

Truist announces planned capital deployment and stress capital buffer requirement following release of 2025 CCAR results

CHARLOTTE, N.C., July 1, 2025 /PRNewswire/ -- Truist Financial Corporation (NYSE: TFC) today announced that the Board of Governors of the Federal Reserve System has notified Truist that the preliminary stress capital buffer requirement that applies to the company is 2.5 percent, for the period beginning Oct. 1, 2025, to Sept. 30, 2026. Once finalized, the new stress capital buffer requirement plus the minimum Basel III Common Equity Tier 1 (CET1) capital ratio of 4.5 percent, results in a minimum CET1 ratio requirement of 7.0 percent. As of March 31, 2025, Truist had \$47.8 billion of CET1 capital and a CET1 ratio of 11.3 percent, exceeding the new minimum CET1 ratio requirement by 4.3 percent.

Truist also announced plans to maintain its current quarterly common stock dividend of \$0.52 per share, subject to approval by its board of directors. Truist's \$5 billion share repurchase program, as authorized by Truist's board of directors in 2024, remains active with approximately \$2.8 billion of capacity after second quarter repurchases.

"Truist's 2025 annual stress test results again demonstrate the benefits of our diverse business mix and prudent and disciplined risk management culture," said Truist Chairman and Chief Executive Officer Bill Rogers. "Truist's strong capital position and strategy provides significant capacity to serve our clients and stakeholders, maintain a meaningful return for our shareholders and ultimately help us deliver on our purpose to inspire and build better lives and communities."

About Truist

Truist Financial Corporation is a purpose-driven financial services company committed to inspiring and building better lives and communities. Headquartered in Charlotte, North Carolina, Truist has leading market share in many of the high-growth markets in the U.S. and offers a wide range of products and services through wholesale and consumer businesses, including consumer and small business banking, commercial and corporate banking, investment banking and capital markets, wealth management, payments, and specialized lending businesses. Truist is a top-10 commercial bank with total assets of \$536 billion as of March 31, 2025. Truist Bank, Member FDIC. Learn more at [Truist.com](https://truist.com).

Forward-Looking Statements

This release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts. Forward-looking statements often use words such as "believe," "expect," "anticipate," "intend," "pursue," "seek," "continue," "estimate," "project," "outlook," "forecast," "potential," "target," "objective," "trend," "plan," "goal," "initiative," "priorities," or other words of comparable meaning or future-tense or conditional verbs such as "may," "will," "should," "would," or "could." Forward-looking statements convey Truist's expectations, intentions, or forecasts about future events, circumstances, or results. All forward-looking statements, by their nature, are subject to assumptions, risks, and uncertainties, which may change over time and many of which are beyond Truist's control. You should not rely on any forward-looking statement as a prediction or guarantee about the future. Actual future objectives, strategies, plans, prospects, performance, conditions, and results may differ materially from those set forth in any forward-looking statement. While no list of assumptions, risks, and uncertainties could be complete, some of the factors that may cause actual results or other future events or circumstances to differ from those in Truist's forward-looking statements include the risks and uncertainties more fully discussed in Part I, Item 1A (Risk Factors) in Truist's most recently filed Annual Report on Form 10-K and in Truist's subsequent filings with the Securities and Exchange Commission. Any forward-looking statement made by Truist or on its behalf speaks only as of the date that it was made. Truist does not undertake to update any forward-looking statement to reflect the impact of events, circumstances, or results that arise after the date that the statement was made, except as required by applicable securities laws. You, however, should consult further disclosures (including disclosures of a forward-looking nature) that Truist may make in any subsequent Annual Report on Form 10-K, Quarterly Report on Form 10-Q, or Current Report on Form 8-K.

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