

Truist 2023 Disclosure Summary

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 (2023). Please find information on cybersecurity and privacy at Truist in the Responsible Business and Clients sections of our 2023 Corporate Responsibility & Sustainability Report , beginning on pages 7 and 20, respectively.
	(2) Percentage involving personally identifiable information (PII).	
	(3) Number of account holders affected.	
FN-CB-230a.2	(1) Description of approach to identifying data security risks.	Truist maintains an information security program, including reasonable safeguards to protect the security, confidentiality, and integrity of client information, and works to provide a secure financial experience for all 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.
	(2) Description of approach to addressing the risks identified.	
	(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 its data, its clients data, and to the availability of its services. For more information, see Truist's 2023 10-K , pages 13-14 (Privacy, Data Protection, and Cybersecurity), and pages 19, 75-77 (Technology Risks), the 2024 Proxy Statement , pages 37-38 (Information Security/Cybersecurity), and the 2023 Corporate Responsibility & Sustainability Report , page 14 (Cybersecurity and data privacy).
	(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 designed to ensure that incidents potentially triggering notification obligations, including timely notifications to clients and regulatory entities, are promptly evaluated and assessed consistent with applicable laws and Truist policies.
	(5) Description of efforts to manage new and emerging cyberthreats.	Truist maintains an 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 its cyber safeguards in collaboration with the financial industry groups (i.e, FS-ISAC, CISA) with regular reporting of the cyber threat landscape to Truist Senior Leadership. For more information, see Truist's 2023 10-K , pages 19 and 75-77 (Technology Risks), and the 2023 Corporate Responsibility & Sustainability Report , pages 7 and 20, respectively (Responsible Business and Clients).
	(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 2023 10-K , pages 19 and 75-77 (Technology Risks) and the 2024 Proxy Statement , pages 37-38 (Information Security/Cybersecurity).
	(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 Federal Institutions Examination Council, 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 2023 Corporate Responsibility & Sustainability Report , pages 24-27 (Financial Inclusion and Education); 28-44 (Community); and page 16 of the 2023 Annual Report .

SASB ID	Description	Truist Response
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 (2017-2019). 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 .
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 2023 Corporate Responsibility & Sustainability Report , pages 24-27 (Financial Inclusion and Education) and pages 28-44 (Community). Also see Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices FFIEC 031 (Call Report).
FN-CB-240a.3	(1) Total number of no-cost retail checking accounts provided to previously unbanked or underbanked customers.	See the 2023 Corporate Responsibility & Sustainability Report , pages 7, 20 and 24, respectively (Clients and Financial Inclusion and Education) for a description of our Truist One Banking and Truist Confidence account products.
	(2) Number of no-cost checking accounts opened and number of no-cost checking accounts closed by unbanked/underbanked customers.	
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers.	See the 2023 Corporate Responsibility & Sustainability Report , pages 24-27 (Financial Inclusion and Education).
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).
FN-CB-410a.2	(1) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis.	The Truist Enterprise Risk Management Framework comprises eight primary risks: strategic, credit, market, liquidity, compliance, operational, technology, and reputational. Environmental and social issues have the potential to impact all of these risks. Truist is working to integrate climate risk into its credit risk management process such that climate change considerations are included in the full credit life cycle.
	(2) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - The scope shall include commercial and industrial lending as well as project finance.	See the 2023 TCFD Report , pages 12 and 17 (Risk Management and Strategy).
	(3) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - Policies that determine approach to incorporation of ESG factors in credit analysis.	Risk Management implements policies and procedures with respect to its own processes. In addition, Truist continues to review and update existing policies and procedures, where necessary, to incorporate climate-related risks and to provide guidance that Truist’s approach to these risks is in line with the strategy and risk appetite set by the Truist Board of Directors.
	(4) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - Description on how to incorporate ESG factors when estimating credit losses over the contractual term of the entity’s financial assets.	See the 2023 TCFD Report , page 17 (Strategy) for more information about Truist’s climate scenario analysis.

SASB ID	Description	Truist Response
FN-CB-410a.2	(5) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - Description of approach to implementation of the aspects of ESG incorporation practices.	See response above to FN-CB-410a.2.1.
	(6) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - Description of oversight/accountability approach to the incorporation of ESG factors.	See the 2023 TCFD Report , pages 9 and 12 (Governance and Risk Management).
	(7) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - Discussion of conducting scenario analysis and/or modeling in which the risk profile of future ESG trends is calculated at the portfolio level of commercial and industrial credit exposure.	See the 2023 TCFD Report , page 17 (Strategy) for more information about Truist's climate scenario analysis.
	(8) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - 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.	See the 2023 TCFD Report , page 17 (Strategy) for more information about Truist's assessment of climate-related risks as well as a summary of commercial and industrial exposures by sector.
	(9) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - Description of significant concentrations of credit exposure to ESG factors, including, but not limited to, carbon-related assets, water-stressed regions, and cybersecurity risks.	See the 2023 TCFD Report , page 17 (Strategy) for more information about Truist's carbon-related assets as well as a summary of commercial and industrial exposures by sector.
	(10) Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis - Description of ESG factors incorporated in the assessment and influence the entity's perspective on traditional macroeconomic factors.	See the 2023 TCFD Report , page 12 (Risk Management) for more information regarding climate risk assessments.
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 , pages 137-138 (Note 16: Commitments and Contingencies).
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.
Systemic Risk Management		
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category.	As of Dec. 31, 2023, the Basel Committee on Banking Supervision's assessment methodology did not consider Truist to be a Global Systemically Important Bank (G-SIB).

* 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](#)."

SASB ID	Description	Truist Response
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 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, provides valuable confirmation of Truist's commitment to prudent risk management as well as flexibility 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 4Q23 , pages 8-9.
	(2) Discussion on how the stress test results inform its approach with respect to its environmental, social, and governance (ESG) strategy.	See the 2023 TCFD Report , page 17 (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 2023, Truist had an average of 10.2 million consumer checking and savings accounts with total balances of \$151.7 billion on average. In addition, we had an average of 1.1 million small business checking and savings accounts with total balances of \$28.2 billion on average.
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate.	10-K , pages 57-60 (Lending Activities), and Basel III Pillar 3 Regulatory Capital Disclosures 4Q23 , pages 10-15.

GRI Code	Description	Truist Response
The organization and its practices		
2-1: Organizational details	a. Legal name of Organization.	10-K , Cover page.
	b. Nature of ownership and legal form.	10-K , page 4 (Item 1. Business); 10-K , pages 42-44 (Item 5. Market for Registrant's Common Equity, Related Stockholder Matters and Issuer of Purchases of Equity Securities); 2024 Proxy Statement , pages 87-88 (Stock Ownership Information).
	c. Location of the organization's headquarters.	10-K , page 4 (Item 1. Business).
	d. Report its countries of operation.	10-K , page 41 (Item 2. Properties).
2-2: Entities included in the organization's sustainability reporting	Entities included in the organization's sustainability reporting.	10-K , pages 95-109 (Note 1: Basis of Presentation); 10-K , page 159 (Exhibit 21. Subsidiaries of the Registrant). Material entities included in Truist's financial reporting are also included in Truist's sustainability reporting.
2-3: Reporting period, frequency, and contact point	a. Specify the reporting period for, and the frequency of, its sustainability reporting.	The 2023 Corporate Responsibility & Sustainability Report and this Disclosure Summary mainly cover information from 2023, unless otherwise indicated. Truist aims to publish Corporate Responsibility and Sustainability information annually.
	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.
	c. Report the publication date of the report or reported information.	Truist's 2023 Corporate Responsibility & Sustainability Report , Disclosure Summary, and TCFD Report were published in April 2024.
	d. Specify the contact point for questions about the report or reported information.	Tori Kaplan, chief corporate responsibility and sustainability officer, at tori.s.kaplan@truist.com .
2-4: Restatements of information	Restatements of information.	Truist made no material restatements to prior period information during 2023. While Truist reclassified certain prior period information to conform to the current presentation, such reclassifications had no effect on previously reported shareholders' equity or net income.
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.
	b. If the organization's sustainability reporting has been externally assured <ul style="list-style-type: none"> i. provide a link or reference to the external assurance report(s) or assurance statement(s); 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; iii. describe the relationship between the organization and the assurance provider. 	Apex Companies provided a third-party verification of portions of Truist's 2023 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 . Apex Companies verification declaration includes a statement regarding their independence and impartiality.
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).

GRI Code	Description	Truist Response
2-6: Activities, value chain, and other business relationships	b. Describe its value chain, including: i. The organization's activities, products, services, and markets served.	10-K , page 4 (Item 1. Business); 10-K , page 41 (Item 2. Properties); 10-K , pages 57-60 (Lending Activities); 10-K , pages 95-109 (Note 1. Basis of Presentation); 10-K , pages 150-153 (Note 21. Operating Segments).
	b. Describe its value chain, including: ii. The organization's supply chain.	
	b. Describe its value chain, including: iii. The entities downstream from the organization and their activities.	2023 Corporate Responsibility & Sustainability Report , pages 18-19 (Sourcing and Supply Chain). Supplier Code of Conduct .
	c. Report other relevant business relationships.	

GRI Code	Description
2-7: Employees	Information on employees and other workers (additional employee information can be found on pages 18, 19, and 20).

Truist Response									
Job Categories	Gender	White ²	Black or African American ²	Hispanic or Latino	Asian ²	American Indian or Alaska Native ²	Native Hawaiian or Other Pacific Islander ²	Two or More Races ²	Total by Gender
Executive/Senior Level Managers	Male	371	32	16	17	0	0	5	441
Executive/Senior Level Managers	Female	125	23	7	11	2	0	2	170
Executive/Senior Level Managers	Total	496	55	23	28	2	0	7	611
First/Mid Level Managers	Male	2,406	374	275	276	16	6	67	3,420
First/Mid Level Managers	Female	2,714	672	317	203	16	5	71	3,998
First/Mid Level Managers	Total	5,120	1,046	592	479	32	11	138	7,418
Professionals	Male	5,990	1,018	520	1,058	40	12	167	8,805
Professionals	Female	5,250	1,667	565	747	44	26	141	8,440
Professionals	Total	11,240	2,685	1,085	1,805	84	38	308	17,245
All Others ¹	Male	3,574	1,198	997	266	33	16	198	6,282
All Others ¹	Female	10,292	4,705	2,689	759	169	56	544	19,214
All Others¹	Total	13,866	5,903	3,686	1,025	202	72	742	25,496
Totals	Male	12,341	2,622	1,808	1,617	89	34	437	18,948
Totals	Female	18,381	7,067	3,578	1,720	231	87	758	31,822
Totals	Total	30,722	9,689	5,386	3,337	320	121	1,195	50,770

Job Categories	Gender	White ²	Black or African American ²	Hispanic or Latino	Asian ²	American Indian or Alaska Native ²	Native Hawaiian or Other Pacific Islander ²	Two or More Races ²	Total by Gender
Executive/Senior Level Managers	Male	60.7 %	5.2 %	2.6 %	2.8 %	0.0 %	0.0 %	0.8 %	72.2 %
Executive/Senior Level Managers	Female	20.5 %	3.8 %	1.1 %	1.8 %	0.3 %	0.0 %	0.3 %	27.8 %
Executive/Senior Level Managers	Total	81.2 %	9.0 %	3.8 %	4.6 %	0.3 %	0.0 %	1.1 %	
First/Mid Level Managers	Male	32.4 %	5.0 %	3.7 %	3.7 %	0.2 %	0.1 %	0.9 %	46.1 %
First/Mid Level Managers	Female	36.6 %	9.1 %	4.3 %	2.7 %	0.2 %	0.1 %	1.0 %	53.9 %
First/Mid Level Managers	Total	69.0%	14.1%	8.0%	6.5%	0.4%	0.1%	1.9%	
Professionals	Male	34.7 %	5.9 %	3.0 %	6.1 %	0.2 %	0.1 %	1.0 %	51.1 %
Professionals	Female	30.4 %	9.7 %	3.3 %	4.3 %	0.3 %	0.2 %	0.8 %	48.9 %
Professionals	Total	65.2 %	15.6 %	6.3 %	10.5 %	0.5 %	0.2 %	1.8 %	
All Others ¹	Male	14.0 %	4.7 %	3.9 %	1.0 %	0.1 %	0.1 %	0.8 %	24.6 %
All Others ¹	Female	40.4 %	18.5 %	10.5 %	3.0 %	0.7 %	0.2 %	2.1 %	75.4 %
All Others¹	Total	54.4 %	23.2 %	14.5 %	4.0 %	0.8 %	0.3 %	2.9 %	
Totals	Male	24.3 %	5.2 %	3.6 %	3.2 %	0.2 %	0.1 %	0.9 %	37.3 %
Totals	Female	36.2 %	13.9 %	7.0 %	3.4 %	0.5 %	0.2 %	1.5 %	62.7 %
Totals	Total	60.5 %	19.1 %	10.6 %	6.6 %	0.6 %	0.2 %	2.4 %	

1. "All Others" is a combination of Sales Workers and Administrative Support Environmental Job Categories Truist workforce data as of Dec. 31, 2023.

2. Not Hispanic or Latino.

GRI Code	Description
2-7: Employees	Information on employees and other workers (additional employee information can be found on pages 18, 19, and 20).

Trust Response						
Age Group	Male		Female		Total	
	# of Teammates	% of Teammates	# of Teammates	% of Teammates	# of Teammates	% of Teammates
29 and under	2,552	13.5 %	3,733	11.7 %	6,285	12.4 %
30-50	10,384	54.8 %	16,118	50.7 %	26,502	52.2 %
51 and over	6,012	31.7 %	11,971	37.6 %	17,983	35.4 %
Totals	18,948	100 %	31,822	100 %	50,770	100 %

Age Group	White ²		Black or African American ²		Hispanic or Latino		Asian ²	
	# of Teammates	% of Teammates	# of Teammates	% of Teammates	# of Teammates	% of Teammates	# of Teammates	% of Teammates
29 and under	3,231	10.5 %	1,144	11.8 %	1,226	22.8 %	389	11.7 %
30-50	14,841	48.3 %	5,516	56.9 %	3,036	56.4 %	2,150	64.4 %
51 and over	12,650	41.2 %	3,029	31.3 %	1,124	20.9 %	798	23.9 %
Totals	30,722	100 %	9,689	100 %	5,386	100 %	3,337	100 %

Age Group	American Indian or Alaska Native ²		Native Hawaiian or Other Pacific Islander ²		Two or More Races ²		Total	
	# of Teammates	% of Teammates	# of Teammates	% of Teammates	# of Teammates	% of Teammates	# of Teammates	% of Teammates
29 and under	53	16.6 %	8	6.6 %	234	19.6 %	6,285	12.4 %
30-50	186	58.1 %	69	57.0 %	704	58.9 %	26,502	52.2 %
51 and over	81	25.3 %	44	36.4 %	257	21.5 %	17,983	35.4 %
Totals	320	100 %	121	100 %	1,195	100 %	50,770	100 %

2. Not Hispanic or Latino.

GRI Code	Description	Truist Response
Governance		
2-9 [WEF]*: Governance structure and composition	a. Describe the governance structure, including committees of the highest governance body.	2024 Proxy Statement , pages 17-21 (Standing Board Committee Membership and Lead Director Responsibilities), and pages 25-28 (Corporate Governance Guidelines). Additional narrative is available in the 2023 Corporate Responsibility & Sustainability Report , pages 8-9 (Governance).
	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.	
	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. 	See the 2023 Corporate Responsibility & Sustainability Report , pages 7-27 (Responsible Business); 2024 Proxy Statement , page 8 (Board Diversity and Composition), pages 10-16 (Nominees for Election as Directors for a One-Year Term Expiring in 2025), and pages 17-21 (Standing Board Committee Membership and Lead Director Responsibilities).
2-10: Nomination and selection of the highest governance body	Nominating and selecting the highest governance body.	2024 Proxy Statement , page 28 (Succession Planning at Truist), page 30 (Nominating and Governance Committee Director Nominations), and page 31 (Majority Voting and Director Resignation Policy).
2-11: Chair of the highest governance body	Chair of the highest governance body.	2024 Proxy Statement , pages 29-30 (Board Leadership Structure).
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.	2024 Proxy Statement , page 34 (Corporate Responsibility and Sustainability), page 35 (Ethics at Truist), and page 37 (Strategic Direction and Planning).
	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: <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. 	2023 Corporate Responsibility & Sustainability Report , pages 12-13 (Stakeholder Engagement), and pages 8-9 (Governance); 2024 Proxy Statement , pages 32-34 (Shareholder Engagement Program).

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GRI Code	Description	Truist Response
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.	2024 Proxy Statement , pages 36-37 (Risk Oversight) and pages 37-38 (Strategic Direction and Planning, Information Security/Cybersecurity); 2023 Corporate Responsibility & Sustainability Report , pages 8-9 (Governance).
2-13: Delegation of responsibility for managing impacts	Delegation of responsibility for managing impacts.	2024 Proxy Statement , pages 24-25 (Corporate Governance Practices), and 36-37 (Risk Oversight); 2023 Corporate Responsibility & Sustainability Report , pages 8 and 10 (Governance and Risk Management).
2-14: Role of the highest governance body in sustainability reporting	Role of the highest governance body in sustainability reporting.	2023 Corporate Responsibility & Sustainability Report , pages 8-9 (Governance).
2-15: Conflicts of interest	Conflicts of interest.	2024 Proxy Statement , pages 31-32 (Related Person Transactions); Additional information can be found in the Code of Ethics . Also note that our internal Related Party Transactions Policy provides procedures for the approval of transactions with related persons.
2-16: Communication of critical concerns	a. Describe whether and how critical concerns are communicated to the highest governance body.	2023 Corporate Responsibility & Sustainability Report , pages 15-16 (Ethics and Compliance); 2024 Proxy Statement , page 34 (Communications with the Board of Directors); Accounting Securities and Legal Violations Policy ; Risk Committee Charter , Audit Committee Charter .
	b. Report the total number and the nature of critical concerns that were communicated to the highest governance body during the reporting period.	2023 Corporate Responsibility & Sustainability Report , pages 15-16 (Ethics and Compliance).
2-17: Collective knowledge of the highest governance body	Collective knowledge of the highest governance body.	2024 Proxy Statement , page 9 (Director Commitment and Skills) and page 30 (Board Size and Qualifications).
2-18: Evaluation of the performance of the highest governance body	Evaluation of the performance of the highest governance body.	2024 Proxy Statement , page 28 (Board and Board Committee Self-Assessment).
2-19 [WEF]*: Remuneration policies	Remuneration policies.	2024 Proxy Statement , pages 42-64 (Compensation Discussion and Analysis), and pages 22-23 (Compensation of Directors).
2-20: Process to determine remuneration	Process to determine remuneration.	Truist provides compensation and rewards that are designed to 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 2024 Proxy Statement , pages 42-64 (Compensation Discussion and Analysis), and note page 61 (Role of Compensation Consultant).
2-21 [WEF]*: Annual total compensation ratio	Annual total compensation ratio.	2024 Proxy Statement , page 78 (Pay Ratio Disclosure).
Strategy, policies, and practices		
2-22: Statement on sustainable development strategy	Statement on sustainable development strategy.	2023 TCFD Report , pages 17-25 (Strategy); 2023 Corporate Responsibility & Sustainability Report , pages 28-44 (Community).
2-23: Policy commitments	Policy commitments.	Code of Ethics ; Truist Teammate Handbook , pages 5-19; Supplier Code of Conduct ; 2023 Corporate Responsibility & Sustainability Report , pages 20-23 (Clients), pages 7-27 (Responsible Business), and page 17 (Policies and Resources).
2-24: Embedding policy commitments	Embedding policy commitments.	Code of Ethics ; 2024 Proxy Statement , pages 24-38 (Corporate Governance); 2023 Corporate Responsibility & Sustainability Report , page 17 (Policies and Resources); Nominating and Governance Committee Charter ; Supplier Code of Conduct .

* 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."

GRI Code	Description	Truist Response
2-26 [WEF]*: Mechanisms for seeking advice and raising concerns	Mechanisms for seeking advice and raising concerns.	2023 Corporate Responsibility & Sustainability Report , pages 15-16 (Ethics and Compliance); Code of Ethics , page 6; Truist Teammate Handbook .
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: <ul style="list-style-type: none"> i. instances for which fines were incurred; ii. instances for which non-monetary sanctions were incurred. 	Truist does not disclose this information publicly. However, Truist strives to comply with all applicable laws and regulations. 2023 Corporate Responsibility & Sustainability Report , page 17 (Policies and Resources).
	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. 	
	c. Describe the significant instances of non-compliance.	
	d. Describe how it has determined significant instances of non-compliance.	
2-28: Membership of associations	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		
2-29 [WEF]*: Approach to stakeholder engagement	Approach to stakeholder engagement.	2023 Corporate Responsibility & Sustainability Report , pages 4 (About This Report) and 12-13 (Stakeholder Engagement).
2-30: Collective bargaining agreements	Collective bargaining agreements.	0% of Truist teammates are covered by collective bargaining agreements.
Material topics		
3-1: Process to determine material topics	Process to determine material topics.	2023 Corporate Responsibility & Sustainability Report , page 4 (About this Report), and pages 12-13 (Stakeholder Engagement).
3-2 [WEF]*: List of material topics	a. List its material topics.	2023 Corporate Responsibility & Sustainability Report , page 4 (About this Report), and pages 12-13 (Stakeholder Engagement).
	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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GRI Code	Description	Truist Response
3-3: Management of material topics	<p>For each material topic reported under Disclosure 3-2, the organization shall</p> <p>a. Describe the actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights.</p> <p>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.</p> <p>c. Describe its policies or commitments regarding the material topic.</p> <p>d. Describe actions taken to manage the topic and related impacts, including:</p> <p>i. actions to prevent or mitigate potential negative impacts;</p> <p>ii. actions to address actual negative impacts, including actions to provide for or cooperate in their remediation;</p> <p>iii. actions to manage actual and potential positive impacts.</p> <p>e. Report the following information about tracking the effectiveness of the actions taken:</p> <p>i. processes used to track the effectiveness of the actions;</p> <p>ii. goals, targets, and indicators used to evaluate progress;</p> <p>iii. the effectiveness of the actions, including progress toward the goals and targets;</p> <p>iv. lessons learned and how these have been incorporated into the organization's operational policies and procedures.</p> <p>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>	<p>2023 Corporate Responsibility & Sustainability Report, pages 12-13 (Stakeholder Engagement), pages 7-27 (Responsible Business) and page 4 (About this Report).</p>
Economic performance		
201-1 [WEF]*: Direct economic value generated and distributed	Direct economic value generated and distributed.	Consolidated Statements of Income; 10-K , pages 91-92 (Item 8. Financial Statements and Supplementary Data).

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GRI Code	Description	Truist Response
Market presence		
202-1 [WEF]*: Ratios of standard entry level wage by gender compared to local minimum wage	Ratios of standard entry level wage by gender compared to local minimum wage.	In 2022, Truist increased its U.S. minimum hourly wage to \$22 an hour, which remains one of the highest in the industry.
202-2: Proportion of senior management hired from the local community	Proportion of senior management hired from the local community.	2023 Corporate Responsibility & Sustainability Report , page 26 (Multicultural Banking Services), and pages 51-53 (Recruiting and Engagement).
Indirect economic impacts		
203-1 [WEF]*: Infrastructure investments and services supported	Infrastructure investments and services supported.	Truist's infrastructure investments and services supported occur through many avenues across the enterprise, including Truist Community Capital, Community Reinvestment Act, Commercial Community Bank, and the Corporate Investment Group. See the 2023 Corporate Responsibility & Sustainability Report , pages 20-27 (Clients and Financial Inclusion and Education) and pages 28-44 (Community); and the CRA page of Truist.com .
203-2 [WEF]*: Significant indirect economic impacts	Significant indirect economic impacts.	See the 2023 Corporate Responsibility & Sustainability Report , pages 18-27 (Sourcing & Supply Chain, Clients, and Financial Inclusion and Education), and pages 28-44 (Community); and the CRA page of Truist.com for more information.
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 2023, 70% 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 (Alabama, California, Florida, Georgia, Illinois, Kentucky, Maryland, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, and West Virginia).
	b. The organization's geographical definition of 'local.'	Truist defines "local" as the geographic locations of 95% of Truist teammates' population (Alabama, California, Florida, Georgia, Illinois, Kentucky, Maryland, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, and West Virginia).
	c. The definition used for 'significant locations of operation.'	Truist defines "significant" as the geographic locations of 95% of Truist teammates' population (Alabama, California, Florida, Georgia, Illinois, Kentucky, Maryland, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, and West Virginia).
Anti-corruption		
205-1: Operations assessed for risks related to corruption	Operations assessed for risks related to corruption.	2023 Corporate Responsibility & Sustainability Report , pages 15-16 (Ethics and Compliance).
205-2 [WEF]*: Communication and training about anti-corruption policies and procedures	Communication and training about anti-corruption policies and procedures.	Truist strives to communicate and train all governance body members and teammates 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. See the 2023 Corporate Responsibility & Sustainability Report , pages 15-16 (Ethics and Compliance); Code of Ethics , pages 5 and 12.

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GRI Code	Description	Truist Response
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.	123,510.74 GJ of natural gas, 58,151.36 GJ of jet fuel, 418.52 GJ of propane, 3,544.45 GJ of diesel, and 18,878.40 GJ of gasoline.
	b. Total fuel consumption within the organization from renewable sources, in joules or multiples, and including fuel types used.	0
	c. In joules, watt-hours or multiples, the total: i. electricity consumption ii. heating consumption iii. cooling consumption iv. steam consumption.	i. 416,222,897 kWh
	e. Total energy consumption within the organization, in joules or multiples.	1,702,905.9 GJ
	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) estimates based on portfolio averages, prior year figures, current year averages, or other assumptions based on best-available data.
	g. Source of the conversion factors used.	Electric Power: eGRID 2023 (with 2021 data) & 2023 National Inventory Report (2021 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 United States. 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. eGRID and Canada values are for location-based EFs. This EF set includes CO ₂ , CH ₄ , and N ₂ O EFs 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
302-2: Energy consumption outside of the organization	a. Energy consumption outside of the organization, in joules or multiples.	49,931.30 GJ
	b. Standards, methodologies, assumptions, and/or calculation tools used.	The reported figure represents the 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.
	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.
302-3: Energy intensity	a. Energy intensity ratio for the organization.	0.000072805 GJ/\$ revenue
	b. Organization-specific metric (the denominator) chosen to calculate the ratio.	As reported in Truist's fiscal year 2023 <u>10-K</u> report, total revenue of \$23,390 million was used as the denominator to calculate this ratio.
	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.

GRI Code	Description	Truist Response
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.
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.	6,159.96 GJ
	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.
	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 2023.
	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 2023.
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 with 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.	13,764.96 MT CO2e
	b. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all.	CO2, CH4, N2O, HFCs.
	d. Base year for the calculation, if applicable, including: <ul style="list-style-type: none"> 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. Truist's 2019 base year emissions were: Scope 1: 17,524 MT CO2e. No recalculations of our base year were conducted in 2023.
	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 2023 Guidelines 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).
	f. Consolidation approach for emissions; whether equity share, financial control, or operational control.	Operational control.

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GRI Code	Description	Truist Response
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.
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.	142,481.43 MT CO2e
	b. If applicable, gross market-based energy indirect (Scope 2) GHG emissions in metric tons of CO2 equivalent.	139,611.96 MT CO2e
	c. If available, the gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all.	CO2, CH4, N2O.
	d. Base year for the calculation, if applicable, including: <ul style="list-style-type: none"> 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. Truist's 2019 base year emissions were: Scope 2 (Location-Based) 208,650 MT CO2e, Scope 2 (Market-based) 218,277 MT CO2e. No recalculations of our base year were conducted in 2023.
	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 and Environment Canada. eGRID and Canada values are for location-based EFs. Electric Power: eGRID 2023 (with 2021 data) & 2023 National Inventory Report (2021 data). When using the market-based calculation approach, utility-specific emission factors are applied when available. GWP values used are taken from the IPCC Sixth Assessment Report, 2021 (AR6).
	f. Consolidation approach for emissions; whether equity share, financial control, or operational control.	Operational control.
	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.
305-3 [WEF]*: Other indirect (Scope 3) GHG emissions	a. Gross other indirect (Scope 3) GHG emissions in metric tons of CO2 equivalent.	98,641 MT CO2e
	b. If available, the gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all.	CO2, CH4, N2O.
	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), 5 (Waste), 6 (Business Travel), and 8 (Upstream Leased Assets).
	e. Base year for the calculation, if applicable, including: <ul style="list-style-type: none"> 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.

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GRI Code	Description	Truist Response
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 2023 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). Waste-related emissions are calculated using US EPA Emission Factors for Greenhouse Gas Inventories, Table 9 which uses GWP values from the IPCC Fourth Assessment Report, 2007 (AR4) to calculate CO2e emission factors. Emission factors for upstream leased assets' electric power are taken from those published by the US EPA eGRID and Environment Canada. When using the market-based calculation approach, utility-specific emission factors are applied when available. Upstream leased asset GWP values used are taken from the IPCC Sixth Assessment Report, 2021 (AR6).
	g. Standards, methodologies, assumptions, and/or calculation tools used.	Scope 3 emissions were calculated in accordance with the Greenhouse Gas Protocol. Emissions are based on fuels used by Truist employees in rental vehicles, miles traveled by commercial airlines and in personal vehicles, tonnage of waste and recycling reported by waste haulers or estimated for utility bills, and electricity consumption provided by upstream leased asset management vendors.
305-4: GHG emissions intensity	a. GHG emissions intensity ratio for the organization.	0.000006680 MT CO2e/\$ revenue
	b. Organization-specific metric (the denominator) chosen to calculate the ratio.	As reported in Truist's fiscal year 2023 10-K report, total revenue of \$23,390 million was used as the denominator to calculate this ratio.
	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.
	d. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all.	CO2, CH4, N2O, HFCs.
305-5: Reduction of GHG emissions	a. GHG emissions reduced as a direct result of reduction initiatives, in metric tons of CO2 equivalent.	697 MTCO2e
	b. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all.	CO2, CH4, N2O, HFCs.
	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.
	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.
	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," Last Modified: 12 September 2023, Page 4. 100-year Global Warming Potentials (GWPs) were obtained from the Intergovernmental Panel on Climate Change (IPCC), Sixth Assessment Report (AR6), 2021.
Supplier environmental assessment		
308-1: New suppliers that were screened using environmental criteria	New suppliers that were screened using environmental criteria.	2023 Corporate Responsibility & Sustainability Report , pages 18-19 (Sourcing and Supply Chain); Supplier Code of Conduct , page 6.
308-2: Negative impacts in the supply chain and actions taken	a. Number of suppliers assessed for environmental impacts.	

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GRI Code	Description	Truist Response																																								
Employment																																										
401-1 [WEF]*: New employee hires and employee turnover	a. Total number and rate of new employee hires during the reporting period, by age group, gender and region.	<table border="1"> <thead> <tr> <th colspan="5">2023</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>966</td> <td>18.9 %</td> <td>723</td> <td>7.7 %</td> </tr> <tr> <td>25-34</td> <td>1,678</td> <td>32.9 %</td> <td>2,578</td> <td>27.3 %</td> </tr> <tr> <td>35-44</td> <td>1,182</td> <td>23.1 %</td> <td>2,138</td> <td>22.6 %</td> </tr> <tr> <td>45-54</td> <td>769</td> <td>15.1 %</td> <td>1,728</td> <td>18.3 %</td> </tr> <tr> <td>55 and over</td> <td>512</td> <td>10.0 %</td> <td>2,282</td> <td>24.2 %</td> </tr> <tr> <td>Total</td> <td>5,107</td> <td>100 %</td> <td>9,449</td> <td>100 %</td> </tr> </tbody> </table>	2023					Age Group	New Hire Count	New Hire Rate	Turnover Count	Turnover Rate	24 and under	966	18.9 %	723	7.7 %	25-34	1,678	32.9 %	2,578	27.3 %	35-44	1,182	23.1 %	2,138	22.6 %	45-54	769	15.1 %	1,728	18.3 %	55 and over	512	10.0 %	2,282	24.2 %	Total	5,107	100 %	9,449	100 %
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401-2: Benefits provided to full-time employees that are not provided to temporary or part-time employees	Benefits provided to full-time employees that are not provided to temporary or part-time employees.	A detailed overview of teammate benefits can be found on our Benefits website . Additional information can be found beginning on page 55 of the 2023 Corporate Responsibility & Sustainability Report . Part-time employees who are scheduled to work a minimum of 20 hours per week receive the same set of benefits as full-time employees.																																								
401-3: Parental leave	a. Total number of employees that were entitled to parental leave, by gender.	<table border="1"> <thead> <tr> <th>Gender</th> <th># of Teammates</th> <th># of Teammates</th> <th># of Teammates</th> <th># of Teammates</th> </tr> </thead> <tbody> <tr> <td>Male</td> <td>18,948</td> <td>488</td> <td>468</td> <td>349</td> </tr> <tr> <td>Female</td> <td>31,822</td> <td>1,061</td> <td>943</td> <td>815</td> </tr> <tr> <td>Total</td> <td>50,770</td> <td>1,549</td> <td>1,411</td> <td>1,164</td> </tr> </tbody> </table>	Gender	# of Teammates	# of Teammates	# of Teammates	# of Teammates	Male	18,948	488	468	349	Female	31,822	1,061	943	815	Total	50,770	1,549	1,411	1,164																				
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	c. Total number of employees that returned to work in the reporting period after parental leave ended, by gender.																																									
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e. Return to work and retention rates of employees that took parental leave, by gender.	<table border="1"> <tbody> <tr> <td>Return-to-Work Rate</td> <td>91.1 %</td> </tr> <tr> <td>Retention Rate</td> <td>99.9 %</td> </tr> </tbody> </table>	Return-to-Work Rate	91.1 %	Retention Rate	99.9 %																																					
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Occupational health and safety																																										
403-1: Occupational health and safety management system	Occupational health and safety management system.	Truist has an extensive continuity plan and business tactics that provide for the safety of all teammates, including in times of crisis. The program was established voluntarily and applies to all Truist teammates. In its creation, we followed multiple protocols and guidance recommendations from the following organizations: Ready.gov, Federal Emergency Management Agency, Occupational Safety and Health Administration (as applicable to financial institutions), and the National Fire Protection Association. For more information, please visit the Truist Teammate Handbook , pages 18-19 (Workplace Health and Safety).																																								

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GRI Code	Description	Truist Response																								
403-2 [WEF]*: Hazard identification, risk assessment, and incident investigation	Hazard identification, risk assessment, and incident investigation.	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 are encouraged to report all observed environmental, safety, and health violations, and potentially unsafe conditions; and are required to report 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.																								
403-3: Occupational health services	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.																								
403-4: Worker participation, consultation, and communication on occupational health and safety	Worker participation, consultation, and communication on occupational health and safety.																									
403-5: Worker training on occupational health and safety	Worker training on occupational health and safety.	In the normal course of work, teammates can take preventive and response training—some optional, some required, based on the teammate's role. This training is based on the teammate's role and geographic location, and 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 the Truist Teammate Handbook , pages 18-19 (Workplace Health and Safety).																								
403-6 [WEF]*: Promotion of worker health	Promotion of worker health.	See page 55 of our 2023 Corporate Responsibility & Sustainability Report for teammate well-being resources. Additional information can be found on the Truist Benefits site.																								
403-7: Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	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 provide a safe environment by providing regular assessments, preventive measures, ongoing training, communication tools, and relationship-building with external partners, such as first responders.																								
403-8: Workers covered by an occupational health and safety management system	Workers covered by an occupational health and safety management system.	Truist has policies and procedures that apply to all full- and part-time Truist teammates and are designed to provide and maintain work environments for teammates that are "free from recognized hazards that are causing or are likely to cause death or serious physical harm," in compliance with federal and state Occupational Safety and Health mandates.																								
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> <tr> <th colspan="2">Gender</th> </tr> </thead> <tbody> <tr> <td>Male</td> <td>23.3</td> </tr> <tr> <td>Female</td> <td>24.9</td> </tr> <tr> <th colspan="2">Employee Category</th> </tr> <tr> <td>Executive/Senior Level Officials and Managers</td> <td>19</td> </tr> <tr> <td>First/Mid-Level Officials and Managers</td> <td>20.2</td> </tr> <tr> <td>Professionals</td> <td>22.4</td> </tr> <tr> <td>All Others¹</td> <td>17.7</td> </tr> <tr> <th colspan="2">Total</th> </tr> <tr> <td>Grand total (Average hours)</td> <td>23</td> </tr> <tr> <td>Total hours for 2023</td> <td>1,351,162</td> </tr> </tbody> </table> <p>¹All Others¹ is a combination of Administrative Support, Craft, Sales, and Service Worker Job Categories as of Dec. 31, 2023.</p>	Truist average training hours for teammates		Gender		Male	23.3	Female	24.9	Employee Category		Executive/Senior Level Officials and Managers	19	First/Mid-Level Officials and Managers	20.2	Professionals	22.4	All Others ¹	17.7	Total		Grand total (Average hours)	23	Total hours for 2023	1,351,162
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GRI Code	Description	Truist Response
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.	2023 Corporate Responsibility & Sustainability Report , page 54 (Career Momentum).
	b. Transition assistance programs provided to facilitate continued employability and the management of career endings resulting from retirement or termination of employment.	
404-3: Percentage of employees receiving regular performance and career development reviews	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 21-23.
Diversity and equal opportunity		
405-1 [WEF]*: Diversity of governance bodies and employees	Diversity of governance bodies and employees a. Percentage of individuals within the organization's governance bodies in each of the following diversity categories: 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 the 2024 Proxy Statement , page 8 (Board Diversity and Composition), and response to GRI 2-7.
	b. Percentage of employees per employee category in each of the following diversity categories: 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 GRI 2-7.
405-2 [WEF]*: Ratio of basic salary and remuneration of women to men	Ratio of basic salary and remuneration of women to men.	2023 Corporate Responsibility & Sustainability Report , page 54 (Career Momentum).
Non-discrimination		
406-1 [WEF]*: Incidents of discrimination and corrective actions taken	Incidents of discrimination and corrective actions taken.	2023 Corporate Responsibility & Sustainability Report , pages 15-16 (Ethics and Compliance), page 17 (Policies and Resources), and pages 51-53 (Recruiting and Engagement).

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GRI Code	Description	Truist Response
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: <ul style="list-style-type: none"> i. child labor; ii. young workers exposed to hazardous work. 	Supplier Code of Conduct , page 8; Code of Ethics .
	b. Operations and suppliers considered to have significant risk for incidents of child labor either in terms of: <ul style="list-style-type: none"> i. type of operation (such as manufacturing plant) and supplier; ii. countries or geographic areas with operations and suppliers considered at risk. 	
	c. Measures taken by the organization in the reporting period intended to contribute to the effective abolition of child labor.	
409-1 [WEF]*: Operations and suppliers at significant risk for incidents of forced or compulsory labor	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	Operations with local community engagement, impact assessments, and development programs.	Truist's 2023 Corporate Responsibility & Sustainability 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. Truist's report discloses its progress toward stated objectives and impacts to stakeholders, including communities.
413-2: Operations with significant actual and potential negative impacts on local communities	Operations with significant actual and potential negative impacts on local communities.	Throughout our footprint we strive to be a good corporate citizen and to make positive impacts in the communities we serve. See the 2023 Corporate Responsibility & Sustainability Report , pages 28-44 (Community), pages 45-49 (Environment); and the 2023 TCFD Report .
Supplier social assessment		
414-1: New suppliers that were screened using social criteria	New suppliers that were screened using social criteria.	2023 Corporate Responsibility & Sustainability Report , pages 18-19 (Sourcing and Supply Chain); Supplier Code of Conduct .
Public policy		
415-1 [WEF]*: Political contributions	Political contributions.	Statement of Political Engagement; 2023 Political Contributions Report; 2023 Corporate Responsibility & Sustainability Report , page 16 (Political Engagement).
Customer health and safety		
416-2: Incidents of non-compliance concerning the health and safety impacts of products and services	Incidents of non-compliance concerning the health and safety impacts of products and services.	Truist does not disclose this information publicly. However, Truist strives to comply with all applicable laws and regulations.

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GRI Code	Description	Truist Response
Marketing and labeling		
417-1: Requirements for product and service information and labeling	Requirements for product and service information and labeling.	Truist strives 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.
417-2: Incidents of non-compliance concerning product and service information and labeling	Incidents of non-compliance concerning product and service information and labeling.	Truist does not disclose this information publicly. However, Truist strives to comply with all applicable laws and regulations.
417-3: Incidents of non-compliance concerning marketing communications	Incidents of non-compliance concerning marketing communications.	
Customer privacy		
418-1: Substantiated complaints concerning breaches of customer privacy and losses of customer data	Substantiated complaints concerning breaches of customer privacy and losses of customer data.	Truist had no material breaches during the time period of this disclosure (2023). As such, Truist has not received any substantiated complaints concerning material breaches of customer privacy/losses of customer data.