system</td>
<td>Truist has an extensive continuity plan and business tactics that ensure the safety of all teammates, including in times of crisis such as the COVID-19 pandemic. The program was established voluntarily when we became Truist and applies to Truist teammates. In its creation, we followed multiple protocols and guidance recommendations from the following organizations: Ready.gov, FEMA, OSHA (as applicable to financial institutions), and NFPA. For more information, please visit Truist Teammate Handbook, Pages 27 – 29 (Health and Safety).</td>
</tr>
<tr>
<td>Occupational health and safety</td>
<td>403-2</td>
<td>Hazard identification, risk assessment, and incident investigation</td>
<td>Under OSHA regulations, Truist is responsible for providing a safe and healthful workplace for teammates. Truist teammates must comply with all safety and health requirements whether established by Truist or by federal, state, or local law. In addition, Truist makes reasonable efforts to provide for the safety of its teammates, property, clients, vendors, and authorized visitors to its premises. Managers must confirm that teammates under their supervision understand and comply with all company environmental, safety, and health rules, regulations, and procedures. Teammates must report to their managers all observed environmental, safety, and health violations; potentially unsafe conditions; and any accidents resulting in injuries to teammates, clients, visitors, or vendors. Truist prohibits retaliatory action against a teammate for making such reports. Violations of Truist’s safety plans, policies, or procedures could result in disciplinary action, up to and including termination. Any Truist teammate injured in the course and scope of employment may be entitled to Workers Compensation, which is provided through premiums paid fully by Truist. The law requires all injuries to be reported immediately upon knowledge of the accident.</td>
</tr>
<tr>
<td>Occupational health and safety</td>
<td>403-3</td>
<td>Occupational health services</td>
<td>Truist complies with all applicable federal, state, and local environmental, safety, and health (ESH) regulations and provides a work environment as free as practicable from recognized hazards. Truist strives to maintain a safe and healthy work environment for its teammates, clients, and other stakeholders. All teammates who are required to drive in connection with performing their job for Truist are responsible for being safe and responsible drivers and for possessing and maintaining safe driving records. Teammates must abide by all applicable laws.</td>
</tr>
<tr>
<td>Occupational health and safety</td>
<td>403-4</td>
<td>Worker participation, consultation, and communication on occupational health and safety</td>
<td>Truist complies with all applicable federal, state, and local environmental, safety, and health (ESH) regulations and provides a work environment as free as practicable from recognized hazards. Truist strives to maintain a safe and healthy work environment for its teammates, clients, and other stakeholders. All teammates who are required to drive in connection with performing their job for Truist are responsible for being safe and responsible drivers and for possessing and maintaining safe driving records. Teammates must abide by all applicable laws.</td>
</tr>
<tr>
<td>Occupational health and safety</td>
<td>403-5</td>
<td>Worker training on occupational health and safety</td>
<td>In the normal course of work, teammates can take preventive and response training—some optional, some required. This training includes first aid, CPR, AED, emergency and weather preparedness, and response training, as well as workplace violence and external threats training. A list of the training that Truist teammates receive can be found on Page 20. For more information, please visit Truist Teammate Handbook, Pages 27 – 29 (Health and Safety).</td>
</tr>
<tr>
<td>Occupational health and safety</td>
<td>403-6</td>
<td>Prevention and mitigation of occupational health and safety impacts directly linked by business relationships</td>
<td>See Pages 40 – 43 for teammate well-being resources. Additional information can be found on the Truist Benefits site.</td>
</tr>
<tr>
<td>Aspect</td>
<td>GRI ID</td>
<td>Description</td>
<td>Truist Response</td>
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</tr>
<tr>
<td>Occupational health and safety</td>
<td>403-7</td>
<td>Prevention and mitigation of occupational health and safety impacts directly linked by business relationships</td>
<td>The collective efforts of several teams at Truist (Facilities Management, Corporate Security, Life Safety Operations, Human Resources, and Corporate Communications) work to ensure a safe environment by providing regular assessments, preventive measures, ongoing training, communication tools, and relationship-building with external partners, such as first responders.</td>
</tr>
<tr>
<td>Occupational health and safety</td>
<td>403-8</td>
<td>Workers covered by an occupational health and safety management system</td>
<td>Truist teammates are covered by the occupational health and safety management system.</td>
</tr>
<tr>
<td>Training and education</td>
<td>404-1</td>
<td>Average hours of training per year per employee</td>
<td>A total of 915,070 hours of credit hours were actively completed in 2020 by Truist teammates and contingent workers who were still active as of Nov 6, 2020. We are aware that not all training durations have been standardized, so this total is underreported. This number includes 563,946 credit hours of online/self-study e-learning and 351,124 credit hours of instructor-delivered training. There are currently 68,863 active users in the learning system, which includes Truist teammates and contingent workers. Using this number, we can estimate an average of 13 credit hours of training per user, with an average of eight credit hours of e-learning and five credit hours of instructor-led training per user.</td>
</tr>
<tr>
<td>Aspect</td>
<td>GRI ID</td>
<td>Description</td>
<td>Truist Response</td>
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</tr>
<tr>
<td>Training and education</td>
<td>404-2</td>
<td>Programs for upgrading employee skills and transition assistance programs</td>
<td>Truist wants all teammates to be in positions that offer growth and development opportunities and is proud to provide resources to help teammates on their career journeys. Internal resources to foster career well-being include a free career coach who offers individual and professional advice (in 2020, teammates had more than 1,200 sessions, and in 2021, we significantly scaled teammate access and utilization of career coaching and completed more than 500 individual career sessions as of April 30, a year-over-year increase of 100%), a growth and development planner through which a teammate can map out their educational and professional experience, and a career development site for additional tools. In 2021, we are enhancing and scaling enabling technologies that will empower teammates to grow in place and grow in new places through use of new career planning and career discovery portals. Furthermore, teammates should enjoy their positions and feel empowered to learn and grow. Additional information can be found on the Career well-being page of the Benefits website, as well as within the Teammates chapter, beginning on Page 36. Truist values the contributions of all teammates and supports their careers at every step. While we have made some hard financial decisions to eliminate some positions following our merger, we provide every teammate with vast career transition resources to enable the strongest possible next step for them. These include redeployment, where teammates are prioritized in landing new roles at Truist, and active placement services, where they search externally for their next roles. Truist established a new framework, led by a Redeployment Council (formed in 2020), to help teammates impacted by a reduction in force (RIF) land a new role within Truist. While their positions were eliminated, we want to retain our talent if other positions are available for them at Truist. Executive leadership asked all managers at Truist to prioritize teammates effected by RIF in their selection processes for open positions, and all recruiters were trained on this new approach. Recruiters have elevated expectations to expedite the application process for impacted teammates who have applied for internal positions, and we provide a series of webinars to prepare these teammates for their internal searches. The teammates also receive a job search prep portal, résumé reviews, career coaching, a talent agent to help them determine which open roles at Truist are the best fits, interview preparation, and upskilling resources including subscriptions for a year to LinkedIn Learning and edX. To date, 51% of teammates affected by RIF opted in to the redeployment experience, and of those teammates, 20% are in new roles at Truist. We committed $1.25 million toward this initiative to help our teammates remain at Truist. For teammates impacted by RIF who do not redeploy in an open role at Truist, we provide outplacement services. This includes a job search prep portal, résumé reviews, dedicated career coaching, job postings and job search events with active employers, interview preparation, and upskilling resources including subscriptions for a year to LinkedIn Learning and edX. We have committed $1.5 million toward this initiative to support our teammates in transition.</td>
</tr>
<tr>
<td>Diversity and equal opportunity</td>
<td>405-1</td>
<td>Diversity of governance bodies and employees</td>
<td>See response for 102-8</td>
</tr>
<tr>
<td>Aspect</td>
<td>GRI ID</td>
<td>Description</td>
<td>Truist Response</td>
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<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Non-discrimination</td>
<td>406-1</td>
<td>Incidents of discrimination and corrective actions taken</td>
<td>Truist is committed to providing equal employment opportunities for all applicants and teammates without regard to race, color, religion, national origin or ancestry, age, gender, sexual orientation, gender identity or expression, transgender status, pregnancy or pregnancy-related medical conditions, disability, genetic information, marital status, familial status, military and veteran status, or any other classification protected by law. Truist publishes its Equal Employment Opportunity Statement of Corporate Policy annually and maintains an Equal Employment Opportunity and Anti-Harassment Policy for all teammates. Additionally, Truist requires teammates to complete annual training and an attestation of compliance with the Truist Code of Ethics, and ongoing anti-harassment training is required for all teammates. Truist provides teammates with multiple reporting channels including an anonymous third-party vendor-supported hotline for reporting allegations of wrongdoing, including violations of the Truist Equal Employment Opportunity and Anti-Harassment Policy and Code of Ethics. Upon receipt of any allegation of a violation of Truist’s Equal Employment Opportunity and Anti-Harassment Policy, Truist initiates a prompt, thorough, and impartial investigation. Violations of Truist’s Equal Employment Opportunity and Anti-Harassment Policy are subject to appropriate discipline, up to and including termination of employment. Truist prohibits reprisal or retaliation against teammates who have reported any incident they believe violates Truist’s Equal Employment Opportunity and Anti-Harassment Policy or assisted or participated in an investigation, compliance review, hearing, or any other activity related to the administration of any federal, state, or local law requiring equal opportunity; opposed any act or practice made unlawful by any federal, state, or local law requiring equal opportunity; or exercised any other legal right protected by federal, state, or local law requiring equal opportunity. Truist maintains strong tracking and reporting capabilities to monitor compliance with key risk-mitigating controls in this area.</td>
</tr>
<tr>
<td>Human rights assessment</td>
<td>412-2</td>
<td>Employee training on human rights policies or procedures</td>
<td>Truist is committed to maintaining an environment free from harassment. This includes harassment based on or related to race, creed, color, gender, religion, national origin, age, disability, veteran status, sexual orientation, gender identity, or any other classification protected by law. In support of this commitment and to ensure compliance with federal, state, and local laws, Truist requires all teammates to complete a training course assigned to them that is tailored to their role within the company (individual contributor or manager) as well as the course length and content requirements of their particular state. Truist teammates are required to complete the course every two years (or annually for teammates in Illinois, Maine, and New York). These courses will also be assigned to newly hired employees as part of their initial training, to be completed by the teammate within 60 days of hire (or within 2.5 weeks of hire for new interns and temporary employees on Truist’s payroll in the state of California).</td>
</tr>
<tr>
<td>Local communities</td>
<td>413-1</td>
<td>Operations with local community engagement, impact assessments, and development programs</td>
<td>Please see the Community section, beginning on Page 55, as well as the discussion of multicultural banking on Pages 53 and 74.</td>
</tr>
<tr>
<td>Local communities</td>
<td>413-2</td>
<td>Operations with significant actual and potential negative impacts on local communities</td>
<td>The locations of Truist operations have no significant negative impact on local communities. Throughout our footprint we make a positive impact in the communities we serve by providing access to banking products and services across all our locations, as well as providing ongoing contributions as an engaged corporate citizen and supporter of local community initiatives.</td>
</tr>
<tr>
<td>Aspect</td>
<td>GRI ID</td>
<td>Description</td>
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</tr>
<tr>
<td>Supplier social</td>
<td>414-1</td>
<td>New suppliers that were screened using social criteria</td>
<td>As part of the Truist merger and integration in 2020, the Truist Procurement team's efforts were aimed at onboarding a universal tool for supply chain management and aligning both heritage organizations to the adoption of a tool that would enable Truist to take the next steps in examining how ESG screening could be incorporated into the supplier onboarding process.</td>
</tr>
<tr>
<td>Supplier social</td>
<td>414-2</td>
<td>Negative social impacts in the supply chain and actions taken</td>
<td>As part of the Truist merger and integration in 2020, the Truist Procurement team's efforts were aimed at onboarding a universal tool for supply chain management and aligning both heritage organizations to the adoption of a tool that would enable Truist to take the next steps in examining how ESG screening could be incorporated into the supplier onboarding process.</td>
</tr>
<tr>
<td>Public policy</td>
<td>415-1</td>
<td>Political contributions</td>
<td>Truist actively maintains nonprofit, unincorporated political action committees (PACs) that are funded by the voluntary contributions of eligible teammates, corporate directors, and advisory board members. Resources from these PACs support contributions to the campaigns of candidates for office at every level (federal, state, and local). The PACs comply with all applicable federal, state, and local laws, including eligibility requirements, restrictions on contributions by personnel who conduct business with state and local governments, and any geographic requirements, among others. Truist does not contribute corporate funds or make in-kind corporate contributions to political candidates, parties, committees organized for the election of political candidates, or 527 groups, such as so-called super PACs. The Truist PAC Board is charged with oversight of PAC activities as well as the development of policies governing contributions, solicitations, and communications. With respect to the criteria governing PAC contributions, PAC Board policies include, among other factors, consideration of the candidate's committee assignments; record of public positions on issues of importance to Truist, its clients, and its communities; and geographic significance. Contributions are made to promote the interests of the company without regard to party affiliation or the personal political preferences of the PAC Board or the company's management. For additional information, please see our Statement of Political Engagement and Page 113 of the CSR and ESG Report.</td>
</tr>
<tr>
<td>Customer health</td>
<td>416-2</td>
<td>Incidents of noncompliance concerning the health and safety impacts of products and services</td>
<td>Truist considers this information confidential and, therefore, not appropriate for public disclosure. However, Truist always strives to follow all applicable laws and regulations.</td>
</tr>
<tr>
<td>Marketing and labeling</td>
<td>417-1</td>
<td>Requirements for product and service information and labeling</td>
<td>Truist controls and processes are designed to follow all applicable laws and regulations concerning the distribution of its products and services.</td>
</tr>
<tr>
<td>Marketing and labeling</td>
<td>417-2</td>
<td>Incidents of noncompliance concerning product and service information and labeling</td>
<td>Truist considers this information confidential and, therefore, not appropriate for public disclosure. However, Truist always strives to follow all applicable laws and regulations.</td>
</tr>
<tr>
<td>Aspect</td>
<td>GRI ID</td>
<td>Description</td>
<td>Truist Response</td>
</tr>
<tr>
<td>-------------------</td>
<td>--------</td>
<td>------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Marketing and labeling</td>
<td>417-3</td>
<td>Incidents of noncompliance concerning marketing communications</td>
<td>Truist considers this information confidential and, therefore, not appropriate for public disclosure. However, Truist always strives to follow all applicable laws and regulations.</td>
</tr>
<tr>
<td>Customer privacy</td>
<td>418-1</td>
<td>Substantiated complaints concerning breaches of customer privacy and losses of customer data</td>
<td>Truist had no material breaches during the time period of this disclosure (2020). As such, Truist has not received any substantiated complaints concerning material breaches of customer privacy/losses of customer data.</td>
</tr>
<tr>
<td>Socioeconomic</td>
<td>419-1</td>
<td>Noncompliance with laws and regulations in the social and economic area</td>
<td>Truist considers this information confidential and, therefore, not appropriate for public disclosure. However, Truist always strives to follow all applicable laws and regulations.</td>
</tr>
</tbody>
</table>
Stakeholder engagement

**Investors**
- ESG Materiality Assessment conversations with group of investors
- Year-round shareholder engagement program, including:
  - Frequent meetings/virtual meetings, calls, and emails with investors and analysts as part of normal course of business
  - Telephonic meetings with larger institutional shareholders
  - In-person or virtual meetings with institutional shareholder representatives as requested
  - Responses to both institutional and retail shareholders’ correspondence
  - Dialogue with shareholder proponents
  - Engagement with proxy advisory firms
  - Formal Fall Investor Outreach program
  - Quarterly earnings webcasts and presentations
  - SEC Filings on a quarterly basis
  - Annual Shareholder Meeting
  - Investor Roadshows and Conferences (primarily virtual in fiscal year 2020)

**Clients**
- ESG Materiality Assessment conversations with group of clients
- Frequent meetings, calls, emails with bankers as part of normal course of business
- Voice of Client surveys
- Periodic client events
- Daily interactions on client feedback channels (in-person, email, social media, etc.)
- Complaint Resolution Process, when needed
- Regular merger communications updates and Client Day 1 communications
- “No account changes” letter campaign
- Regular communications, including branch operations updates
- Engagement with recipients of payment relief, small business, and PPP loan recipients
- Money and Mindset financial literacy events, providing education to clients to balance money and life

**Suppliers**
- ESG Materiality Assessment conversations with group of suppliers
- Annual Truist Tier2 Supplier Conference and other virtual events
- Supplier onboarding and ongoing relationship management
- Meetings/virtual meetings, calls, and emails during the normal course of business

**Teammates**
- ESG Materiality Assessment survey sent to group of teammates
- Annual Teammate Engagement Survey (2021)
- and pulse surveys measuring teammate engagement and well-being (2020)
- Semi-annual Teammate Performance & Development Reviews with direct manager
- Quarterly town halls with leadership
- Frequent team meetings
- Ethics hotline available for teammate concerns
- Regular merger communications updates, including town halls with leadership
- Regular communications including Together Safely updates outlining safe working arrangements, DEI initiatives and events, cyber best practices, and other important teammate information

**Government**
- Ongoing engagement with local and national groups
- Consistent participation in conferences and events (primarily virtual in fiscal year 2020)
- Industry and trade association memberships
- Frequent CRA and compliance reviews, as needed

**Community**
- Frequent, consistent community outreach by Community Development Managers and other teammates
- Teammate volunteerism and Lighthouse Project efforts
- Philanthropic donations by Truist Foundation and the Truist Charitable Fund and related giving mechanisms, including Truist Cares relief and the United Way campaign, among others
- Quarterly meetings of the Community Benefits Plan External Advisory Council
- Event and organization sponsorships
- Leadership Summits held for the HBCU community
- Various community-centric advisory boards made up of clients who are leaders in their communities. For example, quarterly meetings of the South Florida Advisory Board, which was established to fulfill the Truist purpose, to strengthen valuable client relationships, to benefit from the advice and experience of its members.
- Community meetings/listening sessions
Political engagement at Truist

Truist Corporation and its affiliates (collectively, “Truist” or the “Company”) engage in business activities on a national scale and are thereby subject to numerous federal, state, and local laws and regulations. As such, public policies have a significant impact on Truist’s business operations, affecting its clients, communities, shareholders, and teammates. Due to this considerable impact, Truist believes that responsible corporate citizenship requires participation in the political and public policy process under our democratic form of government. Such participation allows Truist to keep policymakers and the public informed as well as to advocate for the interests of affected stakeholders.

Political contributions — political action committee activities

Truist actively maintains nonprofit, unincorporated political action committees (“PACs”) established pursuant to state and federal law that are funded by the voluntary contributions of eligible teammates, corporate directors, and advisory board members. Resources from these PACs support contributions to the campaigns of candidates for office at every level (federal, state, and local). The PACs comply with all applicable federal, state, and local laws, including eligibility requirements and restrictions on contributions by personnel who conduct business with state and local governments, as well as any geographic requirements, among others.

The Truist PAC Board is charged with oversight of PAC activities as well as the development of policies governing contributions, solicitations, and communications. With respect to the criteria governing PAC contributions, PAC Board policies include, among other factors, consideration of the candidate’s committee assignments, record of public positions on issues of importance to the Company, its clients and communities, and geographic significance. Contributions are made to promote the interests of the Company without regard to party affiliation or the personal political preferences of the PAC Board or the Company’s management.

Truist PAC board membership is comprised of the following members from across the Truist footprint:

- Head of banking and insurance
- CLO and head of enterprise DEI
- Head of insurance
- Head of Truist Securities
- Five regional banking leaders from Florida, North Carolina, South Carolina, Virginia, and Tennessee

Use of corporate resources

Truist will not contribute corporate funds or make in-kind corporate contributions to:

- Political candidates
- Parties

- Committees organized for the election of political candidates
- 527 groups, such as so-called super PACs

In some cases, Truist may contribute corporate funds to 501(c) tax-exempt organizations that engage in advocacy and education to promote a robust financial services industry and a vibrant, growing economy.

Truist may also occasionally make corporate contributions to ballot measure committees where permitted by law. Contributions are made to promote the interests of the Company without regard to the personal political preferences of the Company’s management.

Lobbying and government affairs

As part of Truist’s involvement in the public policy process, Truist regularly expresses its views on policy matters to elected officials and their staff, as well as the principals and staff of various regulatory organizations. To facilitate these efforts, Truist employs in-house and outside registered lobbyists who either engage directly with these officials, coordinate the engagement of relevant Truist subject matter experts with them, or work with the various trade associations and informal organizations engaged with such officials and organizations in the policymaking process.

Truist complies with all lobbying and disclosure laws.

Trade association memberships

Truist is a member of several business and financial services-related national and state trade associations and may seek to direct these organizations to engage in policy debates on issues of specific importance to Truist as well as matters of general concern for the financial services industry. Additionally, subject to all applicable legal requirements, Truist participates with informal coalitions of similarly interested organizations in support of shared public policy goals.

Oversight and administration

Truist’s Executive Leadership annually reviews this Statement of Political Engagement and receives reports that provide information on Truist’s membership in trade associations, disbursements from Truist-sponsored PACs, Truist contributions to any ballot measure committee, and Truist lobbying activity. The Executive Leadership also reviews annually the Company’s public policy engagement activities, including PAC contributions, to ensure alignment with Company policy, this statement, and the Company’s values.
Truist corporate board oversight

Management reports annually to the appropriate committee of the Truist Financial Corp. Board of Directors regarding PAC balances, contributions, governance, and related advocacy initiatives. Any amendments to this policy must be approved by executive management. The Company will post a “Government Affairs Annual Report” that describes corporate political activity on Truist.com. Reports will be reviewed and certified to be in compliance with the policy by Truist’s chief legal officer.

All political contributions and engagement in the public policymaking process by Truist are made in compliance with this Statement of Political Engagement.

Compliance

Truist is committed to complying with all applicable laws regarding political activity, including MSRB Rule G-37, SEC Rule 206(4)-5, CFTC Rule 23.451, and applicable state and local laws and regulations. The Company has policies and procedures in place consistent with this commitment. Truist maintains compliance processes intended to ensure that its activities are conducted in accordance with those policies, its Code of Ethics, and with all relevant laws governing political contributions and lobbying activities. The Company conducts regular training, reviews of compliance protocols and systems, and internal audits to ensure all political activity and lobbying activity are conducted in accordance with the law and Company policies and this statement.

Truist PAC Board policy for federal political contributions

The Truist PAC Board oversees the activities of the Truist PACs. The board will meet once a quarter each calendar year and will review PAC expenditures and activities including contributions. Proposed contributions will be designated by amount, type (primary, general, leadership, PAC to PAC, etc.), and Truist PAC funding source (i.e., “compliant” or “noncompliant” PAC). The board will review the proposal for compliance with the standards for contributions, make recommendations for change, as the case may warrant, and approve the budget. The board will receive quarterly reports of expenditures made.

Standards for contributions

At Truist, we strive to support candidates and initiatives that advance our purpose to inspire and build better lives and communities. The following pages in this report detail Truist PAC expenditures in 2020. Since that time, we’ve sharpened our political engagement practices to clarify how we can best advocate on behalf of our company, clients and communities while adhering to our core values. Ultimately, we believe all people in every community should have an equal opportunity to thrive.

Contributions to political candidates will be awarded based on the importance of the candidate’s committee assignments, position of leadership, record of public positions on issues of importance to the company, and geographic significance. Additionally, in those cases where there is a strong basis to demonstrate benefit to the company’s interests (based on the preceding criteria), contributions to leadership PACs will be in order.

All contributions are made to promote the interests of the company and without regard to party affiliation or the personal political preferences of the company’s management. It’s also important to note that Truist does not use any corporate funds to donate to political officeholders or candidates.

Exceptions to policy

When such circumstances arise where authorized contributions cannot or should not be provided (e.g., death, retirement, resignation, scandal), the Government Relations team shall provide notice to the PAC Board and request that a specified contribution be rescinded. In other cases, where a contribution had not been previously approved but would be in the best interest of the Company to make (e.g., a candidate receives a new committee assignment on a key committee, a candidate decides to enter a different but important political race, committee or other leadership members identify a particular new candidate and actively solicit support on their behalf, a candidate or particular race is determined to be important by teammates other than those on the government relations team, etc.), contributions up to $2,500 can be authorized without pre-approval, but the requestor must provide the board with justification for the exception and particularly note the specific benefit to the Company associated with making the contribution.

The following charts represent contributions during calendar year 2020.
## United States Senate

<table>
<thead>
<tr>
<th>State</th>
<th>Candidate/Committee Name</th>
<th>Party</th>
<th>Type of Committee/Office Sought</th>
<th>Amount*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>Jones, Doug</td>
<td>D</td>
<td>U.S. Senate</td>
<td>$2,500</td>
</tr>
<tr>
<td>Alabama</td>
<td>Tuberville, Thomas (Tommy)</td>
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<td>U.S. Senate</td>
<td>$2,500</td>
</tr>
<tr>
<td>Georgia</td>
<td>Loeffler, Kelly</td>
<td>R</td>
<td>U.S. Senate</td>
<td>$1,000</td>
</tr>
<tr>
<td>Georgia</td>
<td>Loeffler, Kelly</td>
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<td>U.S. Senate</td>
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<tr>
<td>Georgia</td>
<td>Ossoff, Jon</td>
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<td>U.S. Senate</td>
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<tr>
<td>Georgia</td>
<td>Perdue, David</td>
<td>R</td>
<td>U.S. Senate</td>
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</tr>
<tr>
<td>Kansas</td>
<td>Marshall, Roger</td>
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<td>U.S. Senate</td>
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<tr>
<td>Nebraska</td>
<td>Sasse, Ben</td>
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<td>U.S. Senate</td>
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<tr>
<td>South Carolina</td>
<td>Graham, Lindsey</td>
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<td>U.S. Senate</td>
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<tr>
<td>South Dakota</td>
<td>Rounds, Mike</td>
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<td>U.S. Senate</td>
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<tr>
<td>South Dakota</td>
<td>Rounds, Mike</td>
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<td>U.S. Senate</td>
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<tr>
<td>Virginia</td>
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<td>U.S. Senate</td>
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<tr>
<td>Virginia</td>
<td>Warner, Mark</td>
<td>D</td>
<td>U.S. Senate</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

* Amounts are listed in ascending order by state.

## United States House of Representatives

<table>
<thead>
<tr>
<th>State</th>
<th>Candidate/Committee Name</th>
<th>Party</th>
<th>Type of Committee/Office Sought</th>
<th>Amount*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas</td>
<td>Hill, French</td>
<td>R</td>
<td>U.S. House</td>
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</tr>
<tr>
<td>California</td>
<td>Bass, Karen</td>
<td>D</td>
<td>U.S. House</td>
<td>$1,000</td>
</tr>
<tr>
<td>California</td>
<td>Sherman, Brad</td>
<td>D</td>
<td>U.S. House</td>
<td>$2,500</td>
</tr>
<tr>
<td>Florida</td>
<td>Lawson, Al</td>
<td>D</td>
<td>U.S. House</td>
<td>$2,500</td>
</tr>
<tr>
<td>Illinois</td>
<td>Foster, Bill</td>
<td>D</td>
<td>U.S. House</td>
<td>$2,500</td>
</tr>
<tr>
<td>Louisiana</td>
<td>Richmond, Cedric</td>
<td>D</td>
<td>U.S. House</td>
<td>$2,500</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>Neal, Richard</td>
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<td>U.S. House</td>
<td>$2,000</td>
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<tr>
<td>Missouri</td>
<td>Cleaver, Emanuel</td>
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<td>U.S. House</td>
<td>$2,500</td>
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<tr>
<td>Missouri</td>
<td>Clay Jr., William Lacy</td>
<td>D</td>
<td>U.S. House</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

* Amounts are listed in ascending order by state.
<table>
<thead>
<tr>
<th>State</th>
<th>Candidate/Committee Name</th>
<th>Party</th>
<th>Type of Committee/Office Sought</th>
<th>Amount*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missouri</td>
<td>Wagner, Ann</td>
<td>R</td>
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<tr>
<td>New Jersey</td>
<td>Gottheimer, Josh</td>
<td>D</td>
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<td>New York</td>
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<tr>
<td>North Carolina</td>
<td>Rouzer, David</td>
<td>R</td>
<td>U.S. House</td>
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<tr>
<td>North Carolina</td>
<td>Hudson, Richard</td>
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<td>U.S. House</td>
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<td>Rouzer, David</td>
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<td>Butterfield, G.K.</td>
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<td>Foxx, Virginia</td>
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<tr>
<td>North Carolina</td>
<td>Adams, Alma</td>
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<tr>
<td>North Carolina</td>
<td>Price, David</td>
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<td>North Carolina</td>
<td>Cawthorn, David Madison</td>
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<td>Ohio</td>
<td>Gonzalez, Anthony</td>
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<td>U.S. House</td>
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<td>Ohio</td>
<td>Gonzalez, Anthony</td>
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<tr>
<td>Ohio</td>
<td>Beatty, Joyce</td>
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<tr>
<td>Ohio</td>
<td>Stivers, Steve</td>
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<td>Pennsylvania</td>
<td>Fitzpatrick, Brian</td>
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<td>U.S. House</td>
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<td>South Carolina</td>
<td>Timmons, William</td>
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<td>Wilson, Joe</td>
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<td>Kustoff, David</td>
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<td>Texas</td>
<td>Williams, Roger</td>
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<td>Texas</td>
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<td>Cuellar, Henry</td>
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<td>Virginia</td>
<td>Riggleman, Denver</td>
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<td>Herrera Beutler, Jaime</td>
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<td>West Virginia</td>
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<tr>
<td>Wisconsin</td>
<td>Steil, Bryan</td>
<td>R</td>
<td>U.S. House</td>
<td>$3,500</td>
</tr>
</tbody>
</table>

* Amounts are listed in ascending order by state.
<table>
<thead>
<tr>
<th>State</th>
<th>Candidate/Committee Name</th>
<th>Party</th>
<th>Type of Committee/Office Sought</th>
<th>Amount*</th>
</tr>
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<tbody>
<tr>
<td>Alabama</td>
<td>AL Rep Party</td>
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<td>Federal Party Committee</td>
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<tr>
<td>Alaska</td>
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<tr>
<td>Arizona</td>
<td>Getting Stuff Done PAC</td>
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<td>Federal Leadership PAC</td>
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<tr>
<td>Arizona</td>
<td>AZ Republican Party</td>
<td>R</td>
<td>Federal Party Committee</td>
<td>$5,000</td>
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<tr>
<td>Colorado</td>
<td>CO Republican Party</td>
<td>R</td>
<td>Federal Party Committee</td>
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<td>The Council of Insurance Agents &amp; Brokers PAC</td>
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<td>Federal PAC</td>
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<td>District of Columbia</td>
<td>Bank Policy Institute PAC</td>
<td>NP</td>
<td>Federal Trade Association PAC</td>
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<td>District of Columbia</td>
<td>Consumer Bankers Association PAC</td>
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<td>Federal Trade Association PAC</td>
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<td>One Georgia PAC</td>
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<td>GA Republican Party</td>
<td>R</td>
<td>Federal Party Committee</td>
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<td>IA Republican Party</td>
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<td>Federal Party Committee</td>
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<td>Kentucky</td>
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<td>R</td>
<td>Federal Party Committee</td>
<td>$5,000</td>
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* Amounts are listed in ascending order by state.
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* Amounts are listed in ascending order by state.
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* Amounts are listed in ascending order by state.
### Statement of Political Activity

#### Other State Activities

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<td>Non-Fed Political Org-State</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

**Amounts are listed in ascending order by state.**

**As part of the merger, Truist made charitable contributions on a one-time basis to zero out the balances of the heritage bank PACs in anticipation of opening Truist PACs.**
## Statement of Political Activity

<table>
<thead>
<tr>
<th>State</th>
<th>Candidate/Committee Name</th>
<th>Party</th>
<th>Type of Committee/Office Sought</th>
<th>Amount*</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Carolina</td>
<td>Cooper, Roy A III</td>
<td>D</td>
<td>Governor</td>
<td>$5,400</td>
</tr>
<tr>
<td>North Carolina</td>
<td>Forest, Dan</td>
<td>NA</td>
<td>Governor</td>
<td>$5,400</td>
</tr>
<tr>
<td>North Carolina</td>
<td>NC Senate Majority Fund</td>
<td>R</td>
<td>State Party Committee</td>
<td>$10,000</td>
</tr>
<tr>
<td>South Carolina</td>
<td>SC Bankers Assn. State PAC</td>
<td>NP</td>
<td>State PAC</td>
<td>$5,000</td>
</tr>
<tr>
<td>Tennessee</td>
<td>Tennessee Bankers Association PAC</td>
<td>NP</td>
<td>State PAC</td>
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</tr>
<tr>
<td>Virginia</td>
<td>Heretick, Steve</td>
<td>D</td>
<td>State Delegate</td>
<td>$500</td>
</tr>
<tr>
<td>Virginia</td>
<td>Jones, Jay</td>
<td>D</td>
<td>State Delegate</td>
<td>$500</td>
</tr>
<tr>
<td>Virginia</td>
<td>Lopez, Alfonso</td>
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<td>State Delegate</td>
<td>$500</td>
</tr>
<tr>
<td>Virginia</td>
<td>Marshall, Danny</td>
<td>R</td>
<td>State Delegate</td>
<td>$500</td>
</tr>
<tr>
<td>Virginia</td>
<td>O'Quinn, Israel</td>
<td>R</td>
<td>State Delegate</td>
<td>$500</td>
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<tr>
<td>Virginia</td>
<td>Rush, Nick</td>
<td>R</td>
<td>State Delegate</td>
<td>$500</td>
</tr>
<tr>
<td>Virginia</td>
<td>Van Valkenburg, Schuyler</td>
<td>D</td>
<td>State Delegate</td>
<td>$500</td>
</tr>
<tr>
<td>Virginia</td>
<td>Bagby, Lamont</td>
<td>D</td>
<td>State Delegate</td>
<td>$1,000</td>
</tr>
<tr>
<td>Virginia</td>
<td>VA Bankers Association PAC (VA BankPAC)</td>
<td>NP</td>
<td>State PAC</td>
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</tr>
<tr>
<td>West Virginia</td>
<td>Morrissey, Patrick</td>
<td>R</td>
<td>State Att. General</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State</th>
<th>Candidate/Committee Name</th>
<th>Party</th>
<th>Type of Committee/Office Sought</th>
<th>Amount*</th>
</tr>
</thead>
<tbody>
<tr>
<td>District of Columbia</td>
<td>Gray, Vincent C.</td>
<td>D</td>
<td>City Council</td>
<td>$500</td>
</tr>
<tr>
<td>Georgia</td>
<td>Thurmond, Michael</td>
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<td>County Executive</td>
<td>$1,000</td>
</tr>
<tr>
<td>Georgia</td>
<td>Citizens for Clean Water 2020, Inc</td>
<td>NP</td>
<td>Nonprofit Organization</td>
<td>$5,000</td>
</tr>
<tr>
<td>Georgia</td>
<td>The Gwinnett Fund Inc.</td>
<td>NA</td>
<td>Nonprofit Organization</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

* Amounts are listed in ascending order by state.
Environmental and Social Risk Framework

When Truist was formed in December 2019, we committed to fulfilling our corporate purpose to inspire and build better lives and communities. To embody our purpose, we must also be good stewards of the environment, be socially responsible, and have strong governance practices. Together, we believe these environmental, social, and governance (ESG) activities are vital to risk management and long-term value creation.

We consider this version of our Environmental & Social Risk Framework to be an introductory and transparent perspective about our progress to date and our path forward. We endeavor to build upon this framework as we further integrate systems and processes and increase ESG maturity levels across our new organization. We are also keeping a close eye on evolving regulation, changing ESG reporting standards, and emerging best practices.

Our approach to environmental and social risk management

The Environmental and Social Risk Framework (ESRF) is aligned with our overarching Enterprise Risk Framework, which outlines Truist’s overall approach to risk management and is supported by people, processes, and systems to identify, measure, monitor, and manage risks arising from Truist’s exposures and business activities. The Enterprise Risk Framework is supported by the Enterprise Risk Policy, which describes our companywide risk management approach and provides for clear ownership of and accountability for managing risk, including environmental and social risks.

Foundational to Truist’s Enterprise Risk Framework is risk appetite, which is rooted in our purpose, designed to enable our mission, and aligned to the values our teammates share. The Truist Board of Directors established our company’s overall risk appetite as moderate, which optimizes risk and return while maintaining the highest standards of safe, sound, and ethical practices. Our risk appetite serves as a compass for setting strategic direction and executing business activities across the company to meet the objectives and expectations of our stakeholders.

The Truist enterprise risk framework comprises eight primary risks: strategic, credit, market, liquidity, compliance, operational, technology, and reputational. Environmental and social issues have the potential to impact all of these risks. We are in the process of developing careful evaluation methods, monitoring processes, and mitigation efforts for both the near and long term, which will comprehensively assess the environmental and social issues that may impact each of our primary risk types.

Stakeholder engagement

We actively engage with our stakeholders, including clients, investors, teammates, regulators, and community members. We know that banking is built on relationships, so it is part of our standard operations to consistently engage with our stakeholders to listen to their concerns, understand changing expectations on both social and environmental issues, and get their feedback on emerging trends. This engagement in turn helps shape our ESG practices and priorities and helps us better manage environmental and social risks. For more information about Truist Stakeholder Engagement practices, please see Page 112 of the CSR and ESG Report.

ESG materiality

Truist embarked on its first ESG materiality assessment in the spring of 2021 to identify areas of priority and importance through the lens of our internal and external stakeholders. The scope of work included: the engagement of an independent consultancy that developed the assessment using notable ESG reporting frameworks (SASB, GRI, SDGs, TCFD); in-depth research and analysis; and review of publicly available information on megatrends, media, and issues impacting the financial services sector. Results of the assessment can be found on Page 15 of the CSR and ESG Report.

Governance

As Truist continues to execute an integrated approach to ESG and climate risk management, there is coordinated engagement, collaboration, and paths of escalation and reporting across many teams and governance forums. Tactical execution in these areas is driven by a Climate Risk Management & ESG Working Group comprised of a comprehensive cross-section of leaders representing business lines and corporate functions across the organization. This working group reports to and receives direction from two executive level committees. Broad ESG topics are governed by the Ethics, Business Practices, and Conduct Committee, while climate risk is governed by the Enterprise Risk Committee. Similarly, the board provides oversight and engagement of ESG topics primarily through the Nominating and Governance Committee, while climate risk is overseen by the Risk Committee.

Climate change

Truist recognizes that climate change poses global challenges and risks to the financial system. Climate change also has the potential to have multifaceted impacts on our environment and our communities, including the health of the people residing in them. Consistent with our purpose, we believe that Truist has a vital role to play in supporting a sustainable, productive, and thriving economy.
While climate change introduces risks to the way we do business, it is also expected to usher in opportunities as we transition to a lower-carbon economy. Through timely and effective strategic planning, Truist is well positioned to make strides towards a sustainable environment. We do this by developing business practices that protect and conserve natural resources and reduce the carbon footprint of our own operations and that of our clients, as well as by harnessing opportunities to invest in innovative new products, services, and partnerships in areas such as renewable energy.

We endeavor to position our business to assist in, and enable, the transition to foster a more sustainable economy for the future. This includes incorporating changes in our business strategy and integrating relevant adjustments in our operations throughout Truist lines of business and across our enterprise. In addition, it includes further supporting this transformation through our lending, financing, and investing activities.

Further, we commit to enhanced transparency on Truist climate risks and opportunities by providing increased data measurement and across our enterprise. In addition, it includes further supporting this transformation through our lending, financing, and investing activities.

Climate risk framework
As evolving political, regulatory, and market conditions incentivize and accelerate a transition to a lower carbon economy, climate risk management and ESG activities and capabilities are being comprehensively integrated into the Truist enterprise risk framework, traversing numerous risk types and key elements of the overall risk framework.

Risk appetite
As climate risk management capabilities are developed and mature, the enterprise risk appetite framework will provide an important tool for aligning the long-term interests of our stakeholders with our strategies, business objectives, and risk management programs. As metrics are identified and more advanced capabilities for quantitative measurement of climate risk are developed, the risk appetite framework allows for a structured process for qualitative evaluation of exposures to supplement a data and analytics infrastructure that will mature and grow over time.

Risk identification, assessment, and materiality
Truist has an established risk identification process, which includes responsibility to identify both existing and emerging risks and manage a comprehensive risk inventory. This process analyzes specific exposures to potential adverse outcomes and is responsible for communicating and escalating those risks through a comprehensive risk governance structure. Risk materiality is assessed through both a lens of likelihood that the risk will manifest during a period of time as well as severity when evaluated against impact to asset balances, capital ratios, or the income statement. Truist’s Risk Identification Program is a critical component of assessing and monitoring the most significant risks facing the company, including those that may be underpinned by climate change or other ESG-related risk drivers. The risk identification program utilizes an iterative process that incorporates the feedback from several constituencies across the company, including the Horizon Risk Program, which evaluates risks that may not manifest in the near term, but may pose a significant longer-term threat.

Measurement, monitoring, reporting, analytics
Following the identification and assessment of environmental, climate, and social related risks, various elements of the enterprise risk framework are being leveraged to conduct additional analysis and establish metrics. This will provide for enhanced measurement, monitoring, and reporting of the firm’s exposure to climate risks, as well as the effectiveness of controls and mitigation strategies in managing those risks. Analytics and measurement activities will be integrated with key elements such as the limits framework, key risk indicator program, Risk Appetite Framework, scenario analysis, and risk events programs.

Stress testing and scenario analysis
Historically, Truist has evaluated ESG-related factors within the capital adequacy and stress testing processes. Prior scenarios have included the impact of increasing hurricane frequency and severity on both operational losses and the potential for population shifts away from frequently impacted areas resulting in additional economic deterioration. Truist is currently developing a climate risk framework that will be embedded within existing risk management processes across the institution. As part of this effort, Truist intends to conduct a deeper analysis of current and future exposures to various environmental- and climate-related risks. Exposure will be evaluated based on geographic relationship to various physical risks as well as industry sector exposure to transition risks. Due to the unique complexities and long horizon on evaluating many physical climate risks, initial analyses will likely remain relatively qualitative and will focus on potential near-term risks; however, this analysis will also include the evaluation of future exposure through scenario analysis at the portfolio and enterprise levels.

Truist expects to leverage existing quantitative modeling capabilities to evaluate potential exposure across a variety of climate scenarios ranging in severity, following initial evaluation of current exposures and will further enhance practices as additional climate-related data and modeling capabilities become available.

Potential transmission channels for climate-related risk
Truist recognizes that a variety of climate-related financial risks may manifest over a long duration, as well as the possibility that events or developments could drive a more immediate impact (e.g., significant regulatory changes or technological breakthroughs). As such, we are building capabilities to effectively monitor for, and respond to, the potential short- and longer-term risks posed by climate change across our risk taxonomy as summarized below.

Credit risk
Like all other credit risks, any climate-related credit risks could manifest in asset quality deterioration, which can be exacerbated by specific portfolio concentrations. Consumer and wholesale lending portfolios could be exposed to two primary channels of transmission:
Physical risks to consumer/commercial operations and assets (damage to physical assets or breakdown of supply chains due to severe or catastrophic weather events and subsequent financial losses).

- Severe weather events would represent the greatest direct risk to our commercial and residential real estate portfolios (compounded by geographic concentrations in climate-sensitive areas) and could also represent risk to consumer direct, auto, or commercial lending portfolios.

Transition risks can manifest through longer-term shifts in market dynamics and consumer preferences in specific industries (e.g., energy, transportation, manufacturing) that may be more sensitive or vulnerable to a migration to a low-carbon economy over the long term. Shorter-term transition risks arising from regulatory changes or technological breakthroughs may require an acceleration of the risk mitigation strategies highlighted below.

Ultimately, climate-specific elements may be directly integrated into credit underwriting guidelines and risk assessment standards in order to more explicitly evaluate the potential impact of climate-based factors on an obligor’s probability of default (PD) and its loss given default (LGD) to appropriately reflect potential changes in collateral asset valuations using climate-based factors and drivers of risk.

Concentration risk management activities will continue to evolve to ensure that certain industry and geographic portfolio concentrations are evaluated for their unique sensitivity to climate-related risks. Additional limits to ensure that climate-related exposures remain within the firm’s established risk appetite will likely be developed and implemented over time.

Market risk

Trust may be subject to financial market risk that can transmit through a variety of transmission channels that could be impacted by climate change. Shocks to the financial system have the potential to increase through a combination of acute climate events, as well as unexpected changes or developments associated with chronic, longer-term climate risks, which could have significant impact on economic conditions and asset valuations.

Our existing banking book and trading book market risk frameworks and activities are designed to safeguard against the impact of market shocks and unexpected repricing events. The risk measurement frameworks focus on expected and unexpected risk measures:

- Granular or varying limit structures (NI/EVE, VaR/stressed VaR, stress testing, concentration limits, and industry concentration)
- Risk limits complement each other for known measurement limitations
- Integrated risk operating model involved in P&L attribution, product, and valuation control
- Enhancements are also being evaluated to ensure the framework elements account for climate-specific exposures:
  - Transition risks are potentially knock-on or second order: e.g., product pricing (contingent), counterparty requirements, mortgage market risk costs
  - Particular focus will be given to data-related and model-related risks

Liquidity risk

To the extent that climate-driven economic disruptions have the potential to become more persistent or severe in magnitude, there could be downstream impacts to sources of funding and overall liquidity strategies. Potential liquidity risk could manifest through broad funding market disruptions or idiosyncratic financial deterioration among specific funding counterparties (e.g., energy related depositors).

Trust’s liquidity risk framework is designed to detect weakening financial markets and funding concentrations:

- Aggregate and legal-entity specific limit structures
- Stressed measures which inform the Liquidity Asset Buffer
- Forward-looking analyses (cash flow projections, credit ratings, etc.)
- Contingency funding planning
- Early warning indicators (quantitative and qualitative)

There may be a number of opportunities to further integrate climate-related risks into our liquidity risk framework, as follows:

- Further incorporate climate-related effects into ad-hoc contingency funding scenario analysis
- Transition risks are potentially knock-on or second order (see Market risk)
- Particular focus will be given to data-related and model-related risks

Operational risk

An increasing frequency and severity of climate events could result in damage to physical assets such as branches and corporate offices as well as potential business continuity disruptions to data centers or other operations facilities, or if there were prolonged interruptions or outages within energy or telecom infrastructures.

There may also be supplier/third-party operational risk due to climate events, e.g., heat or flood related outages at third party cloud/data center providers, or sourcing of services from vulnerable entities with insufficient climate risk management strategies.

Trust considers the impact of these events through the Operational Risk Scenario Analysis Program, which quantifies worst case operational events for material risks to the company. There are currently scenarios aligned with these risks and they quantify the potential losses from serious hurricane damage, data-center downtime, and third-party failures. During capital stress test exercises these events are included to ensure Truist holds sufficient capital for severe operational losses.

Client due diligence

Truist employs a comprehensive system of evaluating all client relationships and performing due diligence as part of the credit management process. While the primary factors for executing due diligence and monitoring are focused on financial strength and stability of clients, environmental, social, and governance considerations are increasingly being evaluated and monitored via research, screening tools, and client engagement.
ESG due diligence

Over the course of our first year as Truist, members of the credit risk and credit delivery organizations in partnership with enterprise ethics and ESG teams developed a comprehensive set of ESG diligence methodologies and questions across seven major industry verticals in the Corporate & Investment Bank with the goal of institutionalizing and standardizing ESG risk assessment across the platform. The industry vertical groups include:

- Financial institutions group
- Healthcare
- Energy
- Power
- Technology, media, and telecommunications
- Consumer and retail
- Industrial

The ESG due diligence methodology and questions were developed using the Sustainability Accounting Standards Board (SASB) materiality framework in addition to other third-party ESG frameworks and were compiled in accordance with impact to credit worthiness, operational sustainability, and reputational risk. This work will complement existing credit processes and will take effect after the appropriate reporting tools have been put in place following our merger integration. Future plans include the development of a risk classification process that will determine appropriate escalation and implementation of similar processes across our other lines of business. We will continue to evolve these activities and capabilities to reflect best practices in the financial services sector.

Sensitive industries

In addition to ESG due diligence, Truist maintains a sensitive industries list that includes certain sub-industries with higher exposure to environmental and social risks, including coal mining, coal-fired generation, arctic drilling, private prisons and detention centers, and firearms and munitions. These industries are subject to escalation to appointed reputation risk working groups who will determine if further diligence is required prior to decision-making.

External principles and reporting standards

ESG reporting is guided by a range of internationally recognized best practices and organizations. We respect the following principles and external standards and endeavor to upholding or becoming a signatory at a future state with the goal of assessing E&S impacts and promoting responsible banking. Truist currently respects or adheres to:

- International Labor Organization’s Fundamental Conventions
- United Nations’ Guiding Principles on Business and Human Rights
- United Nations’ Universal Declaration of Human Rights
- Wolfsberg Principles

Truist also has the following principles under review and will provide guidance on adoption in a future edition of the framework or other means of external reporting:

- Principles of Responsible Banking
- Principles of Responsible Investing
- Equator Principles
- Partnership on Carbon Accounting Financials

Green, social, and sustainability bond principles

In February of 2021, Truist published its “ESG Bond Framework,” which guides our company’s issuance of green, social, and sustainable instruments. The framework addresses the four core components of the International Capital Markets Association (ICMA) Green Bond Principles, Social Bond Principles, and Sustainability Bond Guidelines on use of funds, project selection and evaluation processes, management of proceeds, and reporting. For more information on our ESG Bond Framework please visit our CSR website.

ESG reporting frameworks

We believe in the transparency, accuracy, and integrity of ESG data. We are committed to diligence in measuring ESG data and reporting timely, detailed, and accurate information to our stakeholders. Below are the ESG reporting frameworks through which Truist is currently disclosing:

- Sustainability Accounting Standards Board (SASB)
- Global Reporting Initiative (GRI)
- Carbon Disclosure Project (CDP)
- Task Force on Climate-Related Financial Disclosures (TCFD) – Truist will issue its first TCFD Report in the fall of 2021

For more information about our current ESG Reporting and disclosure, please refer to the Index of the CSR and ESG Report, beginning on Page 82.

Operations and footprint

Truist is committed to initiatives that optimize our physical space, lower our carbon footprint, reduce landfill waste, and create opportunities for operational efficiencies. Using 2019 as a baseline, Truist is committing to the following goals:

- 35% reduction in Scope 1 emissions by 2030
- 35% reduction in Scope 2 emissions by 2030
- 25% reduction in water consumption by 2030

In further support of these commitments, we will endeavor to:

- Take additional steps to understand the environmental risks and opportunities associated with our physical assets.
- Undertake initiatives to promote greater environmental responsibility and continuously evaluate opportunities to enhance our processes and sustainability performance.
- Seek opportunities to support the development of environmentally beneficial technologies.
- Promote awareness and engage with our teammates, clients, investors, and suppliers regarding environmental sustainability and our initiatives.
- Disclose our environmental impacts, activities, and policies through internationally recognized ESG frameworks, such as GRI, CDP, TCFD, and SASB.
Sustainable investing
At Truist, we believe in not only managing our own operations in an environmentally sustainable manner, but also in helping to finance initiatives that sustain resources and the environment. This may include projects that promote:
  • Renewable energy
  • Energy efficiency
  • Green building/green spaces
  • Brownfield remediation
  • Sustainable transportation
  • Waste management and pollution control
  • Water quality and conservation
For more information on sustainable financing at Truist, please see Pages 77 – 78 of the CSR and ESG Report.

Human rights and racial equality
Our commitment:
At Truist, we are guided by our purpose, mission, and values, a set of core principles that outline our unwavering commitment to inspiring and building better lives for all. These promises extend to our fundamental belief in human right—that everyone deserves to be treated with dignity, equity, and respect, and that we will be fair, ethical, and responsible in all of our business practices.

As a company, we do not tolerate corruption, discrimination, hate, harassment, forced or child labor, modern slavery, or human trafficking in any form. We offer equal employment opportunities and are proud to be a leader in supporting diversity, equity, and inclusion. We treat all of our stakeholders with the utmost respect and we respect and abide by the standards of the Universal Declaration of Human Rights, the United Nations Guiding Principles on Business and Human Rights, and the International Labor Organization’s Fundamental Conventions.

Additionally, our commitment to ethical and responsible business practices is embodied throughout our Code of Ethics.

Our efforts:
  • We believe it is our duty to promote and protect human rights in every interaction with our teammates, clients, communities, investors, and suppliers.
  • We conduct our business in accordance with all labor, safety, health, anti-discrimination, and other workplace laws and regulations.
  • We offer equal employment opportunities, committing to equity, diversity, inclusion, and accessibility for all.
  • We provide a safe and healthy work environment with a competitive compensation and benefits package to attract and retain the best talent.
  • We strive to identify potential human rights issues in the due diligence process that precedes our business transactions.
  • We expect the entities with which we do business to respect human rights, governed by their own policies and guiding principles that align with Truist, and at a minimum to comply fully with applicable laws and regulations in the conduct of their business.
  • We aim to work with our communities to encourage cultural, economic, and social development, especially among the unbanked, underbanked, and underserved.
  • We partner with nonprofit organizations to address critical human rights issues, such as economic empowerment and mobility, racial equity, jobs, financial education, improved health, disaster relief, and resiliency.
  • We will continue to support the promotion of human rights across all of our business practices, and we hope our actions inspire the same commitment from organizations worldwide.

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