

**TRUIST FINANCIAL CORPORATION
SUPPLEMENTAL CODE OF ETHICS
FOR
SENIOR FINANCIAL OFFICERS**

I. Supplemental Provisions

Truist Financial Corporation's (Truist) (i) Chief Executive Officer, (ii) Chief Financial Officer, and (iii) Controller and Chief Accounting Officer (collectively, the "Senior Financial Officers") are responsible for the promotion of and adherence to the highest ethical standards of conduct in managing Truist's financial operations and overseeing its compliance with laws, regulations and rules. Accordingly, each Senior Financial Officer must comply with the [Code of Ethics \(Teammates\)](#) (Code of Ethics), which is applicable to all Truist Officers and Teammates, and with the additional standards set forth in this Supplemental Code of Ethics for Senior Financial Officers (Code). To the extent any provision in this Code differs from or is in conflict with any provision contained in the Code of Ethics, the Senior Financial Officers shall comply with the provision of this Code.

A. Regulatory and Public Reporting

Each Senior Financial Officer is responsible for providing, or causing to be provided, full, fair, accurate, timely and understandable disclosure that complies with all applicable federal securities laws, rules and regulations in all reports and documents that Truist files with, or submits to, the Securities and Exchange Commission (SEC) and in other public communications. As such, each Senior Financial Officer should be familiar with, and is required to comply with, Truist's disclosure controls and procedures and internal control over financial reporting and will cooperate fully with Truist's accounting and internal audit departments, as well as the independent auditor. In addition, each Senior Financial Officer is responsible for ensuring that financial records pertaining to Truist's operations are maintained in accordance with Generally Accepted Accounting Principles (GAAP) and any other applicable accounting rules and regulations. Each Senior Financial Officer should promptly report to Truist's Chief Legal Officer (Chief Legal Officer) and/or the Board Audit Committee (Audit Committee) of the Board of Directors of Truist (Board) any material information of which such Senior Financial Officer may become aware that could affect the disclosures made by Truist in its filings with the SEC and in other public communications.

B. Reporting Deficiencies and Fraud

Each Senior Financial Officer must promptly report to the Chief Legal Officer and/or the Board Audit Committee any information concerning: (1) significant deficiencies in the design or operation of Truist's internal control over financial reporting that could adversely affect its ability to record, process, summarize and report financial data; and (2) any fraud, whether or not material, that involves management or other teammates who have a significant role in: (a) financial reporting; (b) the disclosures made in filings with the SEC; or (c) other public communications or internal control over financial reporting. For more information regarding reporting deficiencies and fraud, refer to the Truist [LGL-ELLP-1000 Accounting, Securities, and Legal Violations Policy](#).

C. Reporting Code and Legal Violations

Any violation or suspected violation of the Code of Ethics or this Code that involves a Senior Financial Officer, or any information concerning a material violation of securities laws, regulations or rules, or other laws, regulations or rules applicable to Truist and its business operations, must be promptly reported to the Chief Legal Officer and/or the Board Audit Committee. For more information regarding reporting deficiencies and fraud, refer to the Truist [LGL-ELLP-1000 Accounting, Securities, and Legal Violations Policy](#).

II. Disciplinary Measures

Any violation or suspected violation of the Code of Ethics or this Code by a Senior Financial Officer shall be reported to the Board by the Chief Legal Officer or Board Audit Committee, as appropriate, and the Board shall take such action as it deems necessary in its sole and absolute discretion, with or without investigation, to deter wrongdoing and to promote accountability by Senior Financial Officers for adherence to such Codes. As and when warranted, the Board shall provide the Senior Financial Officer(s) involved in any disciplinary matter with written notice of the Board's findings and shall include, as appropriate, any corrective action(s) that may be imposed, including, without limitation, censure, demotion, reassignment, suspension with or without pay or benefits, and/or termination of employment. In determining the appropriate corrective action in a particular case, the Board shall take into account all relevant information, including the nature and severity of the violation or potential violation, whether the violation or potential violation was a single occurrence or involved repeated occurrences, whether the violation or potential violation appears to have been intentional or inadvertent, whether the Senior Financial Officer(s) involved knew, should have known of or had been advised prior to the violation or potential violation as to the proper course of action, and whether the Senior Financial Officer(s) had committed other violations or potential violations in the past. In cases of illegal activity or wrongdoing, the Board (or its designee) will notify the appropriate legal authorities.

III. Waiver or Modification of the Code of Ethics or this Code for Senior Financial Officers

Any request for a waiver of or exception to the Code of Ethics or this Code, or for any modification or amendment thereto, made by or on behalf of a Senior Financial Officer, shall be directed to and shall only be approved by the Board. Any such waiver, exception, modification or amendment will be promptly disclosed as required by applicable law, regulation, and/or the listing standards of the New York Stock Exchange.

IV. Certification

Each Senior Financial Officer annually certifies to Truist in writing that such Senior Financial Officer has read and is in compliance with this Code except as otherwise disclosed in the certification.

ANNUAL CERTIFICATION

The undersigned Senior Financial Officer hereby certifies that I have read and understand the Truist Financial Corporation Code of Ethics and the Truist Financial Corporation Supplemental Code of Ethics for Senior Financial Officers and I agree to abide by their provisions as part of my employment obligations owed to Truist Financial Corporation. Except as noted below, I am in compliance with the Truist Financial Corporation Code of Ethics and the Truist Financial Corporation Supplemental Code of Ethics for Senior Financial Officers.

If no known violations, state "None":

Name of Senior Financial Officer (print): _____

Signature of Senior Financial Officer: _____

Date: _____