

Truist 2022 ESG Disclosure Summary

ESG Disclosure Summary

At Truist, we strive to be a responsible corporate citizen, an inclusive and engaged community partner, and a responsible steward of the environment and resources entrusted to us. We work hard to build a corporate responsibility and sustainability program that we can be proud of, and that positions us for long-term success. We are pleased to share our progress with you and we are optimistic about the opportunities still ahead of us. We will continue to be transparent about our progress and update our stakeholders on all of our efforts to inspire and build better lives and communities.

In addition to this Disclosure Summary, Truist provides other reports and resources to accommodate our various stakeholder audiences. These resources can be accessed using the QR codes on the right or by clicking on the hyperlinks.



[Truist 2022 Annual Report](#)



[Truist 2022 CDP Climate Change Disclosure](#)



[Truist 2022 Climate Lobbying Summary](#)



[Truist Corporate Governance Guidelines](#)



[Truist 2022 Political Contributions](#)



[Truist Statement of Political Engagement](#)



[2023 Proxy Statement](#)



[Truist 2021 Supplier Diversity Economic Impact Report](#)



[Truist 2022 TCFD Report](#)

In the pages that follow, you will find our ESG disclosure under the Sustainability Accounting Standards Board (SASB), the Global Reporting Initiative (GRI), and the World Economic Forum (WEF) frameworks. Through all of our ESG disclosures, our efforts are aligned with the UN Sustainable Development Goals (SDGs) that are listed below:



Goal 3: Good health and well-being

Ensure healthy lives and promote well-being for all at all ages



Goal 10: Reduced inequalities

Reduce inequality within and among countries



Goal 4: Quality education

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all



Goal 11: 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 13: Climate Action

Take urgent action to combat climate change and its impact



Goal 9: Industry, innovation, and infrastructure

Build resilient infrastructure, promote inclusive and sustainable industrialization, and foster innovation



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

Aspect	SASB ID	Description	Truist Response
Data security	FN-CB-230a.1	(1) Number of data breaches	Truist had no material breaches during the time period of this disclosure (2022). Please find information on cybersecurity and privacy at Truist in the Responsible Business and Clients chapters of our 2022 Corporate Responsibility Report , beginning on pages 14 and 26, respectively.
Data security	FN-CB-230a.1	(2) Percentage involving personally identifiable information (PII)	
Data security	FN-CB-230a.1	(3) Number of account holders affected	
Data security	FN-CB-230a.2	(1) Description of approach to identifying data security risks	Truist maintains a comprehensive information security program, including reasonable safeguards to protect the security, confidentiality, and integrity of customer information, 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.
Data security	FN-CB-230a.2	(2) Description of approach to addressing the risks identified	
Data security	FN-CB-230a.2	(3) Description of trends in company's own data security attacks	Like other financial services companies, Truist faces a variety of cyber threats 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 , pages 24-26 (Item 1A. Risk Factors); and page 14 of our 2022 Corporate Responsibility Report .
Data security	FN-CB-230a.2	(4) Description of company policy on disclosing data breaches to customers	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.
Data security	FN-CB-230a.2	(5) Description of efforts to manage new and emerging cyberthreats	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. Truist regularly enhances our cyber safeguards in collaboration with the financial industry groups (i.e, FS-ISAC, CISA) with regular reporting of cyber threat landscape to Truist Senior Leadership. For more information, see Truist's 10-K , pages 70-71 (Technology Risks). Please find relevant information in the Responsible Business and Clients chapters of our 2022 Corporate Responsibility Report , beginning on page 14 and 26, respectively.
Data security	FN-CB-230a.2	(6) Description of regulatory environment and data security	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, see Truist's 10-K , pages 70-71 (Technology Risks) and the Proxy , pages 43-44 (Information Security/Cybersecurity).
Data security	FN-CB-230a.2	(7) Description of alignment with external frameworks for data security	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. Truist's information security program aligns with the National Institute of Standards and Technology (NIST) Cybersecurity Framework, 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.
Financial inclusion & capacity building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	See the Financial Inclusion and Community chapters of our 2022 Corporate Responsibility Report , beginning on pages 29 and 34, respectively.
Financial inclusion & capacity building	Note to FN-CB-240a.1	Discussion of results of the examinations for compliance with the Community Reinvestment Act (CRA)	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 .
Financial inclusion & capacity building	FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	Partial information can be found in the Financial Inclusion and Community chapters of the 2022 Corporate Responsibility Report , beginning on pages 29 and 34, respectively. Additional information can be found in the Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices- FFIEC 031 (Call Report) .
Financial inclusion & capacity building	FN-CB-240a.3	(1) Total number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	See the Clients and Financial Inclusion chapters of the 2022 Corporate Responsibility Report , beginning on pages 26 and 29, respectively. These chapters include information on Truist One Checking and the Truist Confidence Account.

Aspect	SASB ID	Description	Truist Response
Financial inclusion & capacity building	FN-CB-240a.3	(2) Number of no-cost checking accounts opened and number of no-cost checking accounts closed by unbanked/underbanked customers	See the Clients and Financial Inclusion chapters of the 2022 Corporate Responsibility Report , beginning on pages 26 and 29, respectively. These chapters include information on Truist One Banking and the Truist Confidence Account.
Financial inclusion & capacity building	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Please see the Financial Inclusion chapter of the 2022 Corporate Responsibility Report , beginning on page 29.
Financial inclusion & capacity building	Note to FN-CB-240a.4	Description of initiatives and programs focused on improving financial literacy of unbanked, underbanked, underserved customers	See response to FN-CB-240a.4.
Incorporation of ESG factors in credit	FN-CB-410a.1	Commercial and industrial credit exposure, by industry	Basel III Pillar 3 Regulatory Capital Disclosures , page 15 (Commercial Credit Exposure by Industry)
Incorporation of ESG factors in credit	FN-CB-410a.2	(1) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	<p>Consistent with Truist's established enterprise-wide financial risk management practices, we evaluate all clients for potential risk factors which align with our traditional risk categories. Given the diverse nature of Truist's business relationships, we consistently monitor sector developments as part of our routine diligence and governance processes. Additional context and information can be found in the Truist Environmental and Social Risk Framework, which can be found on page 19 of the 2022 Corporate Responsibility Report, as well as our TCFD Report.</p> <p>The Truist enterprise risk framework comprises eight primary risks: strategic, credit, market, liquidity, compliance, operational, technology, and reputational.</p> <p>Truist is integrating climate risk into its credit risk management process such that climate change considerations are included in the full credit life cycle. Some examples of this process include: developing a framework for executing borrower climate-credit assessments; integrating climate-credit risks into risk ratings and underwriting; and implementing and refining processes for monitoring portfolio- and borrower-level climate-credit (financial) risks.</p> <p>Please refer to our TCFD Report for additional information.</p>
Incorporation of ESG factors in credit	FN-CB-410a.2	(2) The scope shall include commercial and industrial lending as well as project finance	Consistent with Truist's established enterprise-wide financial risk management practices, we evaluate all clients for potential risk factors which align with our traditional risk categories. Given the diverse nature of Truist's business relationships, we consistently monitor sector developments as part of our routine diligence and governance processes. Additional context and information can be found in the Truist Environmental and Social Risk Framework, which can be found on page 19 of the 2022 Corporate Responsibility Report , as well as our TCFD Report .
Incorporation of ESG factors in credit	FN-CB-410a.2	(3) Policies that determine approach to incorporation of ESG factors in credit analysis	<p>Consistent with Truist's established enterprise-wide financial risk management practices, we evaluate all clients for potential risk factors which align with our traditional risk categories. Given the diverse nature of Truist's business relationships, we consistently monitor sector developments as part of our routine diligence and governance processes. Additional context and information can be found in the Truist Environmental and Social Risk Framework, which can be found on page 19 of the 2022 Corporate Responsibility Report, as well as our TCFD Report.</p> <p>As informed by our enterprise risk management framework, Truist has an enterprise governance structure and utilizes a federated risk model of maintaining risk practices across the lines of business.</p>
Incorporation of ESG factors in credit	FN-CB-410a.2	(4) Description of how to incorporate ESG factors when estimating credit losses over the contractual term of the entity's financial assets	<p>Consistent with Truist's established enterprise-wide financial risk management practices, we evaluate all clients for potential risk factors which align with our traditional risk categories. Given the diverse nature of Truist's business relationships, we consistently monitor sector developments as part of our routine diligence and governance processes. Additional context and information can be found in the Truist Environmental and Social Risk Framework, which can be found on page 19 of the 2022 Corporate Responsibility Report, as well as our TCFD Report.</p> <p>Truist continues to work on its scenario analysis capabilities in order to estimate credit losses within its C&I portfolio. In early 2022, Truist conducted climate risk-related sensitivity analysis to better understand the potential range of losses that could occur in Truist's C&I loan portfolio.</p> <p>Within the sensitivity analysis, the primary risk driver was incremental operating costs that could adversely impact financial conditions. An additional risk driver was technological innovation in the automotive industry accelerating the transition from internal combustion engines to electric vehicles. Given these risk drivers, Truist assumed varying probability of default downgrades for certain high risk portfolios and reviewed the loss impact compared to a business-as-usual financial forecast. This loss impact was quantified across four key metrics: Net Income Available to Common Shareholders, Dividend / Total Payout Ratio, CET1 Ratio and TCE Ratio. Ultimately, the sensitivity analysis forecasted incremental losses across these loan portfolios and limited impact to capital adequacy. Later in 2022, Truist leveraged the available scenario analysis¹ to evaluate the tail risk of strong and unexpected climate policy implementation on our clients and C&I exposures. In addition to running the scenario, Truist conducted bottom up analysis to evaluate the financial impact of carbon prices on a sample of clients in high emitting sectors. The output of this exercise included a comparison of credit losses under business-as-usual conditions, the available scenario, and the available scenario with additional industry-specific downgrades. This analysis also incorporated the impact to CET1 Ratios based on these credit losses.</p>

Aspect	SASB ID	Description	Truist Response
Incorporation of ESG factors in credit	FN-CB-410a.2	(5) Description of approach to implementation of the aspects of ESG incorporation practices	See response to FN-CB-410a.2.1.
Incorporation of ESG factors in credit	FN-CB-410a.2	(6) Description of oversight/accountability approach to the incorporation of ESG factors	<p>Consistent with Truist’s established enterprise-wide financial risk management practices, we evaluate all clients for potential risk factors which align with our traditional risk categories. Given the diverse nature of Truist’s business relationships, we consistently monitor sector developments as part of our routine diligence and governance processes. Additional context and information can be found in the Truist Environmental and Social Risk Framework, which can be found on page 19 of the 2022 Corporate Responsibility Report, as well as our TCFD Report.</p> <p>Truist is integrating climate risk considerations throughout the credit life cycle. Climate Risk Management provides quarterly reporting covering flood and hurricane wind exposure at risk measurements for Truist’s residential and commercial real estate portfolios. Climate Risk Management also provides quarterly reporting that shows the levels of transition risk within the C&I portfolio. This reporting measures transition risk based on a four-level scale. Truist has incorporated this measurement of high transition risk in the C&I portfolio into its risk appetite framework, which serves as another important way to monitor trends in exposures to sectors with higher climate-related risk. Lastly, Truist leverages the reputational risk escalation process to provide additional oversight and review when considering transactions with higher climate related risk.</p>
Incorporation of ESG factors in credit	FN-CB-410a.2	(7) 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	<p>Consistent with Truist’s established enterprise-wide financial risk management practices, we evaluate all clients for potential risk factors which align with our traditional risk categories. Given the diverse nature of Truist’s business relationships, we consistently monitor sector developments as part of our routine diligence and governance processes. Additional context and information can be found in the Truist Environmental and Social Risk Framework, which can be found on page 19 of the 2022 Corporate Responsibility Report, as well as our TCFD Report.</p> <p>Truist has been focused on analysis of our exposure to climate related risks. Truist leveraged the available scenario analysis¹ to evaluate the tail risk of strong and unexpected climate policy implementation on our clients and C&I exposures. This exercise enabled Truist to model losses at a portfolio level based on the condensed scenario. Truist conducts annual reviews of the heatmap of C&I portfolio risk. This analysis was not specific to any climate scenarios, but it enabled Truist to enhance its measurement of transition risk within the C&I portfolio.</p> <p>Truist evaluates the risk of flood and hurricane wind in the commercial and residential real estate portfolios. The flood risk analysis also includes projections of risk in 2050. Per federal stress testing guidelines, in addition to the climate specific analysis conducted, capital stress testing continues to evaluate the potential short term impacts resulting from climate risk within the Truist footprint and client base. This analysis leverages the climate risk analysis on the C&I portfolio and stresses the economic conditions of regions subject to a higher frequency of climate/ severe weather events.</p>
Incorporation of ESG factors in credit	FN-CB-410a.2	(8) Discussion of ESG trends that it views as broadly applicable in terms of their impact on sectors and industries, as well as the trends it views as sector- or industry-specific	<p>Consistent with Truist’s established enterprise-wide financial risk management practices, we evaluate all clients for potential risk factors which align with our traditional risk categories. Given the diverse nature of Truist’s business relationships, we consistently monitor sector developments as part of our routine diligence and governance processes. Additional context and information can be found in the Truist Environmental and Social Risk Framework, which can be found on page 19 of the 2022 Corporate Responsibility Report, as well as our TCFD Report.</p> <p>Truist consistently monitors emerging trends through engagement with our clients and publicly available information including public disclosures, Form 10-Ks, TCFD Reports, and other mechanisms through which our clients can self-identify risks.</p>
Incorporation of ESG factors in credit	FN-CB-410a.2	(9) Description of significant concentrations of credit exposure to ESG factors, including, but not limited to, carbon-related assets, water-stressed regions, and cybersecurity risks	<p>Consistent with Truist’s established enterprise-wide financial risk management practices, we evaluate all clients for potential risk factors which align with our traditional risk categories. Given the diverse nature of Truist’s business relationships, we consistently monitor sector developments as part of our routine diligence and governance processes. Additional context and information can be found in the Truist Environmental and Social Risk Framework, which can be found on page 19 of the 2022 Corporate Responsibility Report, as well as our TCFD Report.</p> <p>Please refer to page 9 of Truist’s 2022 TCFD Report for our exposure to flood and wind risk, as well as page 25 for an overview of the climate risk and credit exposure of our Commercial and Industrial portfolio. We consider information on our cyber security risk relative to credit confidential and, therefore, not appropriate for public disclosure.</p>
Incorporation of ESG factors in credit	FN-CB-410a.2	(10) Description of ESG factors incorporated in the assessment and influence the entity’s perspective on traditional macroeconomic factors	Truist routinely assesses many traditional macroeconomic factors including fiscal policy, employment levels, inflation, and regulatory oversight. Any incorporation of ESG factors would be through the lens of environmental and social risk as part of our enterprise risk management processes.
Business ethics	FN-CB-510a.1 [WEF]*	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	10-K , page 124 (Note 16: Commitments and Contingencies)
Business ethics	FN-CB-510a.2	Description of whistleblower policies and procedures	Code of Ethics , page 7 (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.

¹ The scenario analysis used was the European Central Bank’s short term disorderly scenario from the 2022 stress test

Aspect	SASB ID	Description	Truist Response
Systemic risk management	FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	As of Dec. 31, 2022, the Basel Committee on Banking Supervision's assessment methodology did not consider Truist to be a Global Systemically Important Bank (G-SIB) in 2022.
Systemic risk management	FN-CB-550a.2	(1) Discussion on how results of mandatory and voluntary stress tests and capital planning reports inform the entity's decisions and are incorporated into capital planning, long-term corporate strategy, and other business activities	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, 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 the Basel III Pillar 3 Regulatory Capital Disclosures .
Systemic risk management	FN-CB-550a.2	(2) Discussion on how the stress test results inform its approach with respect to its environmental, social, and governance (ESG) strategy	While stress testing results have been largely informative and incorporated qualitatively, the sensitivity analysis of high transition risk losses and climate related risk assessments have been more informative to enterprise strategy.
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 of 2022, Truist had an average of 10.8 million consumer checking and savings accounts with total balances of \$178.3 billion on average over the year. In addition, we had an average of 1.0 million small business checking and savings accounts with total balances of \$26.9 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	Published loan metrics are available in the 10-K , pages 51-54 (Lending Activities) and Basel III Pillar 3 Regulatory Capital Disclosures 4Q22 , pages 10-15.

* Rows denoted with [WEF] indicate Core Metrics and Disclosures included in the World Economic Forum's (WEF) "[Toward Common Metrics and Consistent Reporting of Sustainable Value Creation](#)."

Aspect	GRI Code	Description	Detail	Truist Response
The organization and its reporting practices	2-1	Organizational details	a. Legal name of Organization	10-K , Cover page
The organization and its reporting practices	2-1	Organizational details	b. Nature of ownership and legal form.	10-K , page 4 (Item 1. Business); 10-K , pages 37-38 (Item 5. Market for Registrant's Common Equity, Related Stockholder Matters and Issuer of Purchases of Equity Securities); Proxy , pages 93-94 (Stock Ownership Information)
The organization and its reporting practices	2-1	Organizational details	c. Location of the organization's headquarters.	10-K , page 4 (Item 1. Business)
The organization and its reporting practices	2-1	Organizational details	d. Report its countries of operation	10-K , page 36 (Item 2. Properties)
The organization and its reporting practices	2-2	Entities included in the organization's sustainability reporting		10-K , pages 88-101 (Note 1: Basis of Presentation); 10-K , page 146 (Exhibit 21. Subsidiaries of the Registrant). Material entities included in Truist's financial reporting are also included in Truist's sustainability reporting.
The organization and its reporting practices	2-3	Reporting period, frequency, and contact point	a. Specify the reporting period for, and the frequency of, its sustainability reporting	The 2022 Corporate Responsibility Report and this Disclosure Summary mainly cover information from 2022, unless otherwise indicated. We aim to publish Corporate Responsibility and Sustainability information annually.
The organization and its reporting practices	2-3	Reporting period, frequency, and contact point	b. Specify the reporting period for its financial reporting and, if it does not align with the period for its sustainability reporting, explain the reason for this	10-K , Cover page
The organization and its reporting practices	2-3	Reporting period, frequency, and contact point	c. Report the publication date of the report or reported information	Our 2022 Corporate Responsibility Report was published in April 2023.
The organization and its reporting practices	2-3	Reporting period, frequency, and contact point	d. Specify the contact point for questions about the report or reported information	Please contact Tori Kaplan, chief corporate responsibility and sustainability officer, at tori.s.kaplan@truist.com for any inquiries regarding the information published in our 2022 Corporate Responsibility Report or this Disclosure Summary.
The organization and its reporting practices	2-4	Restatements of information		In 2022, Truist reconstructed our 2019 through 2022 greenhouse gas calculations from primary sources. These recalculated emissions differ from those previously reported due to data improvements and changes in methodologies. Complete GHG emissions data by Scope and by year is available in our 2022 TCFD Report . Compared to our 2022 CDP submission, 2019 Scope 1 + Scope 2 (Location Based) emissions changed by -17%, 2020 by -22%, 2021 by -29%.
The organization and its reporting practices	2-5	External assurance	a. Describe the organization's policy and practice for seeking external assurance, including whether and how the highest governance body and senior executives are involved	Truist seeks external verification of its Scope 1, Scope 2, and some categories of Scope 3 greenhouse gas emissions.

Aspect	GRI Code	Description	Detail	Truist Response
The organization and its reporting practices	2-5	External assurance	<p>b. If the organization's sustainability reporting has been externally assured</p> <p>i. provide a link or reference to the external assurance report(s) or assurance statement(s);</p> <p>ii. describe what has been assured and on what basis, including the assurance standards used, the level of assurance obtained, and any limitations of the assurance process;</p> <p>iii. describe the relationship between the organization and the assurance provider</p>	<p>Apex Companies provided a third-party verification of portions of Truist's 2022 greenhouse gas (GHG) emissions inventory. Apex provided limited assurance consistent with ISO 14064-3 second edition 2019-04 Greenhouse gases– Part 3. A copy of this declaration can be found here.</p> <p>Apex Companies verification declaration includes a statement regarding their independence and impartiality.</p>
Activities and workers	2-6	Activities, value chain, and other business relationships	a. Report the sector(s) in which the organization is active	10-K , page 4 (Item 1. Business)
Activities and workers	2-6	Activities, value chain, and other business relationships	<p>b. Describe its value chain, including:</p> <p>i. The organization's activities, products, services, and markets served</p>	10-K , page 4 (Item 1. Business); 10-K , page 36 (Item 2. Properties); 10-K , pages 51-52 (Lending Activities); 10-K , page 88 (Note 1. Basis of Presentation); 10-K , pages 136-139 (Item 8. Financial Statements and Supplementary Data, Note 21. Operating Segments)
Activities and workers	2-6	Activities, value chain, and other business relationships	<p>b. Describe its value chain, including:</p> <p>ii. The organization's supply chain</p>	<p>Truist manages 12,100 suppliers globally across a wide range of product/service categories. Our third-party supplier spend is spread across nine categories such as Banking Services, Data, General and Administrative, Human Resources, Information Technology, and Telecommunications, Professional Services, Real Estate, Sales and Marketing, and Insurance Services. 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.</p> <p>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.</p> <p>We purchase a variety of goods and services for our branches and offices across the country—either directly or indirectly through our supplier network.</p> <p>Our sourcing and supply management processes ensure we select and engage with suppliers who can uphold our purpose and values by helping us:</p> <ul style="list-style-type: none"> • 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 • For more information, visit our Suppliers site
Activities and workers	2-6	Activities, value chain, and other business relationships	b. Describe its value chain, including:	See response to 2-6-b.i and 2-6-b.ii
Activities and workers	2-6	Activities, value chain, and other business relationships	iii. The entities downstream from the organization and their activities	See response to 2-6-b.i and 2-6-b.ii
Activities and workers	2-6	Activities, value chain, and other business relationships	c. Report other relevant business relationships	See response to 2-6-b.i and 2-6-b.ii

Aspect	GRI Code	Description	Detail	Truist Response																																																																																																																																																						
Activities and workers	2-7	Employees	Information on employees and other workers	<table border="1"> <thead> <tr> <th>Job Categories</th> <th>Gender</th> <th>Caucasian²</th> <th>Black/African American²</th> <th>Hispanic or Latino</th> <th>Asian²</th> <th>American Indian/Alaska Native²</th> <th>Native Hawaiian/Other Pacific Islander²</th> <th>Two or More Races</th> <th>Total by Gender</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Executive/Senior Level Managers</td> <td>Male</td> <td>401</td> <td>29</td> <td>16</td> <td>20</td> <td>0</td> <td>0</td> <td>7</td> <td>473</td> </tr> <tr> <td>Female</td> <td>141</td> <td>20</td> <td>9</td> <td>8</td> <td>2</td> <td>0</td> <td>1</td> <td>181</td> </tr> <tr> <td>Total</td> <td>542</td> <td>49</td> <td>25</td> <td>28</td> <td>2</td> <td>0</td> <td>8</td> <td>654</td> </tr> <tr> <td rowspan="3">First/Mid-Level Managers</td> <td>Male</td> <td>2,596</td> <td>373</td> <td>291</td> <td>264</td> <td>16</td> <td>5</td> <td>65</td> <td>3,610</td> </tr> <tr> <td>Female</td> <td>2,779</td> <td>662</td> <td>307</td> <td>196</td> <td>14</td> <td>5</td> <td>77</td> <td>4,040</td> </tr> <tr> <td>Total</td> <td>5,375</td> <td>1,035</td> <td>598</td> <td>460</td> <td>30</td> <td>10</td> <td>142</td> <td>7,650</td> </tr> <tr> <td rowspan="3">Professionals</td> <td>Male</td> <td>6,493</td> <td>1,067</td> <td>523</td> <td>1,045</td> <td>41</td> <td>17</td> <td>180</td> <td>9,366</td> </tr> <tr> <td>Female</td> <td>5,489</td> <td>1,762</td> <td>570</td> <td>702</td> <td>44</td> <td>27</td> <td>156</td> <td>8,750</td> </tr> <tr> <td>Total</td> <td>11,982</td> <td>2,829</td> <td>1,093</td> <td>1,747</td> <td>85</td> <td>44</td> <td>336</td> <td>18,116</td> </tr> <tr> <td rowspan="3">All Others¹</td> <td>Male</td> <td>3,891</td> <td>1,346</td> <td>1,126</td> <td>297</td> <td>31</td> <td>20</td> <td>236</td> <td>6,947</td> </tr> <tr> <td>Female</td> <td>11,479</td> <td>5,465</td> <td>2,964</td> <td>818</td> <td>189</td> <td>61</td> <td>625</td> <td>21,601</td> </tr> <tr> <td>Total</td> <td>15,370</td> <td>6,811</td> <td>4,090</td> <td>1,115</td> <td>220</td> <td>81</td> <td>861</td> <td>28,548</td> </tr> <tr> <td rowspan="3">Totals</td> <td>Male</td> <td>13,381</td> <td>2,815</td> <td>1,956</td> <td>1,626</td> <td>88</td> <td>42</td> <td>488</td> <td>20,396</td> </tr> <tr> <td>Female</td> <td>19,888</td> <td>7,909</td> <td>3,850</td> <td>1,724</td> <td>249</td> <td>93</td> <td>859</td> <td>34,572</td> </tr> <tr> <td>Total</td> <td>33,269</td> <td>10,724</td> <td>5,806</td> <td>3,350</td> <td>337</td> <td>135</td> <td>1,347</td> <td>54,968</td> </tr> </tbody> </table> <p>1. "All Others" is a combination of Administrative Support, Craft, Sales, and Service Worker Job Categories as of Dec. 31, 2022. 2. Not Hispanic or Latino.</p>	Job Categories	Gender	Caucasian ²	Black/African American ²	Hispanic or Latino	Asian ²	American Indian/Alaska Native ²	Native Hawaiian/Other Pacific Islander ²	Two or More Races	Total by Gender	Executive/Senior Level Managers	Male	401	29	16	20	0	0	7	473	Female	141	20	9	8	2	0	1	181	Total	542	49	25	28	2	0	8	654	First/Mid-Level Managers	Male	2,596	373	291	264	16	5	65	3,610	Female	2,779	662	307	196	14	5	77	4,040	Total	5,375	1,035	598	460	30	10	142	7,650	Professionals	Male	6,493	1,067	523	1,045	41	17	180	9,366	Female	5,489	1,762	570	702	44	27	156	8,750	Total	11,982	2,829	1,093	1,747	85	44	336	18,116	All Others ¹	Male	3,891	1,346	1,126	297	31	20	236	6,947	Female	11,479	5,465	2,964	818	189	61	625	21,601	Total	15,370	6,811	4,090	1,115	220	81	861	28,548	Totals	Male	13,381	2,815	1,956	1,626	88	42	488	20,396	Female	19,888	7,909	3,850	1,724	249	93	859	34,572	Total	33,269	10,724	5,806	3,350	337	135	1,347	54,968
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Aspect	GRI Code	Description	Detail	Truist Response									
Activities and workers	2-7	Employees	Information on employees and other workers										
						Female		Male		Total			
					# of Teammates	% of Teammates	# of Teammates	% of Teammates	Total # of Teammates	Total % of Teammates			
				Age Group < 30	4,614	13.35 %	2,919	14.31 %	7,533	13.70 %			
				Age Group > 50	12,380	35.81 %	6,212	30.46 %	18,592	33.82 %			
				Age Group 30 – 50	17,578	50.84 %	11,265	55.23 %	28,843	52.47 %			
				Totals	34,572	100 %	20,396	100 %	54,968	100 %			
						Asian¹		Black or African American¹		Hispanic or Latino		American Indian or Alaska Native¹	
					# of Teammates	% of Teammates	# of Teammates	% of Teammates	# of Teammates	% of Teammates	# of Teammates	% of Teammates	
				Age Group < 30	423	12.63 %	1,615	15.06 %	1,463	25.20 %	64	18.99 %	
				Age Group > 50	764	22.81 %	3,011	28.08 %	1,114	19.19 %	81	24.04 %	
				Age Group 30 – 50	2,163	64.57 %	6,098	56.86 %	3,229	55.61 %	192	56.97 %	
				Totals	3,350	100 %	10,724	100 %	5,806	100 %	337	100 %	
						Native Hawaiian or Other Pacific Islander¹		Two or More Races¹		White¹		Total	
					# of Teammates	% of Teammates	# of Teammates	% of Teammates	# of Teammates	% of Teammates	Total # of Teammates	Total % of Teammates	
Age Group < 30	14	10.37 %	288	21.38 %	3,666	11.02 %	7,533	13.70 %					
Age Group > 50	48	35.56 %	279	20.71 %	13,295	39.96 %	18,592	33.82 %					
Age Group 30 – 50	73	54.07 %	780	57.91 %	16,308	49.02 %	28,843	52.47 %					
Totals	135	100 %	1,347	100 %	33,269	100 %	54,968	100 %					

¹ Not Hispanic and Latino

Aspect	GRI Code	Description	Detail	Truist Response
Governance	2-9 [WEF]*	Governance structure and composition	a. Describe the governance structure, including committees of the highest governance body	An overview of the Truist governance structure can be found at the following links: Proxy , page 21 (Standing Board Committee Membership and Lead Director Responsibilities); Proxy , pages 29-32 (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 & Governance Committee, the Compensation & 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.
Governance	2-9 [WEF]*	Governance structure and composition	b. List the committees of the highest governance body that are responsible for decision-making on and overseeing the management of the organization's impacts on the economy, environment, and people	
Governance	2-9	Governance structure and composition	c. Describe the composition of the highest governance body and its committees by: <ul style="list-style-type: none"> i. executive and non-executive members; ii. independence; iii. tenure of members on the governance body; iv. number of other significant positions and commitments held by each member, and the nature of the commitments; v. gender; vi. under-represented social groups; vii. competencies relevant to the impacts of the organization; viii. stakeholder representation. 	Proxy , page 8 (Board Diversity and Composition); Proxy , pages 10-20 (Nominees for Election as Directors for a One-Year Term Expiring in 2024); Proxy , page 21 (Standing Board Committee Membership and Lead Director Responsibilities)
Governance	2-10	Nomination and selection of the highest governance body		Proxy , page 32 (Succession Planning at Truist); Proxy , pages 34-35 (Nominating and Governance Committee Director Nominations); Proxy , page 35 (Majority Voting and Director Resignation Policy)
Governance	2-11	Chair of the highest governance body		Please see pages 32-34 of the Proxy (Board Leadership Structure) for an overview of the role of the Chair of the Highest Governance Body and the rationale for the current arrangement.
Governance	2-12 [WEF]*	Role of the highest governance body in overseeing the management of impacts	a. Describe the role of the highest governance body and of senior executives in developing, approving, and updating the organization's purpose, value or mission statements, strategies, policies, and goals related to sustainable development	Proxy , pages 38-39 (Truist's Culture); Proxy , page 42 (Ethics at Truist); Proxy , page 43 (Strategic Direction and Planning); 10-K , pages 40-80 (Item 7. Management's Discussion and Analysis of Financial Condition and Results of Operations)

* Rows denoted with [WEF] indicate Core Metrics and Disclosures included in the World Economic Forum's (WEF) "Toward Common Metrics and Consistent Reporting of Sustainable Value Creation."

Aspect	GRI Code	Description	Detail	Truist Response
Governance	2-12 [WEF]*	Role of the highest governance body in overseeing the management of impacts	<p>b. describe the role of the highest governance body in overseeing the organization's due diligence and other processes to identify and manage the organization's impacts on the economy, environment, and people, including:</p> <ul style="list-style-type: none"> i. whether and how the highest governance body engages with stakeholders to support these processes; ii. how the highest governance body considers the outcomes of these processes; 	<p>Please see our Stakeholder Engagement chart on page 13 of the 2022 Corporate Responsibility Report. Also see pages 36-38 of the Proxy, which outline our Shareholder Engagement Program.</p> <p>Stakeholder consultation and engagement are prioritized to inform the Corporate Responsibility and Sustainability strategy at Truist. Information on the stakeholder priorities assessment can be found on page 12 of our 2022 Corporate Responsibility Report.</p> <p>As can be seen in the committee charters, decision-making on ESG matters is spread across the Board, with oversight shared by the Nominating & Governance Committee, the Compensation & 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 19 of the 2022 Corporate Responsibility Report.</p>
Governance	2-12 [WEF]*	Role of the highest governance body in overseeing the management of impacts	c. describe the role of the highest governance body in reviewing the effectiveness of the organization's processes as described in 2-12-b, and report the frequency of this review	Proxy , pages 42-43 (Risk Oversight) and pages 43-44 (Strategic Direction and Planning, Information Security/Cybersecurity); 10-K , pages 40-80 (Item 7. Management's Discussion and Analysis of Financial Condition and Results of Operations) and pages 64-80 (Item 7A. Quantitative and Qualitative Disclosures About Market Risk)
Governance	2-13	Delegation of responsibility for managing impacts		<p>The Ethics, Business Practices, and Conduct Committee, which is made up of the Executive Leadership team; the chief corporate responsibility and sustainability officer; the head of enterprise ethics; and the head of audit, reports to the Joint Audit, Risk, and Compensation and Human Capital Committee and is focused on Truist business practices; corporate responsibility and sustainability efforts; and the management of enterprise reputational risk. See the Responsible Business chapter (beginning on page 14) of our 2022 Corporate Responsibility Report for information on our governance structure and the Ethics, Business Practices, and Conduct Committee.</p> <p>Several Truist teammates have responsibility for corporate responsibility and sustainability topics. They include the chief corporate responsibility and sustainability officer, the 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.</p> <p>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. The chief corporate responsibility and sustainability officer reports directly to the chief legal officer and head of public affairs.</p>
Governance	2-14	Role of the highest governance body in sustainability reporting		Nominating and Governance Committee is responsible for the oversight of sustainability reporting and approves our annual corporate responsibility, sustainability, and ESG reporting. For more information, see page 15 of our 2022 Corporate Responsibility Report , as well as the Nominating and Governance Committee Charter .
Governance	2-15	Conflicts of interest		Proxy , pages 35-36 (Related Person Transactions); additional information can be found in the Code of Ethics . Also please note that our internal Related Party Transactions Policy provides procedures for the approval of transactions with related persons.
Governance	2-16	Communication of critical concerns	a. Describe whether and how critical concerns are communicated to the highest governance body	Ethics, Business Practices & Conduct Committee (EBPCC) Committee Charter ; Risk Committee Charter ; Audit Committee Charter ; Proxy , page 38 (Communications with the Board of Directors); additional information can be found within our Accounting, Securities and Legal Violations Policy .
Governance	2-16	Communication of critical concerns	b. Report the total number and the nature of critical concerns that were communicated to the highest governance body during the reporting period	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 Ethics, Business Practices & Conduct Committee (EBPCC), and further 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

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Aspect	GRI Code	Description	Detail	Truist Response
Governance	2-17	Collective knowledge of the highest governance body		The board of directors has a diverse set of professional experiences with 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 events. 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 the chief corporate responsibility and sustainability officer, who provide updates relative to economic, environmental, social, and governance matters in the form of corporate responsibility and sustainability reporting, program status, and current events and topics. For more information, see page 32 (Board Development) of the Proxy .
Governance	2-18	Evaluation of the performance of the highest governance body		Proxy , page 32 (Board and Board Committee Self-Assessment)
Governance	2-19 [WEF]*	Remuneration policies		Proxy , pages 48-71 (Compensation Discussion and Analysis); Proxy , pages 26-27 (Compensation of Directors)
Governance	2-20	Process to determine remuneration		Truist provides 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 48. Please note pages 69-70 (Role of Compensation Consultant).
Governance	2-21	Annual total compensation ratio		Proxy , page 84 (Pay Ratio Disclosure)
Strategy, policies, and practices	2-22	Statement on sustainable development strategy		See the letter from our CEO, beginning on page 6 of our 2022 Corporate Responsibility Report . Also please see our 2022 TCFD Report .
Strategy, policies, and practices	2-23	Policy commitments		Code of Ethics ; Truist Teammate Handbook ; Supplier Code of Conduct ; 2022 Corporate Responsibility Report , page 19 (Environmental and Social Risk Framework); Proxy , pages 38-39 (Truist's Culture)
Strategy, policies, and practices	2-24	Embedding policy commitments		Code of Ethics ; Proxy , pages 28-44 (Corporate Governance); 2022 Corporate Responsibility Report , page 19 (Environmental and Social Risk Framework), and page 14 (Responsible Business Chapter); Nominating and Governance Committee Charter ; Supplier Code of Conduct
Strategy, policies, and practices	2-26 [WEF]*	Mechanisms for seeking advice and raising concerns		Code of Ethics , pages 6-7
Strategy, policies, and practices	2-27	Compliance with laws and regulations	a. report the total number of significant instances of non-compliance with laws and regulations during the reporting period, and a breakdown of this total by: i. instances for which fines were incurred; ii. instances for which non-monetary sanctions were incurred;	Truist endeavors to comply with all applicable environmental laws and regulations.

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Aspect	GRI Code	Description	Detail	Truist Response
Strategy, policies, and practices	2-27	Compliance with laws and regulations	b. report the total number and the monetary value of fines for instances of non-compliance with laws and regulations that were paid during the reporting period, and a breakdown of this total by: <ul style="list-style-type: none"> i. fines for instances of non-compliance with laws and regulations that occurred in the current reporting period ii. fines for instances of non-compliance with laws and regulations that occurred in previous reporting periods 	Truist considers this information confidential and, therefore, not appropriate for public disclosure. However, Truist always strives to comply with applicable laws and regulations.
Strategy, policies, and practices	2-27	Compliance with laws and regulations	c. describe the significant instances of non-compliance	
Strategy, policies, and practices	2-27	Compliance with laws and regulations	d. describe how it has determined significant instances of non-compliance	
Strategy, policies, and practices	2-28	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 a part of any public education efforts regarding such matters. A list of our major trade associations can be found here .
Stakeholder engagement	2-29 [WEF]*	Approach to stakeholder engagement		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 13 of the 2022 Corporate Responsibility Report .
Stakeholder engagement	2-30	Collective bargaining agreements		0% of Truist teammates are covered by collective bargaining agreements
Material topics	3-1	Process to determine material topics		We have defined our report content around topics raised through stakeholder engagement, our stakeholder assessment, and in the following reporting frameworks under which we've disclosed (GRI, SASB, and WEF.) Please see page 12 of our 2022 Corporate Responsibility Report for more information on our stakeholder priorities assessment and page 13 for more information on stakeholder engagement.
Material topics	3-2 [WEF]*	List of material topics	a. list its material topics	Information on our stakeholder priorities assessment and its results can be found on page 12 of our 2022 Corporate Responsibility Report .
Material topics	3-2 [WEF]*	List of material topics	b. report changes to the list of material topics compared to the previous reporting period	Truist has not made significant changes in reporting practices over the last year.

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Aspect	GRI Code	Description	Detail	Truist Response
Material topics	3-3	Management of material topics	For each material topic reported under Disclosure 3-2, the organization shall: a. describe the actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights	<p>Truist corporate responsibility and sustainability priorities are informed by the results of our stakeholder priorities assessment, information about which can be found on page 12 of our 2022 Corporate Responsibility Report. These assessment results help to guide our disclosures and maintain transparency about the topics that matter to our stakeholders.</p> <p>Our 2022 Corporate Responsibility Report is designed to provide updates on corporate responsibility and sustainability activities and initiatives, as well as report on progress toward stated objectives and impacts to stakeholders.</p>
Material topics	3-3	Management of material topics	b. report whether the organization is involved with the negative impacts through its activities or as a result of its business relationships, and describe the activities or business relationships	
Material topics	3-3	Management of material topics	c. describe its policies or commitments regarding the material topic	
Material topics	3-3	Management of material topics	d. describe actions taken to manage the topic and related impacts, including: i. actions to prevent or mitigate potential negative impacts; ii. actions to address actual negative impacts, including actions to provide for or cooperate in their remediation; iii. actions to manage actual and potential positive impacts;	
Material topics	3-3	Management of material topics	e. report the following information about tracking the effectiveness of the actions taken: i. processes used to track the effectiveness of the actions; ii. goals, targets, and indicators used to evaluate progress; iii. the effectiveness of the actions, including progress toward the goals and targets; iv. lessons learned and how these have been incorporated into the organization's operational policies and procedures;	
Material topics	3-3	Management of material topics	f. describe how engagement with stakeholders has informed the actions taken (3-3-d) and how it has informed whether the actions have been effective (3-3-e).	<p>At Truist, we measure success through traditional metrics that can be found in our public filings. Success and satisfaction regarding corporate responsibility and sustainability matters are managed through stakeholder engagement, details of which can be found on page 13 of our 2022 Corporate Responsibility Report.</p> <p>Truist corporate responsibility and sustainability priorities are informed by the results of our stakeholder priorities assessment, information about which can be found on page 12 of our 2022 Corporate Responsibility Report. These assessment results help to guide our disclosures and maintain transparency about the topics that matter to our stakeholders.</p> <p>Our 2022 Corporate Responsibility Report is designed to provide updates on corporate responsibility and sustainability activities and initiatives, as well as report on progress toward stated objectives and impacts to stakeholders.</p>

Aspect	GRI Code	Description	Detail	Truist Response
Economic performance	201-1 [WEF]*	Direct economic value generated and distributed		Direct economic value generated and distributed can be found in the Consolidated Statements of Income; 10-K , pages 84-85 (Item 8. Financial Statements and Supplementary Data).
Market presence	202-1 [WEF]*	Ratios of standard entry level wage by gender compared to local minimum wage		Last year, Truist increased our U.S. minimum hourly wage to \$22 an hour, one of the highest in the industry. This increase is part of our Total Rewards approach – all designed to demonstrate how much we care for and value our teammates. Together, with related salary compression increases, the new wages positively affected ~33,000 teammates and represents an over \$200 million investment in these teammates. It all reflects our commitments of being an employer of choice, rewarding teammates for their positive impact on our clients, and building better lives and communities.
Market presence	202-2	Proportion of senior management hired from the local community		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. Some examples of this include hiring ethnically diverse teammates who speak multiple languages, offering materials in locally prevalent languages, and expanding our network of multicultural banking centers. Information on multicultural banking can be found on page 32 of our 2022 Corporate Responsibility Report .
Indirect economic impacts	203-1 [WEF]*	Infrastructure investments and services supported		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 chapter of our 2022 Corporate Responsibility Report , beginning on page 34.
Indirect economic impacts	203-2 [WEF]*	Significant indirect economic impacts		See the Community chapter, beginning on page 34 of our 2022 Corporate Responsibility Report .
Procurement practices	204-1	Proportion of spending on local suppliers	a. Percentage of the procurement budget used for significant locations of operation that is spent on suppliers local to that operation (such as percentage of products and services purchased locally).	In 2022, 41% of Truist's third-party supplier spend was with Truist defined local suppliers. Local is defined as the geographic locations of 95% of Truist teammates' population (North Carolina, Georgia, Florida, Virginia, Texas, Tennessee, South Carolina, Pennsylvania, Maryland, California, Alabama, New York, Kentucky, West Virginia, New Jersey, and Illinois).
Procurement practices	204-1	Proportion of spending on local suppliers	b. The organization's geographical definition of 'local.'	Truist defines "local" as the geographic locations of 95% of Truist teammates' population; (North Carolina, Georgia, Florida, Virginia, Texas, Tennessee, South Carolina, Pennsylvania, Maryland, California, Alabama, New York, Kentucky, West Virginia, New Jersey, and Illinois).
Procurement practices	204-1	Proportion of spending on local suppliers	c. The definition used for 'significant locations of operation.'	Truist defines "significant" as the geographic locations of 95% of Truist teammates population (North Carolina, Georgia, Florida, Virginia, Texas, Tennessee, South Carolina, Pennsylvania, Maryland, California, Alabama, New York, Kentucky, West Virginia, New Jersey, and Illinois).
Anti-corruption	205-1	Operations assessed for risks related to corruption		See the Responsible Business chapter, beginning on page 14 of our 2022 Corporate Responsibility Report .
Anti-corruption	205-2 [WEF]*	Communication and training about anti-corruption policies and procedures		Truist strives to communicate and train all governance body members and teammates and on the Code of Ethics and relevant anti-corruption policies and procedures on an annual basis. Code of Ethics Training and attestations are required annually by all teammates.
Energy	302-1	Energy consumption within the organization	a. Total fuel consumption within the organization from non-renewable sources, in joules or multiples, and including fuel types used.	164,556.83 GJ of natural gas, 45,395.12 GJ of jet fuel, 1,117 GJ of propane, 3,660.48 GJ of fuel oil, 7,834.99 GJ of diesel, and 18,136.79 GJ of gasoline.
Energy	302-1	Energy consumption within the organization	b. Total fuel consumption within the organization from renewable sources, in joules or multiples, and including fuel types used.	0

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Aspect	GRI Code	Description	Detail	Truist Response
Energy	302-1	Energy consumption within the organization	c. In joules, watt-hours or multiples, the total: i. electricity consumption ii. heating consumption iii. cooling consumption iv. steam consumption	i. 448,115,584 kWh
Energy	302-1	Energy consumption within the organization	e. Total energy consumption within the organization, in joules or multiples	1,853,917.3 GJ
Energy	302-1	Energy consumption within the organization	f. Standards, methodologies, assumptions, and/or calculation tools used	Energy consumption was calculated based on (1) primary data from Truist's utility bill payment provider, landlord provided data, invoices, or (2) estimated based on portfolio averages, prior year figures, current year averages, or other assumptions based on best-available data.
Energy	302-1	Energy consumption within the organization	g. Source of the conversion factors used	Electric Power: eGRID 2023 (with 2021 data) & 2022 National Inventory Report (2020 data); eGRID is a comprehensive source of data on the environmental characteristics of electric power generated in the United States. This EF Set includes CO ₂ , CH ₄ , and N ₂ O EFs for all subregions and states in the U.S. National Inventory Report comes from the Environment Canada Emission Factor and is a comprehensive source of data on the environmental characteristics of electric power generated in Canada. This EF set includes CO ₂ , CH ₄ , and N ₂ O EF's for all provinces/territories in Canada. Natural gas: Final Rule (40 CFR 98) Commercial Sector 2013 Propane: Final Rule (40 CFR 98) – Commercial Sector 2013 Jet fuel: Final Rule (40 CFR 98) – Commercial Sector 2013 Gasoline (Petrol) - Mobile: Final Rule (40 CFR 98) Commercial Sector 2013 Fuel Oil: 2022 Guideline to DEFRA Diesel: Final Rule (40 CFR 98) Commercial Sector 2013 Diesel - Mobile: Final Rule (40 CFR 98) Commercial Sector 2013
Energy	302-2	Energy consumption outside of the organization	a. Energy consumption outside of the organization, in joules or multiples	57,421.04 GJ
Energy	302-2	Energy consumption outside of the organization	b. Standards, methodologies, assumptions, and/or calculation tools used	The reported figure represents the Gigajoule (GJ) equivalent of fuels used in vehicles rented by Truist employees for work purposes. This figure does not include fuel usage for air travel or business use of personal vehicles.
Energy	302-2	Energy consumption outside of the organization	c. Source of the conversion factors used	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. Energy intensity ratio for the organization	0.000080483 GJ/\$ revenue
Energy	302-3	Energy intensity	b. Organization-specific metric (the denominator) chosen to calculate the ratio	As reported in Truist's fiscal year 2022 10-K report, total revenue of \$23,035 million was used as the denominator to calculate this ratio.
Energy	302-3	Energy intensity	c. Types of energy included in the intensity ratio, whether fuel, electricity, heating, cooling, steam, or all	The types of energy included in this calculation are natural gas, propane, fuel oil, jet fuel, electric power, diesel, and motor gasoline.

Aspect	GRI Code	Description	Detail	Truist Response
Energy	302-3	Energy intensity	d. Whether the ratio uses energy consumption within the organization, outside of it, or both	This ratio incorporates tracked energy consumption inside the organization.
Energy	302-4	Reduction of energy consumption	a. Amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives, in joules or multiples	29,962.23 GJ
Energy	302-4	Reduction of energy consumption	b. Types of energy included in the reductions; whether fuel, electricity, heating, cooling, steam, or all	The type of energy included in this reduction is electric power.
Energy	302-4	Reduction of energy consumption	c. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it	Truist has calculated electricity reductions as a result of efficiency projects implemented in 2022. This is to align with Truist's disclosure to the CDP Climate Change questionnaire.
Energy	302-4	Reduction of energy consumption	d. Standards, methodologies, assumptions, and/or calculation tools used	This estimate is for a full 12 months of energy savings, though projects were implemented throughout 2022.
Water and effluents	303-1	Interactions with water as a shared resource	a. A description of how the organization interacts with water, including how and where water is withdrawn, consumed, and discharged, and the water-related impacts caused or contributed to, or directly linked to the organization's activities, products, or services by a business relationship (e.g., impacts caused by runoff)	Truist obtains water from the local water utilities that serve our facilities. Truist tracks water use using billing data. The company has set a target to reduce water consumption 25% by 2030 relative to 2019 at buildings where we receive a water utility bill.
Emissions	305-1 [WEF]*	Direct (Scope 1) GHG emissions	a. Gross direct (Scope 1) GHG emissions in metric tons of CO2 equivalent	14,535.26 MT CO2e
Emissions	305-1 [WEF]*	Direct (Scope 1) GHG emissions	b. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all	CO2, N2O, CH4, HFCs
Emissions	305-1 [WEF]*	Direct (Scope 1) GHG emissions	d. Base year for the calculation, if applicable, including: i. the rationale for choosing it; ii. emissions in the base year; iii. the context for any significant changes in emissions that triggered recalculations of base year emissions	Truist selected 2019 as its GHG reduction baseline because it was the first year for which emissions reporting data was available following the merger of BB&T and SunTrust. In 2022, Truist reconstructed our 2019 through 2022 greenhouse gas calculations from primary sources. By reconstructing our GHG emissions database, we ensured that all properties were included once and had complete and consistent information. In addition, by recalculating all years at once, Truist was able to incorporate the most recently published emissions factors and global warming potentials.
Emissions	305-1 [WEF]*	Direct (Scope 1) GHG emissions	e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source	Emission Factors for Propane, Natural Gas, Jet Fuel, Gasoline (Petrol) - Mobile, Diesel - Mobile, and Diesel are taken from the US EPA MRR Final Rule (40 CFR 98) for the Commercial Sector 2013. Emissions factors for Fuel Oil are taken from 2022 Guideline to DEFRA. GWP values used are taken from the IPCC Sixth Assessment Report, 2021 (AR6). GWP values used for refrigerants, specifically, are taken from the IPCC Fifth Assessment Report, 2014 (AR5) and the California Air Resources Board (AR5).

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Aspect	GRI Code	Description	Detail	Truist Response
Emissions	305-1 [WEF]*	Direct (Scope 1) GHG emissions	f. Consolidation approach for emissions; whether equity share, financial control, or operational control	Operational Control
Emissions	305-1 [WEF]*	Direct (Scope 1) GHG emissions	g. Standards, methodologies, assumptions, and/or calculation tools used	Scope 1 emissions were calculated in accordance with the Greenhouse Gas Protocol. Consumption data includes: Propane, Natural Gas, Jet Fuel, Gasoline (Petrol) - Mobile, Fuel Oil, Diesel - Mobile, and Diesel. A majority of the source data was provided by the Truist utility bill payment provider and also includes jet fuel consumption.
Emissions	305-2 [WEF]*	Energy indirect (Scope 2) GHG emissions	a. Gross location-based energy indirect (Scope 2) GHG emissions in metric tons of CO2 equivalent	154,288.73 MT CO2e
Emissions	305-2 [WEF]*	Energy indirect (Scope 2) GHG emissions	b. If applicable, gross market-based energy indirect (Scope 2) GHG emissions in metric tons of CO2 equivalent	168,686.73 MT CO2e
Emissions	305-2 [WEF]*	Energy indirect (Scope 2) GHG emissions	c. If available, the gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all	CO2, N2O, CH4
Emissions	305-2 [WEF]*	Energy indirect (Scope 2) GHG emissions	d. Base year for the calculation, if applicable, including: i. the rationale for choosing it; ii. emissions in the base year; iii. the context for any significant changes in emissions that triggered recalculations of base year emissions	Truist selected 2019 as its GHG reduction baseline because it was the first year for which emissions reporting data was available following the merger of BB&T and SunTrust. In 2022, Truist reconstructed our 2019 through 2022 greenhouse gas calculations from primary sources. By reconstructing our GHG emissions database, we ensured that all properties were included once and had complete and consistent information. In addition, by recalculating all years at once, Truist was able to incorporate the most recently published emissions factors and global warming potentials.
Emissions	305-2 [WEF]*	Energy indirect (Scope 2) GHG emissions	e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source	Emission factors for electric power are taken from those published by the US EPA eGRID database and Environment Canada. When using the market-based calculation approach, utility-specific emission factors are applied when available. GWP values are taken from the IPCC Sixth Assessment Report, 2021 (AR6).
Emissions	305-2 [WEF]*	Energy indirect (Scope 2) GHG emissions	f. Consolidation approach for emissions; whether equity share, financial control, or operational control	Operational Control
Emissions	305-2 [WEF]*	Energy indirect (Scope 2) GHG emissions	g. Standards, methodologies, assumptions, and/or calculation tools used	Scope 2 emissions were calculated in accordance with the Greenhouse Gas Protocol. Consumption data includes electricity. A majority of the source data was provided by the Truist utility bill payment provider.
Emissions	305-3 [WEF]*	Other indirect (Scope 3) GHG emissions	a. Gross other indirect (Scope 3) GHG emissions in metric tons of CO2 equivalent	85,919.27 MT CO2e
Emissions	305-3 [WEF]*	Other indirect (Scope 3) GHG emissions	b. If available, the gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all	CO2, N2O, CH4
Emissions	305-3 [WEF]*	Other indirect (Scope 3) GHG emissions	d. Other indirect (Scope 3) GHG emissions categories and activities included in the calculation	Truist has calculated Scope 3 emissions for Categories 3 (fuel- and energy-related activities) and 6 (business travel).

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Aspect	GRI Code	Description	Detail	Truist Response
Emissions	305-3 [WEF]*	Other indirect (Scope 3) GHG emissions	e. Base year for the calculation, if applicable, including: i. the rationale for choosing it; ii. emissions in the base year; iii. the context for any significant changes in emissions that triggered recalculations of base year emissions	Truist has not set a baseline year for any Scope 3 categories, but as part of recalculating all Scope 1, 2, and 3 emissions this year, Truist has used the best available data and consistent methodologies to calculate Category 3 and 6 emissions for 2019 through 2022. Truist is working to calculate other Scope 3 categories in the future.
Emissions	305-3 [WEF]*	Other indirect (Scope 3) GHG emissions	f. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source	Fuel- and energy-related activities emissions are calculated using UK DEFRA well-to-tank factors for fuels and generation and transmission and distribution factors for electricity as well as EPA eGRID transmission and distribution factors. Business Travel emissions are calculated as follows: commercial air travel is based on UK DEFRA 2021 conversion factors including Radiative Forcing; rental car emissions are provided by partners; business use of personal vehicles is based on conversions from IRS, US EPA, and US DOE. GWP values are from the IPCC Sixth Assessment Report, 2021 (AR6).
Emissions	305-3 [WEF]*	Other indirect (Scope 3) GHG emissions	g. Standards, methodologies, assumptions, and/or calculation tools used	Emissions are based on fuels used by Truist employees in rental vehicles and miles traveled by commercial airlines and in personal vehicles.
Emissions	305-4 [WEF]*	GHG emissions intensity	a. GHG emissions intensity ratio for the organization	0.000007329 GJ/\$ revenue
Emissions	305-4 [WEF]*	GHG emissions intensity	b. Organization-specific metric (the denominator) chosen to calculate the ratio	As reported in Truist's fiscal year 2022 10-K report, total revenue of \$23,035 million was used as the denominator to calculate this ratio.
Emissions	305-4	GHG emissions intensity	c. Types of GHG emissions included in the intensity ratio; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3)	The GHG intensity factor includes Scope 1 and 2 emissions.
Emissions	305-4	GHG emissions intensity	d. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all	CO2, N2O, CH4, HFCs
Emissions	305-5	Reduction of GHG emissions	a. GHG emissions reduced as a direct result of reduction initiatives, in metric tons of CO2 equivalent	3,263 MTCO2e
Emissions	305-5	Reduction of GHG emissions	b. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all	CO2, N2O, CH4
Emissions	305-5	Reduction of GHG emissions	c. Base year or baseline, including the rationale for choosing it	As 2019 was Truist's first year of reporting emissions data after the merger, 2019 has been chosen as the base year.
Emissions	305-5	Reduction of GHG emissions	d. Scopes in which reductions took place; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3)	Efficiency projects implemented focus on electricity reductions, which lead to Scope 2 emissions reductions.
Emissions	305-5	Reduction of GHG emissions	e. Standards, methodologies, assumptions, and/or calculation tools used	Since much of Truist's footprint is located within the southeastern US, the SRSO eGRID region was used as representative of the emissions factors for electric power savings calculations. SRSO emissions factors were obtained from the US EPA's "Emissions Factors for GHG Inventories," 4/1/22, page 4. 100-year Global Warming Potentials (GWPs) were obtained from the Intergovernmental Panel on Climate Change (IPCC), Sixth Assessment Report (AR6), 2021.

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Aspect	GRI Code	Description	Detail	Truist Response																																																																	
Supplier environmental assessment	308-1	New suppliers that were screened using environmental criteria		<p>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 should comply with all applicable environmental laws. Truist's Supplier Code of Conduct provides general guidance about the standards of integrity and business conduct for suppliers working with Truist.</p> <p>All suppliers are expected to review and follow Truist's Supplier Code of Conduct.</p>																																																																	
Employment	401-1	New employee hires and employee turnover	<p>a. Total number and rate of new employee hires during the reporting period, by age group, gender, and region</p> <p>b. Total number and rate of employee turnover during the reporting period, by age group, gender, and region</p>	<table border="1"> <thead> <tr> <th colspan="5">2022</th> </tr> <tr> <th>Age Group</th> <th>New Hire Count</th> <th>New Hire Rate</th> <th>Turnover Count</th> <th>Turnover Rate</th> </tr> </thead> <tbody> <tr> <td>24 and under</td> <td>1,784</td> <td>12.84 %</td> <td>869</td> <td>7.78 %</td> </tr> <tr> <td>25 – 34</td> <td>4,813</td> <td>34.64 %</td> <td>3,348</td> <td>29.97 %</td> </tr> <tr> <td>35 – 44</td> <td>3,298</td> <td>23.74 %</td> <td>2,488</td> <td>22.27 %</td> </tr> <tr> <td>45 – 54</td> <td>2,212</td> <td>15.92 %</td> <td>1,792</td> <td>16.04 %</td> </tr> <tr> <td>55 and over</td> <td>1,788</td> <td>12.87 %</td> <td>2,674</td> <td>23.94 %</td> </tr> <tr> <td>Total</td> <td>13,895</td> <td>100 %</td> <td>11,171</td> <td>100 %</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Gender</th> <th>New Hire Count</th> <th>New Hire Rate</th> <th>Turnover Count</th> <th>Turnover Rate</th> </tr> </thead> <tbody> <tr> <td>Female</td> <td>8,734</td> <td>62.86 %</td> <td>7,359</td> <td>65.88 %</td> </tr> <tr> <td>Male</td> <td>5,142</td> <td>37.01 %</td> <td>3,789</td> <td>33.92 %</td> </tr> <tr> <td>Declined</td> <td>19</td> <td>0.14 %</td> <td>23</td> <td>0.21 %</td> </tr> <tr> <td>Total</td> <td>13,895</td> <td>100 %</td> <td>11,171</td> <td>100 %</td> </tr> </tbody> </table>	2022					Age Group	New Hire Count	New Hire Rate	Turnover Count	Turnover Rate	24 and under	1,784	12.84 %	869	7.78 %	25 – 34	4,813	34.64 %	3,348	29.97 %	35 – 44	3,298	23.74 %	2,488	22.27 %	45 – 54	2,212	15.92 %	1,792	16.04 %	55 and over	1,788	12.87 %	2,674	23.94 %	Total	13,895	100 %	11,171	100 %	Gender	New Hire Count	New Hire Rate	Turnover Count	Turnover Rate	Female	8,734	62.86 %	7,359	65.88 %	Male	5,142	37.01 %	3,789	33.92 %	Declined	19	0.14 %	23	0.21 %	Total	13,895	100 %	11,171	100 %
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Employment	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees		<p>A detailed overview of teammate benefits can be found on our Benefits website. Additional information can be found beginning on page 56 of the 2022 Corporate Responsibility Report. Part-time employees who work a minimum of 20 hours per week receive the same set of benefits as full-time employees.</p>																																																																	

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Employment	401-3	Parental leave	<p>a. Total number of employees that were entitled to parental leave, by gender</p> <p>b. Total number of employees that took parental leave, by gender</p> <p>c. Total number of employees that returned to work in the reporting period after parental leave ended, by gender</p> <p>d. Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work, by gender</p> <p>e. Return to work and retention rates of employees that took parental leave, by gender</p>	<table border="1"> <thead> <tr> <th colspan="2">Teammates eligible for leave</th> </tr> <tr> <th>Gender</th> <th># of Teammates</th> </tr> </thead> <tbody> <tr> <td>Female</td> <td>34,572</td> </tr> <tr> <td>Male</td> <td>20,396</td> </tr> <tr> <td>Total</td> <td>54,968</td> </tr> <tr> <th colspan="2">Total number of teammates who took parental leave by gender</th> </tr> <tr> <th>Gender</th> <th># of Teammates</th> </tr> <tr> <td>Female</td> <td>909</td> </tr> <tr> <td>Male</td> <td>354</td> </tr> <tr> <td>Total</td> <td>1,263</td> </tr> <tr> <th colspan="2">Total number of teammates who returned to work in the reporting period after parental leave ended by gender</th> </tr> <tr> <th>Gender</th> <th># of Teammates</th> </tr> <tr> <td>Female</td> <td>818</td> </tr> <tr> <td>Male</td> <td>347</td> </tr> <tr> <td>Total</td> <td>1,165</td> </tr> <tr> <th colspan="2">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</th> </tr> <tr> <th>Gender</th> <th># of Teammates</th> </tr> <tr> <td>Female</td> <td>756</td> </tr> <tr> <td>Male</td> <td>296</td> </tr> <tr> <td>Total</td> <td>1,052</td> </tr> <tr> <td>Return-to-Work Rate</td> <td>92.24 %</td> </tr> <tr> <td>Retention Rate¹</td> <td>96.51 %</td> </tr> </tbody> </table>	Teammates eligible for leave		Gender	# of Teammates	Female	34,572	Male	20,396	Total	54,968	Total number of teammates who took parental leave by gender		Gender	# of Teammates	Female	909	Male	354	Total	1,263	Total number of teammates who returned to work in the reporting period after parental leave ended by gender		Gender	# of Teammates	Female	818	Male	347	Total	1,165	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		Gender	# of Teammates	Female	756	Male	296	Total	1,052	Return-to-Work Rate	92.24 %	Retention Rate¹	96.51 %
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Occupational health and safety	403-1	Occupational health and safety management system		Truist has an extensive continuity plan and business tactics that ensure the safety of all teammates, including in times of crisis. The program was established voluntarily 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 the Truist Teammate Handbook , pages 18-19 (Workplace Health and Safety).																																												
Occupational health and safety	403-2 [WEF]*	Hazard identification, risk assessment, and incident investigation		<p>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 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.</p> <p>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.</p>																																												
Occupational health and safety	403-3	Occupational health services		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.																																												

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 1. The retention rate is calculated by taking the sum total number of teammates who returned to work after parental leave ended who were still employed 12 months after their return to work in 2021 divided by the sum total number of teammates who returned to work in the reporting period after parental leave ended for the previous year in 2021 (i.e. 1,052/ 1,090 = 96.51%).

Aspect	GRI Code	Description	Detail	Truist Response																								
Occupational health and safety	403-4	Worker participation, consultation, and communication on occupational health and safety		Truist endeavors to comply 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.																								
Occupational health and safety	403-5	Worker training on occupational health and safety		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. For more information, please visit Truist Teammate Handbook , pages 18-19 (Workplace Health and Safety).																								
Occupational health and safety	403-6 [WEF]*	Promotion of worker health		See page 56 of our 2022 Corporate Responsibility Report for teammate well-being resources. Additional information can be found on the Truist Benefits site .																								
Occupational health and safety	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships		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.																								
Occupational health and safety	403-8	Workers covered by an occupational health and safety management system		Truist teammates are covered by the occupational health and safety management system.																								
Training and education	404-1 [WEF]*	Average hours of training per year per employee a. Average hours of training that the organization's employees have undertaken during the reporting period, by: i. gender; ii. employee category		<table border="1"> <thead> <tr> <th colspan="2">Truist average training hours for teammates</th> </tr> </thead> <tbody> <tr> <td colspan="2">Gender</td> </tr> <tr> <td>Female</td> <td>40.50</td> </tr> <tr> <td>Male</td> <td>32.69</td> </tr> <tr> <td colspan="2">Employee Category</td> </tr> <tr> <td>Executive/Senior Level Officials and Managers</td> <td>19.20</td> </tr> <tr> <td>First/Mid-Level Officials and Managers</td> <td>32.42</td> </tr> <tr> <td>Professionals</td> <td>16.51</td> </tr> <tr> <td>All Others¹</td> <td>52.88</td> </tr> <tr> <td colspan="2">Total</td> </tr> <tr> <td>Grand Total (Average)</td> <td>37.60</td> </tr> <tr> <td>Total hours for 2022</td> <td>2,339,609.27</td> </tr> </tbody> </table> <p><small>1. "All Others" is a combination of Administrative Support, Craft, Sales, and Service Worker Job Categories as of Dec. 31, 2022.</small></p>	Truist average training hours for teammates		Gender		Female	40.50	Male	32.69	Employee Category		Executive/Senior Level Officials and Managers	19.20	First/Mid-Level Officials and Managers	32.42	Professionals	16.51	All Others ¹	52.88	Total		Grand Total (Average)	37.60	Total hours for 2022	2,339,609.27
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Training and education	404-2	Programs for upgrading employee skills and transition assistance programs	a. Type and scope of programs implemented and assistance provided to upgrade employee skills	<p>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 that offers individual and professional advice (In 2022, teammates had more than 1,900 career coach engagements), a growth and development planner through which a teammate can map out their educational and professional goals, and a career development site for additional tools to assist teammates in discovering career opportunities and developing meaningful career growth plans.</p> <p>Truist's Mission for Teammates is to create an inclusive and energizing environment that empowers teammates to learn, grow, and have meaningful careers. Truist values the contributions of all teammates and supports their careers at every step. While we continue to make decisions that best drive our business forward, we recognize the power of potential in our ever evolving workforce. In the event that a business decision results in transition for our teammates, we provide every teammate with vast career transition resources to enable the strongest possible next step for them in their career, aligned with their skills and interests. 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.</p> <p>Additional information can be found on the Career well-being page of the Benefits website, as well as within the Teammates chapter of the 2022 Corporate Responsibility Report, beginning on page 51.</p>																								

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Aspect	GRI Code	Description	Detail	Truist Response
Training and education	404-2	Programs for upgrading employee skills and transition assistance programs	b. Transition assistance programs provided to facilitate continued employability and the management of career endings resulting from retirement or termination of employment	<p>Truist continues its commitment to support and career advocacy for all teammates in transition, specifically those impacted by a reduction in force, through our career transition services designed to support teammate redeployment. This redeployment experience serves to accelerate and elevate the internal job search and career navigation process for teammates in transition who desire to pivot to a new role within Truist. We seek to retain our talent as a priority, supporting teammates exploring open roles in the internal jobs marketplace aligned with their skills and aspirations.</p> <p>Executive Leadership continues their commitment to and investment in the career next steps of our teammates in transition and has called on all managers at Truist to prioritize teammates affected by reduction in force in their selection process for open positions. Our talent acquisition organization offers essential leadership to this experience supporting teammates and hiring managers throughout the process. Recruiters have elevated expectations to expedite the application process for impacted teammates who have applied for internal positions, teammates also receive a job search prep portal, resume reviews, career coaching, a talent agent to help them determine which open roles at Truist are the best fits, interview preparation, and upskilling resources such as LinkedIn Learning.</p> <p>Truist also provides outplacement services for teammates impacted by workforce reductions. This includes a job search prep portal, resume 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.</p>
Training and education	404-3	Percentage of employees receiving regular performance and career development reviews		All teammates are given regular performance reviews. We promote and encourage a career partnership where teammates and managers are each committed to growth and development. All teammates have on-demand access to tools and resources, such as individualized career coaching, webinars, conversation guides, and development planners to enable professional growth. For more information, please visit the Truist Teammate Handbook , pages 22-23 (myCareers at Truist - Career Opportunities).
Diversity and equal opportunity	405-1	Diversity of governance bodies and employees		—
Diversity and equal opportunity	405-1	Diversity of governance bodies and employees	<p>a. Percentage of individuals within the organization’s governance bodies in each of the following diversity categories:</p> <ul style="list-style-type: none"> i. Gender; ii. Age group: under 30 years old, 30-50 years old, over 50 years old; iii. Other indicators of diversity where relevant (such as minority or vulnerable groups) 	Proxy , page 8 (Board Diversity and Composition).
Diversity and equal opportunity	405-1 [WEF]*	Diversity of governance bodies and employees	<p>b. Percentage of employees per employee category in each of the following diversity categories:</p> <ul style="list-style-type: none"> i. Gender; ii. Age group: under 30 years old, 30-50 years old, over 50 years old; iii. Other indicators of diversity where relevant (such as minority or vulnerable groups) 	See response to 2-7
Diversity and equal opportunity	405-2 [WEF]*	Ratio of basic salary and remuneration of women to men		Please see page 63 of our 2022 Corporate Responsibility Report .

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Aspect	GRI Code	Description	Detail	Truist Response
Non-discrimination	406-1 [WEF]*	Incidents of discrimination and corrective actions taken		Truist is committed to providing equal employment opportunities for all applicants and teammates without regard to race, color, religion, citizenship, national origin or ancestry, age, gender or sex, 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.
Risk in operations and suppliers	408-1 [WEF]*	Operations and suppliers at significant risk for incidents of child labor	a. Operations and suppliers considered to have significant risk for incidents of: i. child labor; ii. young workers exposed to hazardous work	Ethical business practices are at the forefront of the internal Code of Ethics that Truist teammates follow. Truist believes that anti-bribery and anti-corruption practices, labor, human rights, and safety practices are essential to inspiring and building better lives and communities. In respect of human rights and safety practices, Suppliers must comply with all applicable employment laws; ensure against the use of child or forced labor; modern slavery in any operations or facilities; and maintain policies and protections against workplace and Supplier discrimination, violence, abuse and harassment.
Risk in operations and suppliers	408-1 [WEF]*	Operations and suppliers at significant risk for incidents of child labor	b. Operations and suppliers considered to have significant risk for incidents of child labor either in terms of: i. type of operation (such as manufacturing plant) and supplier; ii. countries or geographic areas with operations and suppliers considered at risk	Suppliers must comply with all applicable employment laws; ensure against the use of child or forced labor; modern slavery in any operations or facilities; and maintain policies and protections against workplace and Supplier discrimination, violence, abuse, and harassment.
Risk in operations and suppliers	408-1 [WEF]*	Operations and suppliers at significant risk for incidents of child labor	c. Measures taken by the organization in the reporting period intended to contribute to the effective abolition of child labor	
Risk in operations and suppliers	409-1 [WEF]*	Operations and suppliers at significant risk for incidents of forced or compulsory labor		
Local communities	413-1	Operations with local community engagement, impact assessments, and development programs		Our 2022 Corporate Responsibility Report is designed to provide updates on corporate responsibility and sustainability activities and initiatives with a focus on the local communities in which we operate. Our report discloses our progress toward stated objectives and impacts to stakeholders, including communities.
Local communities	413-2	Operations with significant actual and potential negative impacts 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.

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Aspect	GRI Code	Description	Detail	Truist Response
Supplier social assessment	414-1	New suppliers that were screened using social criteria		Truist strives to ensure our Suppliers reflect who we are as a community and company. Suppliers are expected to incorporate inclusion and diversity policies and practices to strengthen their operations and supply chain, while enriching our communities through economic advancement. All suppliers are expected to review and follow Truist's Supplier Code of Conduct .
Public policy	415-1 [WEF]*	Political contributions		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, as well as 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 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 2022 Political Contributions and our Statement of Political Engagement .
Customer health and safety	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services		Truist considers this information confidential and, therefore, not appropriate for public disclosure. However, Truist always strives to follow all applicable laws and regulations.
Marketing and labeling	417-1	Requirements for product and service information and labeling		Truist always endeavors to comply with all applicable laws and regulations, including requirements for information and labeling. Truist regularly and proactively identifies, monitors, and manages risk across all consumer and small business products and services in accordance with regulations.
Marketing and labeling	417-2	Incidents of non-compliance concerning product and service information and labeling		Truist always endeavors to comply with all applicable laws and regulations. Best practice in preventing non-compliance is placing an emphasis on training and adherence to regulation.
Marketing and labeling	417-3	Incidents of non-compliance concerning marketing communications		
Customer privacy	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data		

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