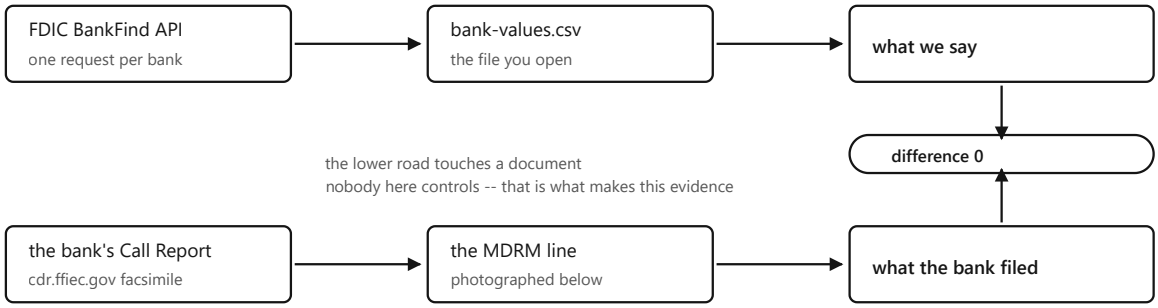
# Truist Bank — 2023

FDIC certificate 9846 · 272 values across 4 quarter(s) · every one shown beside the line the bank filed it on




The same figure travels two roads. Only the lower one goes through a document this firm does not control.

> **What this document is.** The left number in each pair is read out of `verified-data/bank-values.csv`, the file the firm opens. The right number is read off the bank's own Call Report as the regulator serves it. The photograph beneath them is that page, cropped to the row, with the filing's own header above it so you can see whose filing it is and for which period.
>
> **To check any of it yourself:** open the filing link under a quarter heading, search the page for the eight-character code (an *MDRM code* — the Federal Reserve's permanent name for one line on the form), and read the number beside it.

## This year at a glance

| Quarter | Values | Tied to the filing | Not compared, and why | The filing |
|---|---|---|---|---|
| 2023-03-31 | 68 | 60 | 8 computed by the fdic | https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=03312023 |
| 2023-06-30 | 68 | 60 | 8 computed by the fdic | https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=06302023 |
| 2023-09-30 | 68 | 60 | 8 computed by the fdic | https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=09302023 |
| 2023-12-31 | 68 | 60 | 8 computed by the fdic | https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=12312023 |

## Quarter ending 2023-03-31

Filed Call Report: `https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=03312023`

### ASSET

Total assets -- everything the bank owns, at book value. · RC 12

```
ours  (bank-values.csv)        564,592,000        TIES
filed (RCFD2170)               564,592,000
difference                     0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
19

**Schedule RC - Balance Sheet(Form Type - 031)**

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 12. Total assets (sum of items 1 through 11)..... | RCFD2170 | **564,592,000** | 12. |

RCFD2170 · page 20 · row as filed: `12. Total assets (sum of items 1 through 11).....RCFD2170 5`

### BRO

Brokered deposits -- deposits bought through intermediaries rather than gathered from the bank's own customers. · RC-E Mem 1.b

```
ours  (bank-values.csv)        23,816,000         TIES
filed (RCON2365)               23,816,000
difference                     0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
33

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and C): | | | M.1. |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts..... | RCON6835 | **11,014,000** | M.1.a. |
| b. Total brokered deposits..... | RCON2365 | **23,816,000** | M.1.b. |

RCON2365 · page 34 · row as filed: `b. Total brokered deposits.....RCON23`

## DEP

Total deposits -- the money customers have placed with the bank (domestic and, for a bank with foreign offices, foreign). · RC 13.a (+13.b 031)

| | | |
|---|---|---|
| ours (bank-values.csv) | 417,068,000 | TIES |
| filed (RCON2200+RCFN2200) | 417,068,000 | |
| difference | 0 | |

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)..... | RCON2200 | 417,068,000 | 13.a. |

RCON2200 · page 20 · row as filed: a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)..... RCON2200 417,068,000 13.a.

| | | | |
|---|---|---|---|
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)..... | RCFN2200 | 0 | 13.b. |

RCFN2200 · page 20 · row as filed: b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)..... RCFN2200 0 13.b.

## DEPUNINS

Estimated uninsured deposits -- the part of deposits above the FDIC insurance limit. · RC-O Mem 2

| | | |
|---|---|---|
| ours (bank-values.csv) | 172,954,000 | TIES |
| filed (RCON5597) | 172,954,000 | |
| difference | 0 | |

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
51

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Amount of retirement deposit accounts of more than $250,000..... | RCONF047 | 419,000 | M.1.d.1. |
| 2. Number of retirement deposit accounts of more than $250,000..... | RCONF048 | 980 | M.1.d.2. |
| 2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and | RCON5597 | 172,954,000 | M.2. |

RCON5597 · page 52 · row as filed: 2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and RCON5597 172,954,000 M.2.

## EEFFR

Efficiency ratio: running costs as a share of revenue. LOWER is better here, unlike most of this list. · FDIC-computed ratio

| | | |
|---|---|---|
| ours (bank-values.csv) | 55.2699 | COMPUTED BY THE FDIC |
| filed (4093,C232 / 4074,4079) | – | |
| difference | – | |

a ratio the FDIC computes from filed lines; not itself a line on the form

## EQ

Total equity capital -- the owners' stake; assets minus liabilities. · RC 27.a

```
ours  (bank-values.csv)          61,575,000          TIES
filed (RCFD3210)                 61,575,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
20

| | | | |
|---|---|---|---|
| | Dollar amounts in thousands | | |
| 20. Other liabilities (from Schedule RC-G) | RCFD2930 | 10,411,000 | 20. |
| 21. Total liabilities (sum of items 13 through 20) | RCFD2948 | 502,994,000 | 21. |
| a. Total bank equity capital (sum of items 23 through 26.c) | RCFD3210 | 61,575,000 | 27.a. |

RCFD3210 · page 21 · row as filed: `a. Total bank equity capital (sum of items 23 through 26.c)..... RCFD3210 61,575,000 27.a.`

## EQV

Equity as a share of assets. The simplest measure of how much of the bank is funded by its owners rather than borrowed. · FDIC-computed ratio

```
ours  (bank-values.csv)          10.9061             COMPUTED BY THE FDIC
filed (3210 / 2170)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## LNATRES

Allowance for loan and lease losses -- the money set aside for loans expected to go bad. · RC 4.c

```
ours  (bank-values.csv)          4,474,000           TIES
filed (RCFD3123)                 4,474,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

| | | | |
|---|---|---|---|
| | Dollar amounts in thousands | | |
| c. LESS: Allowance for loan and lease losses[7] | RCFD3123 | 4,474,000 | 4.c. |

RCFD3123 · page 20 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 4,474,000 4`

## LNATRESR

The money set aside for expected loan losses, as a share of all loans. Higher is not simply better -- it means either more caution or a worse book. · FDIC-computed ratio

```
ours  (bank-values.csv)          1.3570              COMPUTED BY THE FDIC
filed (3123 / 2122)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## LNAUTO

Auto loans to individuals. · RC-C Pt I 6.c

```
ours  (bank-values.csv)          31,198,000          TIES
filed (RCFDK137)                 31,198,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| c. Automobile loans | RCFDK137 | 31,198,000 | RCONK137 | 31,198,000 | 6.c. |

RCFDK137 · page 25 · row as filed: `c. Automobile loans.....`
`RCFDK137 31,198,000 RCONK137 31,198,000 6.`

## LNCI

Commercial and industrial loans -- lending to businesses not secured by property. · RC-C Pt I 4

```
ours  (bank-values.csv)          87,312,000          TIES
filed (RCFD1763+RCFD1764)        87,312,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RCFD1763 | 85,984,000 | RCON1763 | 85,984,000 | 4.a. |

RCFD1763 · page 25 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1763 85,984,000 RCON1763 85,984,000 4.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RCFD1764 | 1,328,000 | RCON1764 | 897,000 | 4.b. |

RCFD1764 · page 25 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1764 1,328,000 RCON1764 897,000 4.b.`

## LNCONOTH

Other consumer loans -- personal loans and instalment credit that are not cards or autos. · RC-C Pt I 6.d

```
ours  (bank-values.csv)          24,990,000          TIES
filed (RCFDK207)                 24,990,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)..... | RCFDK207 | **24,990,000** | RCONK207 | **24,990,000** | 6.d. |

RCFDK207 · page 25 · row as filed: `d. automobile Other consumer loans, and loans all (includes student loans)..... single payment and`

## LNCRCD

Credit card balances outstanding. · RC-C Pt I 6.a

```
ours  (bank-values.csv)          3,217,000           TIES
filed (RCFDB538)                 3,217,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB538 | **3,217,000** | RCONB538 | **3,217,000** | 6.a. |

RCFDB538 · page 25 · row as filed: `a. Credit cards..... RCFDB538 3,217,000 RCONB538 3,217,000`

## LNLSGR

Gross loans and leases -- all lending before subtracting the money set aside for losses. · RC 4.a+4.b

```
ours  (bank-values.csv)                    329,689,000                    TIES
filed (RCFD5369+RCFDB528)                  329,689,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. Loans and leases held for sale | RCFD5369 | **2,038,000** | 4.a. |

RCFD5369 · page 20 · row as filed: `a. Loans and leases held for sale..... RCFD5369 2,`

| | | | |
|---|---|---|---|
| b. Loans and leases held for investment | RCFDB528 | **327,651,000** | 4.b. |

RCFDB528 · page 20 · row as filed: `b. Loans and leases held for investment..... RCFDB528 327,651`

## LNLSNET

Net loans and leases -- gross loans less the allowance for losses; what the balance sheet carries. · RC 4.a+4.b-4.c

```
ours  (bank-values.csv)                    325,215,000                    TIES
filed (RCFD5369+RCFDB528-RCFD3123)         325,215,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. Loans and leases held for sale | RCFD5369 | **2,038,000** | 4.a. |

RCFD5369 · page 20 · row as filed: `a. Loans and leases held for sale..... RCFD5369 2,`

| | | | |
|---|---|---|---|
| b. Loans and leases held for investment | RCFDB528 | **327,651,000** | 4.b. |

RCFDB528 · page 20 · row as filed: `b. Loans and leases held for investment..... RCFDB528 327,651`

| | | | |
|---|---|---|---|
| c. LESS: Allowance for loan and lease losses[7] | RCFD3123 | **4,474,000** | 4.c. |

RCFD3123 · page 20 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 4,474,000 4`

## LNRECONS

Construction and land development loans. · RC-C Pt I 1.a.(1)+(2)

| | | |
|---|---|---|
| ours (bank-values.csv) | 8,639,000 | TIES |
| filed (RCONF158+RCONF159) | 8,639,000 | |
| difference | 0 | |

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCFDF158 | 1,075,000 | RCONF158 | 1,075,000 | 1.a.1. |

RCONF158 · page 25 · row as filed: `1. 1-4 family residential construction loans..... RCFDF158 1,075,000 RCONF158 1,075,000 1.a.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCFDF159 | 7,564,000 | RCONF159 | 7,564,000 | 1.a.2. |

RCONF159 · page 25 · row as filed: `2. Other construction loans and all land development and other land loans..... RCFDF159 7,564,000 RCONF159 7,564,000 1.a.2.`

## LNRELOC

RC-C Pt I 1.c.(1)

| | | |
|---|---|---|
| ours (bank-values.csv) | 10,674,000 | TIES |
| filed (RCON1797) | 10,674,000 | |
| difference | 0 | |

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCFD1797 | 10,674,000 | RCON1797 | 10,674,000 | 1.c.1. |

RCON1797 · page 25 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

## LNREMULT

Loans on apartment buildings of five or more units ('multifamily'). · RC-C Pt I 1.d

```
ours  (bank-values.csv)                    5,038,000                    TIES
filed (RCON1460)                           5,038,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties..... | RCFD1460 | 5,038,000 | RCON1460 | 5,038,000 | 1.d. |

RCON1460 · page 25 · row as filed: `d. Secured by multifamily (5 or more) residential properties..... RCFD1460 5,038,000 RCON1460 5,038,000 1.d.`

## LNRENRES

Loans on commercial property (offices, shops, warehouses) -- 'nonfarm nonresidential' on the form.
· RC-C Pt I 1.e.(1)+(2)

```
ours  (bank-values.csv)                    39,192,000                   TIES
filed (RCONF160+RCONF161)                  39,192,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCFDF160 | 17,888,000 | RCONF160 | 17,888,000 | 1.e.1. |

RCONF160 · page 25 · row as filed: `1. Loans secured by owner-occupied nonfarm nonresidential properties..... RCFDF160 17,888,000 RCONF160 17,888,000 1.e.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCFDF161 | 21,304,000 | RCONF161 | 21,304,000 | 1.e.2. |

RCONF161 · page 25 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCFDF161 21,304,000 RCONF161 21,304,000 1.e.2.`

## LNRERES

Loans on one-to-four family homes -- mortgages and home equity lines. · RC-C Pt I 1.c.(1)+(2)(a)+(2)(b)

```
ours  (bank-values.csv)                    68,954,000                    TIES
filed (RCON1797+RCON5367+RCON5368)         68,954,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCFD1797 | 10,674,000 | RCON1797 | 10,674,000 | 1.c.1. |

RCON1797 · page 25 · row as filed: `1. under Revolving, lines of open-end credit.....loans secured by 1-4 fam`

| | | | | | |
|---|---|---|---|---|---|
| a. Secured by first liens | RCFD5367 | 57,927,000 | RCON5367 | 57,927,000 | 1.c.2.a. |

RCON5367 · page 25 · row as filed: `a. Secured by first liens.....RCFD5367 57,927,000 RCON5367 57,927,000 1.c.2.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. Secured by junior liens | RCFD5368 | 353,000 | RCON5368 | 353,000 | 1.c.2.b. |

RCON5368 · page 25 · row as filed: `b. Secured by junior liens.....RCFD5368 353,000 RCON5368 353,000 1.c.2.b.`

## LNRESNCR

How far the money set aside stretches to cover the loans that have already gone bad. 150% means the reserve is one and a half times the bad loans; below 100% means it is not enough to cover them. · FDIC-computed ratio

```
ours  (bank-values.csv)                    175.2448                      COMPUTED BY THE FDIC
filed (3123 / 1407,1403)                   —
difference                                 —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NAAUTO

Car loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.b col C

```
ours  (bank-values.csv)                    279,000                       TIES
filed (RCFDK215)                           279,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Automobile loans | RCFDK213 | 525,000 | RCFDK214 | 0 | RCFDK215 | 279,000 | 5.b. |

RCFDK215 · page 48 · row as filed: `b. Automobile loans.....RCFDK213 525,000 RCFDK214 0 RCFDK215 279,000 5.b.`

## NACI

Business loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 4 col C

```
ours  (bank-values.csv)                    252,000                    TIES
filed (RCFD1253+RCFD1256)                  252,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. To U.S. addressees (domicile)..... | RCFD1251 | 84,000 | RCFD1252 | 29,000 | RCFD1253 | 250,000 | 4.a. |

RCFD1253 · page 48 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 84,000 RCFD1252 29,000 RCFD1253 250,000 4.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile)..... | RCFD1254 | 3,000 | RCFD1255 | 0 | RCFD1256 | 2,000 | 4.b. |

RCFD1256 · page 48 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 3,000 RCFD1255 0 RCFD1256 2,000 4.b.`

## NACONOTH

Other consumer loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.c col C

```
ours  (bank-values.csv)                    29,000                     TIES
filed (RCFDK218)                           29,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCFDK216 | 501,000 | RCFDK217 | 605,000 | RCFDK218 | 29,000 | 5.c. |

RCFDK218 · page 48 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

## NACRCD

Credit cards: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.a col C

```
ours  (bank-values.csv)                    0                                TIES
filed (RCFDB577)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB575 | 42,000 | RCFDB576 | 38,000 | RCFDB577 | 0 | 5.a. |

RCFDB577 · page 48 · row as filed: `a. Credit cards..... RCFDB575 42,000 RCFDB576 38,000 RCFDB577 0 5.a.`

## NARECONS

Construction and land loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.a.(1)+(2) col C

```
ours  (bank-values.csv)                    18,000                           TIES
filed (RCONF176+RCONF177)                  18,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCONF172 | 13,000 | RCONF174 | 1,000 | RCONF176 | 2,000 | 1.a.1. |

RCONF176 · page 48 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 13,000 RCONF174 1,000 RCONF176 2,000 1.a.1.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 2,000 | RCONF175 | 0 | RCONF177 | 16,000 | 1.a.2. |

RCONF177 · page 48 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

## NARELOC

Home equity lines: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c.(1) col C

```
ours  (bank-values.csv)                    133,000                    TIES
filed (RCON5400)                           133,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 65,000 | RCON5399 | 10,000 | RCON5400 | 133,000 | 1.c.1. |

RCON5400 · page 48 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 65,000 RCON5399`

## NAREMULT

Apartment-building loans (5+ units): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.d col C

```
ours  (bank-values.csv)                    0                          TIES
filed (RCON3501)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | 1,000 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |

RCON3501 · page 48 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

## NARENRES

Commercial property loans (offices, shops, warehouses): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.e.(1)+(2) col C

```
ours  (bank-values.csv)                    190,000                    TIES
filed (RCONF182+RCONF183)                  190,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 11,000 | RCONF180 | 1,000 | RCONF182 | 42,000 | 1.e.1. |

RCONF182 · page 48 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 1`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 33,000 | RCONF181 | 0 | RCONF183 | 148,000 | 1.e.2. |

RCONF183 · page 48 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 33,000 RCONF181 0 RCONF183 148,000 1.e.2.`

## NARERES

Home loans (1-4 family): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c (3 rows) col C

```
ours  (bank-values.csv)                    366,000                    TIES
filed (RCON5400+RCONC229+RCONC230)         366,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 65,000 | RCON5399 | 10,000 | RCON5400 | 133,000 | 1.c.1. |

RCON5400 · page 48 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 65,000 RCON5399`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Secured by first liens..... | RCONC236 | 474,000 | RCONC237 | 671,000 | RCONC229 | 224,000 | 1.c.2.a |

RCONC229 · page 48 · row as filed: `a. Secured by first liens..... RCONC236 474,000 RCONC237 671,000 RCONC229 224,000 1.c.2.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Secured by junior liens..... | RCONC238 | 6,000 | RCONC239 | 1,000 | RCONC230 | 9,000 | 1.c.2.b |

RCONC230 · page 48 · row as filed: `b. Secured by junior liens..... RCONC238 6,000 RCONC239 1,000 RCONC230 9,000 1.c.2.b.`

## NCLNLS

Noncurrent loans -- loans 90 or more days late plus loans on nonaccrual (interest no longer being booked). · RC-N 9 cols B+C

```
ours  (bank-values.csv)                    2,553,000                    TIES
filed (RCFD1407+RCFD1403)                  2,553,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 1,799,000 | RCFD1407 | 1,361,000 | RCFD1403 | 1,192,000 | 9. |

RCFD1407 · page 48 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,799,000 RCFD1407 1,361,000 RCFD1403 1,192,000 9.`


| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 1,799,000 | RCFD1407 | 1,361,000 | RCFD1403 | 1,192,000 | 9. |


RCFD1403 · page 48 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,799,000 RCFD1407 1,361,000 RCFD1403 1,192,000 9.`

## NCLNLSR

Noncurrent loans as a share of all loans. Money the bank is owed that has stopped being paid properly -- the headline asset-quality number. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.7744                       COMPUTED BY THE FDIC
filed (1407,1403 / 2122)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NIMY

Net interest margin -- the gap between what the bank earns on loans and pays on deposits, as a share of earning assets. · FDIC-computed ratio

```
ours  (bank-values.csv)                    3.3328                       COMPUTED BY THE FDIC
filed (4074 / (RC-K))                      –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NTAUTOQ

Car loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.b cols A-B

```
ours  (bank-values.csv)                    111,000                    TIES
filed (RIADK129-RIADK133)                  111,000
difference                                 0
```

first quarter: year-to-date IS the quarter

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| b. Automobile loans | RIADK129 | 138,000 | RIADK133 | 27,000 | 5.b. |

RIADK129 · page 13 · row as filed: `b. Automobile loans.....`
`RIADK129 138,000 RIADK133 27,000 5.b.`

| | | | | | |
|---|---|---|---|---|---|
| b. Automobile loans | RIADK129 | 138,000 | RIADK133 | 27,000 | 5.b. |

RIADK133 · page 13 · row as filed: `b. Automobile loans.....`
`RIADK129 138,000 RIADK133 27,000 5.b.`

## NTCIQ

Business loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 4 cols A-B

```
ours  (bank-values.csv)                    67,000                     TIES
filed (RIAD4645+RIAD4646-RIAD4617-RIAD4618) 67,000
difference                                 0
```

first quarter: year-to-date IS the quarter

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RIAD4645 | 75,000 | RIAD4617 | 8,000 | 4.a. |

RIAD4645 · page 13 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 75,000 RIAD4617 8,000 4.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RIAD4646 | 0 | RIAD4618 | 0 | 4.b. |

RIAD4646 · page 13 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 0 RIAD4618 0 4.b.`

| | | | | | |
|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RIAD4645 | 75,000 | RIAD4617 | 8,000 | 4.a. |

RIAD4617 · page 13 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 75,000 RIAD4617 8,000 4.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RIAD4646 | 0 | RIAD4618 | 0 | 4.b. |

RIAD4618 · page 13 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 0 RIAD4618 0 4.b.`

## NTCONOTQ

Other consumer loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.c cols A-B

```
ours  (bank-values.csv)                    78,000                    TIES
filed (RIADK205-RIADK206)                  78,000
difference                                 0
```

first quarter: year-to-date IS the quarter

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RIADK205 | 95,000 | RIADK206 | 17,000 | 5.c. |

RIADK205 · page 13 · row as filed: `c. Other (includes revolving credi loans)`


| | | | | | |
|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RIADK205 | 95,000 | RIADK206 | 17,000 | 5.c. |

RIADK206 · page 13 · row as filed: `c. Other (includes revolving credi loans)`


## NTCRCDQ

Credit cards: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.a cols A-B

```
ours  (bank-values.csv)                    32,000                    TIES
filed (RIADB514-RIADB515)                  32,000
difference                                 0
```

first quarter: year-to-date IS the quarter

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| a. Credit cards | RIADB514 | 38,000 | RIADB515 | 6,000 | 5.a. |

RIADB514 · page 13 · row as filed: `a. Credit cards`


RIADB514 38,000 RIADB515 6,000 5.a.

| | | | | | |
|---|---|---|---|---|---|
| a. Credit cards | RIADB514 | 38,000 | RIADB515 | 6,000 | 5.a. |

RIADB515 · page 13 · row as filed: `a. Credit cards`

RIADB514 38,000 RIADB515 6,000 5.a.

### NTLNLSQR

All loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.3600                    COMPUTED BY THE FDIC
filed (4635,4605 / 3360)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

### NTRECONQ

Construction and land loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.a.(1)+(2) cols A-B

```
ours  (bank-values.csv)                                    -1,000                    TIES
filed (RIADC891+RIADC893-RIADC892-RIADC894)                -1,000
difference                                                 0
```

first quarter: year-to-date IS the quarter

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
12

## Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RIADC891 | 0 | RIADC892 | 0 | 1.a.1. |

RIADC891 · page 13 · row as filed: `1. 1-4 family residential construction loans..... RIADC891 0 RIADC892 0 1.a.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RIADC893 | 0 | RIADC894 | 1,000 | 1.a.2. |

RIADC893 · page 13 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 0 RIADC894 1,000 1.a.2.`

| | | | | | |
|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RIADC891 | 0 | RIADC892 | 0 | 1.a.1. |

RIADC892 · page 13 · row as filed: `1. 1-4 family residential construction loans..... RIADC891 0 RIADC892 0 1.a.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RIADC893 | 0 | RIADC894 | 1,000 | 1.a.2. |

RIADC894 · page 13 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 0 RIADC894 1,000 1.a.2.`

## NTREMULQ

Apartment-building loans (5+ units): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.d cols A-B

```
ours  (bank-values.csv)                    0                                   TIES
filed (RIAD3588-RIAD3589)                  0
difference                                 0
```

first quarter: year-to-date IS the quarter

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

*Part I includes charge-offs and recoveries through the allocated transfer risk reserve.*

| | | | | | |
|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |

RIAD3588 · page 13 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 0 RIAD3589 0 1.d.`

| | | | | | |
|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |

RIAD3589 · page 13 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 0 RIAD3589 0 1.d.`

## NTRERESQ

Home loans (1-4 family): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.c.(1)+1.c.(2) cols A-B

```
ours  (bank-values.csv)                                          -4,000          TIES
filed (RIAD5411+RIADC234+RIADC235-RIAD5412-RIADC217-RIADC218)    -4,000
difference                                                       0
```

first quarter: year-to-date IS the quarter

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RIAD5411 | 2,000 | RIAD5412 | 5,000 | 1.c.1. |

RIAD5411 · page 13 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

| | | | | | |
|---|---|---|---|---|---|
| a. Secured by first liens | RIADC234 | 2,000 | RIADC217 | 2,000 | 1.c.2.a. |

RIADC234 · page 13 · row as filed: `a. Secured by first liens..... RIADC234 2,000 RIADC217 2,000 1.c.2.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. Secured by junior liens | RIADC235 | 0 | RIADC218 | 1,000 | 1.c.2.b. |

RIADC235 · page 13 · row as filed: `b. Secured by junior liens..... RIADC235 0 RIADC218 1,000 1.c.2.b.`

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RIAD5411 | 2,000 | RIAD5412 | 5,000 | 1.c.1. |

RIAD5412 · page 13 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

| | | | | | |
|---|---|---|---|---|---|
| a. Secured by first liens | RIADC234 | 2,000 | RIADC217 | 2,000 | 1.c.2.a. |

RIADC217 · page 13 · row as filed: `a. Secured by first liens..... RIADC234 2,000 RIADC217 2,000 1.c.2.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. Secured by junior liens | RIADC235 | 0 | RIADC218 | 1,000 | 1.c.2.b. |

RIADC218 · page 13 · row as filed: `b. Secured by junior liens..... RIADC235 0 RIADC218 1,000 1.c.2.b.`

## OTHBFHLB

Federal Home Loan Bank advances -- borrowings from the FHLB, a wholesale funding source. · RC-M 5.a.(1)(a)-(d)

```
ours  (bank-values.csv)                                  56,702,000                    TIES
filed (RCFDF055+RCFDF056+RCFDF057+RCFDF058)              56,702,000
difference                                               0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
43

### Schedule RC-M - Memoranda(Form Type - 031)

| | | Dollar amounts in thousands | |
|---|---|---|---|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related | | | |
| a. One year or less | RCFDF055 | 56,701,000 | 5.a.1.a. |

RCFDF055 · page 44 · row as filed: `a. One year or less.....`
`RCFDF055 56,701,00`

| | | | |
|---|---|---|---|
| b. Over one year through three years | RCFDF056 | 0 | 5.a.1.b. |

RCFDF056 · page 44 · row as filed: `b. Over one year through three years.....`
`RCFDF056 0 5.a.1.b.`

| | | | |
|---|---|---|---|
| c. Over three years through five years | RCFDF057 | 0 | 5.a.1.c. |

RCFDF057 · page 44 · row as filed: `c. Over three years through five years.....`
`RCFDF057 0 5.a.1.c.`

| | | | |
|---|---|---|---|
| d. Over five years | RCFDF058 | 1,000 | 5.a.1.d. |

RCFDF058 · page 44 · row as filed: `d. Over five years.....`
`RCFDF058 1,000 5`

## P3AUTO

Car loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.b col A

```
ours  (bank-values.csv)                    525,000                    TIES
filed (RCFDK213)                           525,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | |
|---|---|---|---|---|---|---|
| b. Automobile loans | RCFDK213 | 525,000 | RCFDK214 | 0 | RCFDK215 | 279,000 | 5.b. |

RCFDK213 · page 48 · row as filed: `b. Automobile loans.....`
`RCFDK213 525,000 RCFDK214 0 RCFDK215 279,000 5.b.`

## P3CI

Business loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 4 col A

```
ours  (bank-values.csv)                    87,000                    TIES
filed (RCFD1251+RCFD1254)                  87,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. To U.S. addressees (domicile)..... | RCFD1251 | 84,000 | RCFD1252 | 29,000 | RCFD1253 | 250,000 | 4.a. |

RCFD1251 · page 48 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1251 84,000 RCFD1252 29,000 RCFD1253 250,000 4.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile)..... | RCFD1254 | 3,000 | RCFD1255 | 0 | RCFD1256 | 2,000 | 4.b. |

RCFD1254 · page 48 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1254 3,000 RCFD1255 0 RCFD1256 2,000 4.b.`

## P3CONOTH

Other consumer loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.c col A

```
ours  (bank-values.csv)                    501,000                   TIES
filed (RCFDK216)                           501,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCFDK216 | 501,000 | RCFDK217 | 605,000 | RCFDK218 | 29,000 | 5.c. |

RCFDK216 · page 48 · row as filed: `c. consumer Other (includes loans).....`
`revolving credit plans other than credit cards`

## P3CRCD

Credit cards: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.a col A

```
ours  (bank-values.csv)                    42,000                    TIES
filed (RCFDB575)                           42,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB575 | 42,000 | RCFDB576 | 38,000 | RCFDB577 | 0 | 5.a. |

RCFDB575 · page 48 · row as filed: `a. Credit cards..... RCFDB575 42,000 RCFDB576 38,000 RCFDB577 0 5.a.`

## P3LNLS

All loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 9 col A

```
ours  (bank-values.csv)                    1,799,000                 TIES
filed (RCFD1406)                           1,799,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 1,799,000 | RCFD1407 | 1,361,000 | RCFD1403 | 1,192,000 | 9. |

RCFD1406 · page 48 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,799,000 RCFD1407 1,361,000 RCFD1403 1,192,000 9.`

## P3RECONS

Construction and land loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.a.(1)+(2) col A

```
ours  (bank-values.csv)                    15,000                    TIES
filed (RCONF172+RCONF173)                  15,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCONF172 | 13,000 | RCONF174 | 1,000 | RCONF176 | 2,000 | 1.a.1. |

RCONF172 · page 48 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 13,000 RCONF174 1,000 RCONF176 2,000 1.a.1.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 2,000 | RCONF175 | 0 | RCONF177 | 16,000 | 1.a.2. |

RCONF173 · page 48 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

## P3RELOC

Home equity lines: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c.(1) col A

```
ours  (bank-values.csv)                    65,000                    TIES
filed (RCON5398)                           65,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 65,000 | RCON5399 | 10,000 | RCON5400 | 133,000 | 1.c.1. |

RCON5398 · page 48 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 65,000 RCON5399`

## P3REMULT

Apartment-building loans (5+ units): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.d col A

```
ours  (bank-values.csv)                    1,000                    TIES
filed (RCON3499)                           1,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | 1,000 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |

RCON3499 · page 48 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

## P3RENRES

Commercial property loans (offices, shops, warehouses): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.e.(1)+(2) col A

```
ours  (bank-values.csv)                    44,000                   TIES
filed (RCONF178+RCONF179)                  44,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 11,000 | RCONF180 | 1,000 | RCONF182 | 42,000 | 1.e.1. |

RCONF178 · page 48 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 1`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 33,000 | RCONF181 | 0 | RCONF183 | 148,000 | 1.e.2. |

RCONF179 · page 48 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 33,000 RCONF181 0 RCONF183 148,000 1.e.2.`

## P3RERES

Home loans (1-4 family): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c (3 rows) col A

```
ours  (bank-values.csv)                    545,000                    TIES
filed (RCON5398+RCONC236+RCONC238)         545,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

**Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 65,000 | RCON5399 | 10,000 | RCON5400 | 133,000 | 1.c.1. |

RCON5398 · page 48 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 65,000 RCON5399`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Secured by first liens..... | RCONC236 | 474,000 | RCONC237 | 671,000 | RCONC229 | 224,000 | 1.c.2.a. |

RCONC236 · page 48 · row as filed: `a. Secured by first liens..... RCONC236 474,000 RCONC237 671,000 RCONC229 224,000 1.c.2.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Secured by junior liens..... | RCONC238 | 6,000 | RCONC239 | 1,000 | RCONC230 | 9,000 | 1.c.2.b. |

RCONC238 · page 48 · row as filed: `b. Secured by junior liens..... RCONC238 6,000 RCONC239 1,000 RCONC230 9,000 1.c.2.b.`

## P9AUTO

Car loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.b col B

```
ours  (bank-values.csv)                    0                          TIES
filed (RCFDK214)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

**Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Automobile loans..... | RCFDK213 | 525,000 | RCFDK214 | 0 | RCFDK215 | 279,000 | 5.b. |

RCFDK214 · page 48 · row as filed: `b. Automobile loans..... RCFDK213 525,000 RCFDK214 0 RCFDK215 279,000 5.b.`

## P9CI

Business loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 4 col B

```
ours  (bank-values.csv)                    29,000                    TIES
filed (RCFD1252+RCFD1255)                  29,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. To U.S. addressees (domicile)..... | RCFD1251 | 84,000 | RCFD1252 | 29,000 | RCFD1253 | 250,000 | 4.a. |

RCFD1252 · page 48 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 84,000 RCFD1252 29,000 RCFD1253 250,000 4.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile)..... | RCFD1254 | 3,000 | RCFD1255 | 0 | RCFD1256 | 2,000 | 4.b. |

RCFD1255 · page 48 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 3,000 RCFD1255 0 RCFD1256 2,000 4.b.`

## P9CONOTH

Other consumer loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.c col B

```
ours  (bank-values.csv)                    605,000                   TIES
filed (RCFDK217)                           605,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCFDK216 | 501,000 | RCFDK217 | 605,000 | RCFDK218 | 29,000 | 5.c. |

RCFDK217 · page 48 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

## P9CRCD

Credit cards: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.a col B

```
ours  (bank-values.csv)                38,000                    TIES
filed (RCFDB576)                       38,000
difference                             0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB575 | 42,000 | RCFDB576 | 38,000 | RCFDB577 | 0 | 5.a. |

RCFDB576 · page 48 · row as filed: `a. Credit cards..... RCFDB575 42,000 RCFDB576 38,000 RCFDB577 0 5.a.`

## P9RECONS

Construction and land loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.a.(1)+(2) col B

```
ours  (bank-values.csv)                1,000                     TIES
filed (RCONF174+RCONF175)              1,000
difference                             0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCONF172 | 13,000 | RCONF174 | 1,000 | RCONF176 | 2,000 | 1.a.1. |

RCONF174 · page 48 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 13,000 RCONF174 1,000 RCONF176 2,000 1.a.1.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 2,000 | RCONF175 | 0 | RCONF177 | 16,000 | 1.a.2. |

RCONF175 · page 48 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

## P9RELOC

Home equity lines: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c.(1) col B

```
ours  (bank-values.csv)                    10,000                    TIES
filed (RCON5399)                           10,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | **65,000** | RCON5399 | **10,000** | RCON5400 | **133,000** | 1.c.1. |

RCON5399 · page 48 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 65,000 RCON5399`

## P9REMULT

Apartment-building loans (5+ units): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.d col B

```
ours  (bank-values.csv)                    0                         TIES
filed (RCON3500)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | **1,000** | RCON3500 | **0** | RCON3501 | **0** | 1.d. |

RCON3500 · page 48 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

## P9RENRES

Commercial property loans (offices, shops, warehouses): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.e.(1)+(2) col B

```
ours  (bank-values.csv)                    1,000                    TIES
filed (RCONF180+RCONF181)                  1,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 11,000 | RCONF180 | 1,000 | RCONF182 | 42,000 | 1.e.1. |

RCONF180 · page 48 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 1`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 33,000 | RCONF181 | 0 | RCONF183 | 148,000 | 1.e.2. |

RCONF181 · page 48 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 33,000 RCONF181 0 RCONF183 148,000 1.e.2.`

## P9RERES

Home loans (1-4 family): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c (3 rows) col B

```
ours  (bank-values.csv)                    682,000                  TIES
filed (RCON5399+RCONC237+RCONC239)         682,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 65,000 | RCON5399 | 10,000 | RCON5400 | 133,000 | 1.c.1. |

RCON5399 · page 48 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 65,000 RCON5399`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Secured by first liens..... | RCONC236 | 474,000 | RCONC237 | 671,000 | RCONC229 | 224,000 | 1.c2a |

RCONC237 · page 48 · row as filed: `a. Secured by first liens..... RCONC236 474,000 RCONC237 671,000 RCONC229 224,000 1.c.2.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Secured by junior liens..... | RCONC238 | 6,000 | RCONC239 | 1,000 | RCONC230 | 9,000 | 1.c2b |

RCONC239 · page 48 · row as filed: `b. Secured by junior liens..... RCONC238 6,000 RCONC239 1,000 RCONC230 9,000 1.c.2.b.`

## RBC1AAJ

Tier 1 leverage ratio -- core capital as a share of assets, with no adjustment for how risky those assets are. A regulatory minimum. · RC-R Part I line 31, Tier 1 leverage ratio

```
ours  (bank-values.csv)                    8.5164                    TIES
filed (RCOA7204 (031: RCFA7204))           8.5164
difference                                 0.0000
```

filed as a fraction; x100 to the published percent

RCOA7204: not on this filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
60

| Dollar amounts in thousands | (Column A) Non-advanced Approaches Institutions | | (Column B) Advanced Approaches Institutions | | |
|---|---|---|---|---|---|
| 11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant | | | RCFWP851 | NR | 11. |

| | | | |
|---|---|---|---|
| 31. Leverage ratio (item 26 divided by 30)..... | RCFA7204 | 8.5164% | 31. |

RCFA7204 · page 61 · row as filed: `31. Leverage ratio (item 26 divided by 30)..... RCFA7204`

## RBCRWAJ

Total capital as a share of assets weighted by how risky each one is. Blank for banks that elected the simplified regime. · RC-R Part I line 51, total capital ratio

```
ours  (bank-values.csv)                    12.2580                   TIES
filed (RCOA7205 (031: RCFA7205))           12.2580
difference                                 -0.0000
```

filed as a fraction; x100 to the published percent

RCOA7205: not on this filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
62

| Dollar amounts in thousands | (Column A) Percentage | | (Column B) Percentage | | |
|---|---|---|---|---|---|
| 49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b)..... | RCFAP793 | 10.6100% | RCFWP793 | NR | 49. |

| | | | | | |
|---|---|---|---|---|---|
| 51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b)..... | RCFA7205 | 12.2580% | RCFW7205 | NR | 51. |

RCFA7205 · page 63 · row as filed: `51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b)..... RCFA7205`

## ROAQ

Profit as a share of assets, annualised. How much the bank earns on what it holds. · FDIC-computed ratio

```
ours  (bank-values.csv)                    1.1300                    COMPUTED BY THE FDIC
filed (4340 / 3368)                        —
difference                                 —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## SCAA

Available-for-sale securities at amortised cost -- bonds the bank may sell, at what it paid. · RC-B 8 col C

```
ours  (bank-values.csv)          82,704,000          TIES
filed (RCFD1772)                 82,704,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
21

### Schedule RC-B - Securities(Form Type - 031)

*Exclude assets held for trading.*

| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
|---|---|---|---|---|---|---|---|---|---|
| 8. Total (sum of items 1 through 7)[2] | RCFD1754 | **56,932,000** | RCFD1771 | **48,097,000** | RCFD1772 | **82,704,000** | RCFD1773 | **71,582,000** | 8. |

RCFD1772 · page 22 · row as filed: `8. Total (sum of items 1 through 7)2..... RCFD1754 56,932,000 RCFD1771 48,097,000 RCFD1772 82,704,000 RCFD1773 71,582,000 8.`

## SCAF

Available-for-sale securities at fair value -- the same bonds at today's market price. · RC-B 8 col D

```
ours  (bank-values.csv)          71,582,000          TIES
filed (RCFD1773)                 71,582,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| b. Available-for-sale debt securities (from Schedule RC-B, column D) | RCFD1773 | **71,582,000** | 2.b. |

RCFD1773 · page 20 · row as filed: `b. Available-for-sale debt securities (from Schedule RC-B, column D)..... RCFD1773 71,582,000 2.b.`

## SCHA

Held-to-maturity securities at amortised cost -- bonds the bank intends to keep, carried at what it paid. · RC-B 8 col A

```
ours  (bank-values.csv)          56,932,000          TIES
filed (RCFD1754)                 56,932,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
21

### Schedule RC-B - Securities(Form Type - 031)

*Exclude assets held for trading.*

| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
|---|---|---|---|---|---|---|---|---|---|
| 8. Total (sum of items 1 through 7)[2] | RCFD1754 | **56,932,000** | RCFD1771 | **48,097,000** | RCFD1772 | **82,704,000** | RCFD1773 | **71,582,000** | 8. |

RCFD1754 · page 22 · row as filed: `8. Total (sum of items 1 through 7)2..... RCFD1754 56,932,000 RCFD1771 48,097,000 RCFD1772 82,704,000 RCFD1773 71,582,000 8.`

## SCHF

Held-to-maturity securities at fair value -- the same bonds at today's market price. · RC-B 8 col B

```
ours  (bank-values.csv)                    48,097,000                    TIES
filed (RCFD1771)                           48,097,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 3/31/2023
21

### Schedule RC-B - Securities(Form Type - 031)

*Exclude assets held for trading.*

| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
|---|---|---|---|---|---|---|---|---|---|
| 8. Total (sum of items 1 through 7)[2] | RCFD1754 | **56,932,000** | RCFD1771 | **48,097,000** | RCFD1772 | **82,704,000** | RCFD1773 | **71,582,000** | 8. |

RCFD1771 · page 22 · row as filed: `8. Total (sum of items 1 through 7)2..... RCFD1754 56,932,000 RCFD1771 48,097,000 RCFD1772 82,704,000 RCFD1773 71,582,000 8.`

## Quarter ending 2023-06-30

Filed Call Report: `https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=06302023`

### ASSET

Total assets -- everything the bank owns, at book value. · RC 12

```
ours  (bank-values.csv)        546,545,000        TIES
filed (RCFD2170)               546,545,000
difference                     0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
19

**Schedule RC - Balance Sheet(Form Type - 031)**

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 12. Total assets (sum of items 1 through 11)..... | RCFD2170 | **546,545,000** | 12. |

RCFD2170 · page 20 · row as filed: `12. Total assets (sum of items 1 through 11).....RCFD2170 5`

### BRO

Brokered deposits -- deposits bought through intermediaries rather than gathered from the bank's own customers. · RC-E Mem 1.b

```
ours  (bank-values.csv)        32,307,000         TIES
filed (RCON2365)               32,307,000
difference                     0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
33

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and C): | | | M.1. |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts..... | RCON6835 | **10,834,000** | M.1.a. |
| b. Total brokered deposits..... | RCON2365 | **32,307,000** | M.1.b. |

RCON2365 · page 34 · row as filed: `b. Total brokered deposits.....RCON23`

## DEP

Total deposits -- the money customers have placed with the bank (domestic and, for a bank with foreign offices, foreign). · RC 13.a (+13.b 031)

```
ours  (bank-values.csv)                    418,489,000                    TIES
filed (RCON2200+RCFN2200)                  418,489,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)..... | RCON2200 | **418,489,000** | 13.a. |

RCON2200 · page 20 · row as filed: `a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)..... RCON2200 418,489,000 13.a.`

| | | | |
|---|---|---|---|
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)..... | RCFN2200 | **0** | 13.b. |

RCFN2200 · page 20 · row as filed: `b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)..... RCFN2200 0 13.b.`

## DEPUNINS

Estimated uninsured deposits -- the part of deposits above the FDIC insurance limit. · RC-O Mem 2

```
ours  (bank-values.csv)                    168,459,000                    TIES
filed (RCON5597)                           168,459,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
51

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Amount of retirement deposit accounts of more than $250,000..... | RCONF047 | **388,000** | M.1.d.1. |
| 2. Number of retirement deposit accounts of more than $250,000..... | RCONF048 | **936** | M.1.d.2. |
| 2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and | RCON5597 | **168,459,000** | M.2. |

RCON5597 · page 52 · row as filed: `2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and RCON5597 168,459,000 M.2.`

## EEFFR

Efficiency ratio: running costs as a share of revenue. LOWER is better here, unlike most of this list. · FDIC-computed ratio

```
ours  (bank-values.csv)                    56.5304                        COMPUTED BY THE FDIC
filed (4093,C232 / 4074,4079)              —
difference                                 —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## EQ

Total equity capital -- the owners' stake; assets minus liabilities. · RC 27.a

```
ours  (bank-values.csv)          62,879,000          TIES
filed (RCFD3210)                 62,879,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
20

| Dollar amounts in thousands | | | |
|---|---|---|---|
| 20. Other liabilities (from Schedule RC-G) | RCFD2930 | 11,993,000 | 20. |
| 21. Total liabilities (sum of items 13 through 20) | RCFD2948 | 483,511,000 | 21. |
| a. Total bank equity capital (sum of items 23 through 26.c) | RCFD3210 | 62,879,000 | 27.a. |

RCFD3210 · page 21 · row as filed: `a. Total bank equity capital (sum of items 23 through 26.c)..... RCFD3210 62,879,000 27.a.`

## EQV

Equity as a share of assets. The simplest measure of how much of the bank is funded by its owners rather than borrowed. · FDIC-computed ratio

```
ours  (bank-values.csv)          11.5048             COMPUTED BY THE FDIC
filed (3210 / 2170)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## LNATRES

Allowance for loan and lease losses -- the money set aside for loans expected to go bad. · RC 4.c

```
ours  (bank-values.csv)          4,603,000           TIES
filed (RCFD3123)                 4,603,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| c. LESS: Allowance for loan and lease losses[7] | RCFD3123 | 4,603,000 | 4.c. |

RCFD3123 · page 20 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 4,603,000 4`

## LNATRESR

The money set aside for expected loan losses, as a share of all loans. Higher is not simply better -- it means either more caution or a worse book. · FDIC-computed ratio

```
ours  (bank-values.csv)          1.4214              COMPUTED BY THE FDIC
filed (3123 / 2122)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## LNAUTO

Auto loans to individuals. · RC-C Pt I 6.c

```
ours  (bank-values.csv)          29,534,000          TIES
filed (RCFDK137)                 29,534,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| c. Automobile loans | RCFDK137 | **29,534,000** | RCONK137 | **29,534,000** | 6.c. |

RCFDK137 · page 25 · row as filed: `c. Automobile loans.....`
`RCFDK137 29,534,000 RCONK137 29,534,000 6.`

## LNCI

Commercial and industrial loans -- lending to businesses not secured by property. · RC-C Pt I 4

```
ours  (bank-values.csv)          87,389,000          TIES
filed (RCFD1763+RCFD1764)        87,389,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RCFD1763 | **86,413,000** | RCON1763 | **86,413,000** | 4.a. |

RCFD1763 · page 25 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1763 86,413,000 RCON1763 86,413,000 4.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RCFD1764 | **976,000** | RCON1764 | **555,000** | 4.b. |

RCFD1764 · page 25 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1764 976,000 RCON1764 555,000 4.b.`

## LNCONOTH

Other consumer loans -- personal loans and instalment credit that are not cards or autos. · RC-C Pt I 6.d

```
ours  (bank-values.csv)          21,265,000          TIES
filed (RCFDK207)                 21,265,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)..... | RCFDK207 | **21,265,000** | RCONK207 | **21,265,000** | 6.d. |

RCFDK207 · page 25 · row as filed: `d. automobile Other consumer loans, and loans all (includes student loans)..... single payment and`

## LNCRCD

Credit card balances outstanding. · RC-C Pt I 6.a

```
ours  (bank-values.csv)          3,265,000           TIES
filed (RCFDB538)                 3,265,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB538 | **3,265,000** | RCONB538 | **3,265,000** | 6.a. |

RCFDB538 · page 25 · row as filed: `a. Credit cards..... RCFDB538 3,265,000 RCONB538 3,265,000`

## LNLSGR

Gross loans and leases -- all lending before subtracting the money set aside for losses. · RC 4.a+4.b

```
ours  (bank-values.csv)                    323,835,000                    TIES
filed (RCFD5369+RCFDB528)                  323,835,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. Loans and leases held for sale | RCFD5369 | **1,801,000** | 4.a. |

RCFD5369 · page 20 · row as filed: `a. Loans and leases held for sale..... RCFD5369 1,`

| | | | |
|---|---|---|---|
| b. Loans and leases held for investment | RCFDB528 | **322,034,000** | 4.b. |

RCFDB528 · page 20 · row as filed: `b. Loans and leases held for investment..... RCFDB528 322,034`

## LNLSNET

Net loans and leases -- gross loans less the allowance for losses; what the balance sheet carries. · RC 4.a+4.b-4.c

```
ours  (bank-values.csv)                    319,232,000                    TIES
filed (RCFD5369+RCFDB528-RCFD3123)         319,232,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. Loans and leases held for sale | RCFD5369 | **1,801,000** | 4.a. |

RCFD5369 · page 20 · row as filed: `a. Loans and leases held for sale..... RCFD5369 1,`

| | | | |
|---|---|---|---|
| b. Loans and leases held for investment | RCFDB528 | **322,034,000** | 4.b. |

RCFDB528 · page 20 · row as filed: `b. Loans and leases held for investment..... RCFDB528 322,034`

| | | | |
|---|---|---|---|
| c. LESS: Allowance for loan and lease losses[7] | RCFD3123 | **4,603,000** | 4.c. |

RCFD3123 · page 20 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 4,603,000 4`

## LNRECONS

Construction and land development loans. · RC-C Pt I 1.a.(1)+(2)

| | | |
|---|---|---|
| ours (bank-values.csv) | 8,489,000 | TIES |
| filed (RCONF158+RCONF159) | 8,489,000 | |
| difference | 0 | |

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCFDF158 | 1,001,000 | RCONF158 | 1,001,000 | 1.a.1. |

RCONF158 · page 25 · row as filed: 1. 1-4 family residential construction loans..... RCFDF158 1,001,000 RCONF158 1,001,000 1.a.1.

| | | | | | |
|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCFDF159 | 7,488,000 | RCONF159 | 7,488,000 | 1.a.2. |

RCONF159 · page 25 · row as filed: 2. Other construction loans and all land development and other land loans..... RCFDF159 7,488,000 RCONF159 7,488,000 1.a.2.

## LNRELOC

RC-C Pt I 1.c.(1)

| | | |
|---|---|---|
| ours (bank-values.csv) | 10,441,000 | TIES |
| filed (RCON1797) | 10,441,000 | |
| difference | 0 | |

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCFD1797 | 10,441,000 | RCON1797 | 10,441,000 | 1.c.1. |

RCON1797 · page 25 · row as filed: 1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam

## LNREMULT

Loans on apartment buildings of five or more units ('multifamily'). · RC-C Pt I 1.d

```
ours  (bank-values.csv)                    5,161,000                    TIES
filed (RCON1460)                           5,161,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties..... | RCFD1460 | **5,161,000** | RCON1460 | **5,161,000** | 1.d. |

RCON1460 · page 25 · row as filed: `d. Secured by multifamily (5 or more) residential properties..... RCFD1460 5,161,000 RCON1460 5,161,000 1.d.`

## LNRENRES

Loans on commercial property (offices, shops, warehouses) -- 'nonfarm nonresidential' on the form.
· RC-C Pt I 1.e.(1)+(2)

```
ours  (bank-values.csv)                    39,031,000                   TIES
filed (RCONF160+RCONF161)                  39,031,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCFDF160 | **19,060,000** | RCONF160 | **19,060,000** | 1.e.1. |

RCONF160 · page 25 · row as filed: `1. Loans secured by owner-occupied nonfarm nonresidential properties..... RCFDF160 19,060,000 RCONF160 19,060,000 1.e.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCFDF161 | **19,971,000** | RCONF161 | **19,971,000** | 1.e.2. |

RCONF161 · page 25 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCFDF161 19,971,000 RCONF161 19,971,000 1.e.2.`

## LNRERES

Loans on one-to-four family homes -- mortgages and home equity lines. · RC-C Pt I 1.c.(1)+(2)(a)+(2)(b)

```
ours  (bank-values.csv)                    68,429,000                    TIES
filed (RCON1797+RCON5367+RCON5368)         68,429,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCFD1797 | 10,441,000 | RCON1797 | 10,441,000 | 1.c.1. |

RCON1797 · page 25 · row as filed: `1. under Revolving, lines of open-end credit.....loans secured by 1-4 fam`

| | | | | | |
|---|---|---|---|---|---|
| a. Secured by first liens | RCFD5367 | 57,648,000 | RCON5367 | 57,648,000 | 1.c.2.a. |

RCON5367 · page 25 · row as filed: `a. Secured by first liens.....RCFD5367 57,648,000 RCON5367 57,648,000 1.c.2.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. Secured by junior liens | RCFD5368 | 340,000 | RCON5368 | 340,000 | 1.c.2.b. |

RCON5368 · page 25 · row as filed: `b. Secured by junior liens.....RCFD5368 340,000 RCON5368 340,000 1.c.2.b.`

## LNRESNCR

How far the money set aside stretches to cover the loans that have already gone bad. 150% means the reserve is one and a half times the bad loans; below 100% means it is not enough to cover them. · FDIC-computed ratio

```
ours  (bank-values.csv)                    210.5672                    COMPUTED BY THE FDIC
filed (3123 / 1407,1403)                   —
difference                                 —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NAAUTO

Car loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.b col C

```
ours  (bank-values.csv)                    272,000                    TIES
filed (RCFDK215)                           272,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Automobile loans | RCFDK213 | 564,000 | RCFDK214 | 0 | RCFDK215 | 272,000 | 5.b. |

RCFDK215 · page 48 · row as filed: `b. Automobile loans.....RCFDK213 564,000 RCFDK214 0 RCFDK215 272,000 5.b.`

## NACI

Business loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 4 col C

```
ours  (bank-values.csv)                    353,000                    TIES
filed (RCFD1253+RCFD1256)                  353,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RCFD1251 | 96,000 | RCFD1252 | 25,000 | RCFD1253 | 353,000 | 4.a. |

RCFD1253 · page 48 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 96,000 RCFD1252 25,000 RCFD1253 353,000 4.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RCFD1254 | 2,000 | RCFD1255 | 0 | RCFD1256 | 0 | 4.b. |

RCFD1256 · page 48 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 2,000 RCFD1255 0 RCFD1256 0 4.b.`

## NACONOTH

Other consumer loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.c col C

```
ours  (bank-values.csv)                    30,000                     TIES
filed (RCFDK218)                           30,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RCFDK216 | 155,000 | RCFDK217 | 11,000 | RCFDK218 | 30,000 | 5.c. |

RCFDK218 · page 48 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

## NACRCD

Credit cards: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.a col C

```
ours  (bank-values.csv)                    0                                TIES
filed (RCFDB577)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB575 | 46,000 | RCFDB576 | 38,000 | RCFDB577 | 0 | 5.a. |

RCFDB577 · page 48 · row as filed: `a. Credit cards..... RCFDB575 46,000 RCFDB576 38,000 RCFDB577 0 5.a.`

## NARECONS

Construction and land loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.a.(1)+(2) col C

```
ours  (bank-values.csv)                    32,000                           TIES
filed (RCONF176+RCONF177)                  32,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCONF172 | 9,000 | RCONF174 | 0 | RCONF176 | 3,000 | 1.a.1. |

RCONF176 · page 48 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 9,000 RCONF174 0 RCONF176 3,000 1.a.1.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 9,000 | RCONF175 | 5,000 | RCONF177 | 29,000 | 1.a.2. |

RCONF177 · page 48 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

## NARELOC

Home equity lines: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c.(1) col C

```
ours  (bank-values.csv)                    130,000                    TIES
filed (RCON5400)                           130,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 76,000 | RCON5399 | 7,000 | RCON5400 | 130,000 | 1.c.1. |

RCON5400 · page 48 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 76,000 RCON5399`

## NAREMULT

Apartment-building loans (5+ units): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.d col C

```
ours  (bank-values.csv)                    0                          TIES
filed (RCON3501)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | 1,000 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |

RCON3501 · page 48 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

## NARENRES

Commercial property loans (offices, shops, warehouses): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.e.(1)+(2) col C

```
ours  (bank-values.csv)                    431,000                    TIES
filed (RCONF182+RCONF183)                  431,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 17,000 | RCONF180 | 0 | RCONF182 | 112,000 | 1.e.1. |

RCONF182 · page 48 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 1`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 37,000 | RCONF181 | 0 | RCONF183 | 319,000 | 1.e.2. |

RCONF183 · page 48 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 37,000 RCONF181 0 RCONF183 319,000 1.e.2.`

## NARERES

Home loans (1-4 family): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c (3 rows) col C

```
ours  (bank-values.csv)                    353,000                    TIES
filed (RCON5400+RCONC229+RCONC230)         353,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 76,000 | RCON5399 | 7,000 | RCON5400 | 130,000 | 1.c.1. |

RCON5400 · page 48 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 76,000 RCON5399`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Secured by first liens..... | RCONC236 | 507,000 | RCONC237 | 563,000 | RCONC229 | 215,000 | 1.c.2.a |

RCONC229 · page 48 · row as filed: `a. Secured by first liens..... RCONC236 507,000 RCONC237 563,000 RCONC229 215,000 1.c.2.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Secured by junior liens..... | RCONC238 | 6,000 | RCONC239 | 1,000 | RCONC230 | 8,000 | 1.c.2.b |

RCONC230 · page 48 · row as filed: `b. Secured by junior liens..... RCONC238 6,000 RCONC239 1,000 RCONC230 8,000 1.c.2.b.`

## NCLNLS

Noncurrent loans -- loans 90 or more days late plus loans on nonaccrual (interest no longer being booked). · RC-N 9 cols B+C

```
ours  (bank-values.csv)                    2,186,000                    TIES
filed (RCFD1407+RCFD1403)                  2,186,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 1,551,000 | RCFD1407 | 662,000 | RCFD1403 | 1,524,000 | 9. |

RCFD1407 · page 48 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,551,000 RCFD1407 662,000 RCFD1403 1,524,000 9.`


| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 1,551,000 | RCFD1407 | 662,000 | RCFD1403 | 1,524,000 | 9. |


RCFD1403 · page 48 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,551,000 RCFD1407 662,000 RCFD1403 1,524,000 9.`

## NCLNLSR

Noncurrent loans as a share of all loans. Money the bank is owed that has stopped being paid properly -- the headline asset-quality number. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.6750                       COMPUTED BY THE FDIC
filed (1407,1403 / 2122)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NIMY

Net interest margin -- the gap between what the bank earns on loans and pays on deposits, as a share of earning assets. · FDIC-computed ratio

```
ours  (bank-values.csv)                    3.2513                       COMPUTED BY THE FDIC
filed (4074 / (RC-K))                      –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NTAUTOQ

Car loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.b cols A-B

```
ours  (bank-values.csv)                    94,000                    TIES
filed (RIADK129-RIADK133)                  94,000
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| b. Automobile loans | RIADK129 | 263,000 | RIADK133 | 58,000 | 5.b. |

RIADK129 · page 13 · row as filed: `b. Automobile loans.....`
`RIADK129 263,000 RIADK133 58,000 5.b.`

| | | | | | |
|---|---|---|---|---|---|
| b. Automobile loans | RIADK129 | 263,000 | RIADK133 | 58,000 | 5.b. |

RIADK133 · page 13 · row as filed: `b. Automobile loans.....`
`RIADK129 263,000 RIADK133 58,000 5.b.`

## NTCIQ

Business loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 4 cols A-B

```
ours  (bank-values.csv)                    83,000                    TIES
filed (RIAD4645+RIAD4646-RIAD4617-RIAD4618)  83,000
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RIAD4645 | 172,000 | RIAD4617 | 23,000 | 4.a. |

RIAD4645 · page 13 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 172,000 RIAD4617 23,000 4.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RIAD4646 | 1,000 | RIAD4618 | 0 | 4.b. |

RIAD4646 · page 13 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 1,000 RIAD4618 0 4.b.`

| | | | | | |
|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RIAD4645 | 172,000 | RIAD4617 | 23,000 | 4.a. |

RIAD4617 · page 13 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 172,000 RIAD4617 23,000 4.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RIAD4646 | 1,000 | RIAD4618 | 0 | 4.b. |

RIAD4618 · page 13 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 1,000 RIAD4618 0 4.b.`

## NTCONOTQ

Other consumer loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.c cols A-B

```
ours  (bank-values.csv)                    175,000                    TIES
filed (RIADK205-RIADK206)                  175,000
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RIADK205 | 287,000 | RIADK206 | 34,000 | 5.c. |

RIADK205 · page 13 · row as filed: `c. Other (includes revolving credi loans).....`


| | | | | | |
|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RIADK205 | 287,000 | RIADK206 | 34,000 | 5.c. |


RIADK206 · page 13 · row as filed: `c. Other (includes revolving credi loans).....`

## NTCRCDQ

Credit cards: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.a cols A-B

```
ours  (bank-values.csv)                    33,000                     TIES
filed (RIADB514-RIADB515)                  33,000
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| a. Credit cards..... | RIADB514 | 78,000 | RIADB515 | 13,000 | 5.a. |

RIADB514 · page 13 · row as filed: `a. Credit cards.....`
`RIADB514 78,000 RIADB515 13,000 5.a.`


| | | | | | |
|---|---|---|---|---|---|
| a. Credit cards..... | RIADB514 | 78,000 | RIADB515 | 13,000 | 5.a. |


RIADB515 · page 13 · row as filed: `a. Credit cards.....`
`RIADB514 78,000 RIADB515 13,000 5.a.`

## NTLNLSQR

All loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.5400                    COMPUTED BY THE FDIC
filed (4635,4605 / 3360)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NTRECONQ

Construction and land loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.a.(1)+(2) cols A-B

```
ours  (bank-values.csv)                                    0                    TIES
filed (RIADC891+RIADC893-RIADC892-RIADC894)                0
difference                                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

*Part I includes charge-offs and recoveries through the allocated transfer risk reserve*

| | | | | | |
|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RIADC891 | 0 | RIADC892 | 0 | 1.a.1. |

RIADC891 · page 13 · row as filed: `1. 1-4 family residential construction loans..... RIADC891 0 RIADC892 0 1.a.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RIADC893 | 2,000 | RIADC894 | 3,000 | 1.a.2. |

RIADC893 · page 13 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 2,000 RIADC894 3,000 1.a.2.`

| | | | | | |
|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RIADC891 | 0 | RIADC892 | 0 | 1.a.1. |

RIADC892 · page 13 · row as filed: `1. 1-4 family residential construction loans..... RIADC891 0 RIADC892 0 1.a.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RIADC893 | 2,000 | RIADC894 | 3,000 | 1.a.2. |

RIADC894 · page 13 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 2,000 RIADC894 3,000 1.a.2.`

## NTREMULQ

Apartment-building loans (5+ units): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.d cols A-B

```
ours  (bank-values.csv)                    0                    TIES
filed (RIAD3588-RIAD3589)                  0
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

*Part I includes charge-offs and recoveries through the allocated transfer risk reserve.*

| | | | | | |
|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |

RIAD3588 · page 13 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 0 RIAD3589 0 1.d.`


| | | | | | |
|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |

RIAD3589 · page 13 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 0 RIAD3589 0 1.d.`

## NTRERESQ

Home loans (1-4 family): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.c.(1)+1.c.(2) cols A-B

```
ours  (bank-values.csv)                                          -5,000          TIES
filed (RIAD5411+RIADC234+RIADC235-RIAD5412-RIADC217-RIADC218)    -5,000
difference                                                       0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RIAD5411 | 5,000 | RIAD5412 | 10,000 | 1.c.1. |

RIAD5411 · page 13 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

| | | | | | |
|---|---|---|---|---|---|
| a. Secured by first liens | RIADC234 | 2,000 | RIADC217 | 4,000 | 1.c.2.a. |

RIADC234 · page 13 · row as filed: `a. Secured by first liens..... RIADC234 2,000 RIADC217 4,000 1.c.2.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. Secured by junior liens | RIADC235 | 0 | RIADC218 | 2,000 | 1.c.2.b. |

RIADC235 · page 13 · row as filed: `b. Secured by junior liens..... RIADC235 0 RIADC218 2,000 1.c.2.b.`

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RIAD5411 | 5,000 | RIAD5412 | 10,000 | 1.c.1. |

RIAD5412 · page 13 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

| | | | | | |
|---|---|---|---|---|---|
| a. Secured by first liens | RIADC234 | 2,000 | RIADC217 | 4,000 | 1.c.2.a. |

RIADC217 · page 13 · row as filed: `a. Secured by first liens..... RIADC234 2,000 RIADC217 4,000 1.c.2.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. Secured by junior liens | RIADC235 | 0 | RIADC218 | 2,000 | 1.c.2.b. |

RIADC218 · page 13 · row as filed: `b. Secured by junior liens..... RIADC235 0 RIADC218 2,000 1.c.2.b.`

## OTHBFHLB

Federal Home Loan Bank advances -- borrowings from the FHLB, a wholesale funding source. · RC-M 5.a.(1)(a)-(d)

```
ours  (bank-values.csv)                                  29,202,000                    TIES
filed (RCFDF055+RCFDF056+RCFDF057+RCFDF058)              29,202,000
difference                                               0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
43

### Schedule RC-M - Memoranda(Form Type - 031)

| | | Dollar amounts in thousands | |
|---|---|---|---|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related | | | |
| a. One year or less | RCFDF055 | 29,201,000 | 5.a.1.a. |

RCFDF055 · page 44 · row as filed: `a. One year or less.....`
`RCFDF055 29,201,00`

| | | | |
|---|---|---|---|
| b. Over one year through three years | RCFDF056 | 0 | 5.a.1.b. |

RCFDF056 · page 44 · row as filed: `b. Over one year through three years.....`
`RCFDF056 0 5.a.1.b.`

| | | | |
|---|---|---|---|
| c. Over three years through five years | RCFDF057 | 0 | 5.a.1.c. |

RCFDF057 · page 44 · row as filed: `c. Over three years through five years.....`
`RCFDF057 0 5.a.1.c.`

| | | | |
|---|---|---|---|
| d. Over five years | RCFDF058 | 1,000 | 5.a.1.d. |

RCFDF058 · page 44 · row as filed: `d. Over five years.....`
`RCFDF058 1,000 5`

## P3AUTO

Car loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.b col A

```
ours  (bank-values.csv)                  564,000                    TIES
filed (RCFDK213)                         564,000
difference                               0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | |
|---|---|---|---|---|---|---|
| b. Automobile loans | RCFDK213 | 564,000 | RCFDK214 | 0 | RCFDK215 | 272,000 | 5.b. |

RCFDK213 · page 48 · row as filed: `b. Automobile loans.....`
`RCFDK213 564,000 RCFDK214 0 RCFDK215 272,000 5.b.`

## P3CI

Business loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 4 col A

```
ours  (bank-values.csv)                    98,000                    TIES
filed (RCFD1251+RCFD1254)                  98,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. To U.S. addressees (domicile)..... | RCFD1251 | 96,000 | RCFD1252 | 25,000 | RCFD1253 | 353,000 | 4.a. |

RCFD1251 · page 48 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 96,000 RCFD1252 25,000 RCFD1253 353,000 4.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile)..... | RCFD1254 | 2,000 | RCFD1255 | 0 | RCFD1256 | 0 | 4.b. |

RCFD1254 · page 48 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 2,000 RCFD1255 0 RCFD1256 0 4.b.`

## P3CONOTH

Other consumer loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.c col A

```
ours  (bank-values.csv)                   155,000                    TIES
filed (RCFDK216)                          155,000
difference                                0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCFDK216 | 155,000 | RCFDK217 | 11,000 | RCFDK218 | 30,000 | 5.c. |

RCFDK216 · page 48 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

## P3CRCD

Credit cards: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.a col A

```
ours  (bank-values.csv)                    46,000                    TIES
filed (RCFDB575)                           46,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB575 | 46,000 | RCFDB576 | 38,000 | RCFDB577 | 0 | 5.a. |

RCFDB575 · page 48 · row as filed: `a. Credit cards..... RCFDB575 46,000 RCFDB576 38,000 RCFDB577 0 5.a.`

## P3LNLS

All loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 9 col A

```
ours  (bank-values.csv)                    1,551,000                 TIES
filed (RCFD1406)                           1,551,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 1,551,000 | RCFD1407 | 662,000 | RCFD1403 | 1,524,000 | 9. |

RCFD1406 · page 48 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,551,000 RCFD1407 662,000 RCFD1403 1,524,000 9.`

## P3RECONS

Construction and land loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.a.(1)+(2) col A

```
ours  (bank-values.csv)                18,000                    TIES
filed (RCONF172+RCONF173)              18,000
difference                             0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCONF172 | 9,000 | RCONF174 | 0 | RCONF176 | 3,000 | 1.a.1. |

RCONF172 · page 48 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 9,000 RCONF174 0 RCONF176 3,000 1.a.1.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 9,000 | RCONF175 | 5,000 | RCONF177 | 29,000 | 1.a.2. |

RCONF173 · page 48 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

## P3RELOC

Home equity lines: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c.(1) col A

```
ours  (bank-values.csv)                76,000                    TIES
filed (RCON5398)                       76,000
difference                             0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 76,000 | RCON5399 | 7,000 | RCON5400 | 130,000 | 1.c.1. |

RCON5398 · page 48 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 76,000 RCON5399`

## P3REMULT

Apartment-building loans (5+ units): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.d col A

```
ours  (bank-values.csv)                    1,000                    TIES
filed (RCON3499)                           1,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | 1,000 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |

RCON3499 · page 48 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

## P3RENRES

Commercial property loans (offices, shops, warehouses): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.e.(1)+(2) col A

```
ours  (bank-values.csv)                    54,000                   TIES
filed (RCONF178+RCONF179)                  54,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 17,000 | RCONF180 | 0 | RCONF182 | 112,000 | 1.e.1. |

RCONF178 · page 48 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 1`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 37,000 | RCONF181 | 0 | RCONF183 | 319,000 | 1.e.2. |

RCONF179 · page 48 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 37,000 RCONF181 0 RCONF183 319,000 1.e.2.`

## P3RERES

Home loans (1-4 family): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c (3 rows) col A

```
ours  (bank-values.csv)                    589,000                    TIES
filed (RCON5398+RCONC236+RCONC238)         589,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

**Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 76,000 | RCON5399 | 7,000 | RCON5400 | 130,000 | 1.c.1. |

RCON5398 · page 48 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 76,000 RCON5399`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Secured by first liens..... | RCONC236 | 507,000 | RCONC237 | 563,000 | RCONC229 | 215,000 | 1.c.2.a. |

RCONC236 · page 48 · row as filed: `a. Secured by first liens..... RCONC236 507,000 RCONC237 563,000 RCONC229 215,000 1.c.2.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Secured by junior liens..... | RCONC238 | 6,000 | RCONC239 | 1,000 | RCONC230 | 8,000 | 1.c.2.b. |

RCONC238 · page 48 · row as filed: `b. Secured by junior liens..... RCONC238 6,000 RCONC239 1,000 RCONC230 8,000 1.c.2.b.`

## P9AUTO

Car loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.b col B

```
ours  (bank-values.csv)                    0                          TIES
filed (RCFDK214)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

**Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Automobile loans..... | RCFDK213 | 564,000 | RCFDK214 | 0 | RCFDK215 | 272,000 | 5.b. |

RCFDK214 · page 48 · row as filed: `b. Automobile loans..... RCFDK213 564,000 RCFDK214 0 RCFDK215 272,000 5.b.`

## P9CI

Business loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 4 col B

```
ours  (bank-values.csv)                    25,000                    TIES
filed (RCFD1252+RCFD1255)                  25,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. To U.S. addressees (domicile)..... | RCFD1251 | 96,000 | RCFD1252 | 25,000 | RCFD1253 | 353,000 | 4.a. |

RCFD1252 · page 48 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1251 96,000 RCFD1252 25,000 RCFD1253 353,000 4.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile)..... | RCFD1254 | 2,000 | RCFD1255 | 0 | RCFD1256 | 0 | 4.b. |

RCFD1255 · page 48 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1254 2,000 RCFD1255 0 RCFD1256 0 4.b.`

## P9CONOTH

Other consumer loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.c col B

```
ours  (bank-values.csv)                    11,000                    TIES
filed (RCFDK217)                           11,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCFDK216 | 155,000 | RCFDK217 | 11,000 | RCFDK218 | 30,000 | 5.c. |

RCFDK217 · page 48 · row as filed: `c. consumer Other (includes loans).....`
`revolving credit plans other than credit cards`

## P9CRCD

Credit cards: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.a col B

```
ours  (bank-values.csv)                38,000                    TIES
filed (RCFDB576)                       38,000
difference                             0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Credit cards | RCFDB575 | 46,000 | RCFDB576 | 38,000 | RCFDB577 | 0 | 5.a. |

RCFDB576 · page 48 · row as filed: `a. Credit cards..... RCFDB575 46,000 RCFDB576 38,000 RCFDB577 0 5.a.`

## P9RECONS

Construction and land loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.a.(1)+(2) col B

```
ours  (bank-values.csv)                5,000                     TIES
filed (RCONF174+RCONF175)              5,000
difference                             0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans | RCONF172 | 9,000 | RCONF174 | 0 | RCONF176 | 3,000 | 1.a.1. |

RCONF174 · page 48 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 9,000 RCONF174 0 RCONF176 3,000 1.a.1.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans | RCONF173 | 9,000 | RCONF175 | 5,000 | RCONF177 | 29,000 | 1.a.2. |

RCONF175 · page 48 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

## P9RELOC

Home equity lines: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c.(1) col B

```
ours  (bank-values.csv)                    7,000                    TIES
filed (RCON5399)                           7,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 76,000 | RCON5399 | 7,000 | RCON5400 | 130,000 | 1.c.1. |

RCON5399 · page 48 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 76,000 RCON5399`

## P9REMULT

Apartment-building loans (5+ units): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.d col B

```
ours  (bank-values.csv)                    0                        TIES
filed (RCON3500)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | 1,000 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |

RCON3500 · page 48 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

## P9RENRES

Commercial property loans (offices, shops, warehouses): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.e.(1)+(2) col B

```
ours  (bank-values.csv)                    0                    TIES
filed (RCONF180+RCONF181)                  0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 17,000 | RCONF180 | 0 | RCONF182 | 112,000 | 1.e.1. |

RCONF180 · page 48 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 1`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 37,000 | RCONF181 | 0 | RCONF183 | 319,000 | 1.e.2. |

RCONF181 · page 48 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 37,000 RCONF181 0 RCONF183 319,000 1.e.2.`

## P9RERES

Home loans (1-4 family): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c (3 rows) col B

```
ours  (bank-values.csv)                    571,000              TIES
filed (RCON5399+RCONC237+RCONC239)         571,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
47

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 76,000 | RCON5399 | 7,000 | RCON5400 | 130,000 | 1.c.1. |

RCON5399 · page 48 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 76,000 RCON5399`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Secured by first liens..... | RCONC236 | 507,000 | RCONC237 | 563,000 | RCONC229 | 215,000 | 1.c.2.a |

RCONC237 · page 48 · row as filed: `a. Secured by first liens..... RCONC236 507,000 RCONC237 563,000 RCONC229 215,000 1.c.2.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Secured by junior liens..... | RCONC238 | 6,000 | RCONC239 | 1,000 | RCONC230 | 8,000 | 1.c.2.b |

RCONC239 · page 48 · row as filed: `b. Secured by junior liens..... RCONC238 6,000 RCONC239 1,000 RCONC230 8,000 1.c.2.b.`

## RBC1AAJ

Tier 1 leverage ratio -- core capital as a share of assets, with no adjustment for how risky those assets are. A regulatory minimum. · RC-R Part I line 31, Tier 1 leverage ratio

```
ours  (bank-values.csv)                    8.8157                    TIES
filed (RCOA7204 (031: RCFA7204))           8.8157
difference                                 -0.0000
```

filed as a fraction; x100 to the published percent

RCOA7204: not on this filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
60

| Dollar amounts in thousands | (Column A) Non-advanced Approaches Institutions | | (Column B) Advanced Approaches Institutions | | |
|---|---|---|---|---|---|
| 11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant | | | RCFWP851 | **NR** | 11. |

| | | | |
|---|---|---|---|
| 31. Leverage ratio (item 26 divided by 30)..... | RCFA7204 | **8.8157%** | 31. |

RCFA7204 · page 61 · row as filed: `31. Leverage ratio (item 26 divided by 30)..... RCFA7204`

## RBCRWAJ

Total capital as a share of assets weighted by how risky each one is. Blank for banks that elected the simplified regime. · RC-R Part I line 51, total capital ratio

```
ours  (bank-values.csv)                    12.8381                   TIES
filed (RCOA7205 (031: RCFA7205))           12.8381
difference                                 0.0000
```

filed as a fraction; x100 to the published percent

RCOA7205: not on this filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
62

| Dollar amounts in thousands | (Column A) Percentage | | (Column B) Percentage | | |
|---|---|---|---|---|---|
| 49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b)..... | RCFAP793 | **11.1898%** | RCFWP793 | **NR** | 49. |

| | | | | | |
|---|---|---|---|---|---|
| 51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b)..... | RCFA7205 | **12.8381%** | RCFW7205 | **NR** | 51. |

RCFA7205 · page 63 · row as filed: `51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b)..... RCFA7205`

## ROAQ

Profit as a share of assets, annualised. How much the bank earns on what it holds. · FDIC-computed ratio

```
ours  (bank-values.csv)                    1.0100                    COMPUTED BY THE FDIC
filed (4340 / 3368)                        –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## SCAA

Available-for-sale securities at amortised cost -- bonds the bank may sell, at what it paid. · RC-B 8 col C

```
ours  (bank-values.csv)          80,547,000          TIES
filed (RCFD1772)                 80,547,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
21

### Schedule RC-B - Securities(Form Type - 031)

*Exclude assets held for trading.*

| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
|---|---|---|---|---|---|---|---|---|---|
| 8. Total (sum of items 1 through 7)[2] | RCFD1754 | **55,958,000** | RCFD1771 | **45,956,000** | RCFD1772 | **80,547,000** | RCFD1773 | **68,693,000** | 8. |

RCFD1772 · page 22 · row as filed: `8. Total (sum of items 1 through 7)2..... RCFD1754 55,958,000 RCFD1771 45,956,000 RCFD1772 80,547,000 RCFD1773 68,693,000 8.`

## SCAF

Available-for-sale securities at fair value -- the same bonds at today's market price. · RC-B 8 col D

```
ours  (bank-values.csv)          68,693,000          TIES
filed (RCFD1773)                 68,693,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| b. Available-for-sale debt securities (from Schedule RC-B, column D) | RCFD1773 | **68,693,000** | 2.b. |

RCFD1773 · page 20 · row as filed: `b. Available-for-sale debt securities (from Schedule RC-B, column D)..... RCFD1773 68,693,000 2.b.`

## SCHA

Held-to-maturity securities at amortised cost -- bonds the bank intends to keep, carried at what it paid. · RC-B 8 col A

```
ours  (bank-values.csv)          55,958,000          TIES
filed (RCFD1754)                 55,958,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
21

### Schedule RC-B - Securities(Form Type - 031)

*Exclude assets held for trading.*

| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
|---|---|---|---|---|---|---|---|---|---|
| 8. Total (sum of items 1 through 7)[2] | RCFD1754 | **55,958,000** | RCFD1771 | **45,956,000** | RCFD1772 | **80,547,000** | RCFD1773 | **68,693,000** | 8. |

RCFD1754 · page 22 · row as filed: `8. Total (sum of items 1 through 7)2..... RCFD1754 55,958,000 RCFD1771 45,956,000 RCFD1772 80,547,000 RCFD1773 68,693,000 8.`

## SCHF

Held-to-maturity securities at fair value -- the same bonds at today's market price. · RC-B 8 col B

```
ours  (bank-values.csv)                    45,956,000                    TIES
filed (RCFD1771)                           45,956,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 6/30/2023
21

### Schedule RC-B - Securities(Form Type - 031)

*Exclude assets held for trading.*

| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
|---|---|---|---|---|---|---|---|---|---|
| 8. Total (sum of items 1 through 7)[2] | RCFD1754 | **55,958,000** | RCFD1771 | **45,956,000** | RCFD1772 | **80,547,000** | RCFD1773 | **68,693,000** | 8. |

RCFD1771 · page 22 · row as filed: `8. Total (sum of items 1 through 7)2..... RCFD1754 55,958,000 RCFD1771 45,956,000 RCFD1772 80,547,000 RCFD1773 68,693,000 8.`

## Quarter ending 2023-09-30

Filed Call Report: `https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=09302023`

### ASSET

Total assets -- everything the bank owns, at book value. · RC 12

```
ours  (bank-values.csv)        534,741,000        TIES
filed (RCFD2170)               534,741,000
difference                     0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
19

**Schedule RC - Balance Sheet(Form Type - 031)**

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 12. Total assets (sum of items 1 through 11)..... | RCFD2170 | **534,741,000** | 12. |

RCFD2170 · page 20 · row as filed: `12. Total assets (sum of items 1 through 11).....`
`RCFD2170 5`

### BRO

Brokered deposits -- deposits bought through intermediaries rather than gathered from the bank's own customers. · RC-E Mem 1.b

```
ours  (bank-values.csv)        34,986,000         TIES
filed (RCON2365)               34,986,000
difference                     0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
33

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and C): | | | M.1. |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts..... | RCON6835 | **10,327,000** | M.1.a. |
| b. Total brokered deposits..... | RCON2365 | **34,986,000** | M.1.b. |

RCON2365 · page 34 · row as filed: `b. Total brokered deposits.....`
`RCON23`

## DEP

Total deposits -- the money customers have placed with the bank (domestic and, for a bank with foreign offices, foreign). · RC 13.a (+13.b 031)

```
ours  (bank-values.csv)                    411,892,000                    TIES
filed (RCON2200+RCFN2200)                  411,892,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)..... | RCON2200 | **411,892,000** | 13.a. |

RCON2200 · page 20 · row as filed: `a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)..... RCON2200 411,892,000 13.a.`

| | | | |
|---|---|---|---|
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)..... | RCFN2200 | **0** | 13.b. |

RCFN2200 · page 20 · row as filed: `b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)..... RCFN2200 0 13.b.`

## DEPUNINS

Estimated uninsured deposits -- the part of deposits above the FDIC insurance limit. · RC-O Mem 2

```
ours  (bank-values.csv)                    161,782,000                    TIES
filed (RCON5597)                           161,782,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
50

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Amount of retirement deposit accounts of more than $250,000..... | RCONF047 | **379,000** | M.1.d.1. |
| 2. Number of retirement deposit accounts of more than $250,000..... | RCONF048 | **921** | M.1.d.2. |
| 2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and | RCON5597 | **161,782,000** | M.2. |

RCON5597 · page 51 · row as filed: `2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and RCON5597 161,782,000 M.2.`

## EEFFR

Efficiency ratio: running costs as a share of revenue. LOWER is better here, unlike most of this list. · FDIC-computed ratio

```
ours  (bank-values.csv)                    57.7195                        COMPUTED BY THE FDIC
filed (4093,C232 / 4074,4079)              —
difference                                 —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## EQ

Total equity capital -- the owners' stake; assets minus liabilities. · RC 27.a

```
ours  (bank-values.csv)          61,609,000          TIES
filed (RCFD3210)                 61,609,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
20

| | Dollar amounts in thousands | | |
|---|---|---|---|
| 20. Other liabilities (from Schedule RC-G) | RCFD2930 | 11,971,000 | 20. |
| 21. Total liabilities (sum of items 13 through 20) | RCFD2948 | 472,965,000 | 21. |
| a. Total bank equity capital (sum of items 23 through 26.c) | RCFD3210 | 61,609,000 | 27.a. |

RCFD3210 · page 21 · row as filed: `a. Total bank equity capital (sum of items 23 through 26.c)..... RCFD3210 61,609,000 27.a.`

## EQV

Equity as a share of assets. The simplest measure of how much of the bank is funded by its owners rather than borrowed. · FDIC-computed ratio

```
ours  (bank-values.csv)          11.5213             COMPUTED BY THE FDIC
filed (3210 / 2170)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## LNATRES

Allowance for loan and lease losses -- the money set aside for loans expected to go bad. · RC 4.c

```
ours  (bank-values.csv)          4,689,000           TIES
filed (RCFD3123)                 4,689,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| c. LESS: Allowance for loan and lease losses[7] | RCFD3123 | 4,689,000 | 4.c. |

RCFD3123 · page 20 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 4,689,000 4`

## LNATRESR

The money set aside for expected loan losses, as a share of all loans. Higher is not simply better -- it means either more caution or a worse book. · FDIC-computed ratio

```
ours  (bank-values.csv)          1.4791              COMPUTED BY THE FDIC
filed (3123 / 2122)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## LNAUTO

Auto loans to individuals. · RC-C Pt I 6.c

```
ours  (bank-values.csv)          27,687,000          TIES
filed (RCFDK137)                 27,687,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| c. Automobile loans | RCFDK137 | **27,687,000** | RCONK137 | **27,687,000** | 6.c. |

RCFDK137 · page 25 · row as filed: `c. Automobile loans.....`
`RCFDK137 27,687,000 RCONK137 27,687,000 6.`

## LNCI

Commercial and industrial loans -- lending to businesses not secured by property. · RC-C Pt I 4

```
ours  (bank-values.csv)          85,087,000          TIES
filed (RCFD1763+RCFD1764)        85,087,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RCFD1763 | **84,083,000** | RCON1763 | **84,083,000** | 4.a. |

RCFD1763 · page 25 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1763 84,083,000 RCON1763 84,083,000 4.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RCFD1764 | **1,004,000** | RCON1764 | **641,000** | 4.b. |

RCFD1764 · page 25 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1764 1,004,000 RCON1764 641,000 4.b.`

## LNCONOTH

Other consumer loans -- personal loans and instalment credit that are not cards or autos. · RC-C Pt I 6.d

```
ours  (bank-values.csv)          21,922,000          TIES
filed (RCFDK207)                 21,922,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)..... | RCFDK207 | **21,922,000** | RCONK207 | **21,922,000** | 6.d. |

RCFDK207 · page 25 · row as filed: `d. automobile Other consumer loans, and loans all (includes student loans)..... single payment and`

## LNCRCD

Credit card balances outstanding. · RC-C Pt I 6.a

```
ours  (bank-values.csv)          3,297,000           TIES
filed (RCFDB538)                 3,297,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB538 | **3,297,000** | RCONB538 | **3,297,000** | 6.a. |

RCFDB538 · page 25 · row as filed: `a. Credit cards..... RCFDB538 3,297,000 RCONB538 3,297,000`

## LNLSGR

Gross loans and leases -- all lending before subtracting the money set aside for losses. · RC 4.a+4.b

```
ours  (bank-values.csv)                    317,014,000                    TIES
filed (RCFD5369+RCFDB528)                  317,014,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. Loans and leases held for sale | RCFD5369 | **1,376,000** | 4.a. |

RCFD5369 · page 20 · row as filed: `a. Loans and leases held for sale..... RCFD5369 1,`

| | | | |
|---|---|---|---|
| b. Loans and leases held for investment | RCFDB528 | **315,638,000** | 4.b. |

RCFDB528 · page 20 · row as filed: `b. Loans and leases held for investment..... RCFDB528 315,638`

## LNLSNET

Net loans and leases -- gross loans less the allowance for losses; what the balance sheet carries. · RC 4.a+4.b-4.c

```
ours  (bank-values.csv)                    312,325,000                    TIES
filed (RCFD5369+RCFDB528-RCFD3123)         312,325,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. Loans and leases held for sale | RCFD5369 | **1,376,000** | 4.a. |

RCFD5369 · page 20 · row as filed: `a. Loans and leases held for sale..... RCFD5369 1,`

| | | | |
|---|---|---|---|
| b. Loans and leases held for investment | RCFDB528 | **315,638,000** | 4.b. |

RCFDB528 · page 20 · row as filed: `b. Loans and leases held for investment..... RCFDB528 315,638`

| | | | |
|---|---|---|---|
| c. LESS: Allowance for loan and lease losses[7] | RCFD3123 | **4,689,000** | 4.c. |

RCFD3123 · page 20 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 4,689,000 4`

## LNRECONS

Construction and land development loans. · RC-C Pt I 1.a.(1)+(2)

| | | |
|---|---|---|
| ours (bank-values.csv) | 8,205,000 | TIES |
| filed (RCONF158+RCONF159) | 8,205,000 | |
| difference | 0 | |

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCFDF158 | **818,000** | RCONF158 | **818,000** | 1.a.1. |

RCONF158 · page 25 · row as filed: `1. 1-4 family residential construction loans..... RCFDF158 818,000 RCONF158 818,000 1.a.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCFDF159 | **7,387,000** | RCONF159 | **7,387,000** | 1.a.2. |

RCONF159 · page 25 · row as filed: `2. Other construction loans and all land development and other land loans..... RCFDF159 7,387,000 RCONF159 7,387,000 1.a.2.`

## LNRELOC

RC-C Pt I 1.c.(1)

| | | |
|---|---|---|
| ours (bank-values.csv) | 10,249,000 | TIES |
| filed (RCON1797) | 10,249,000 | |
| difference | 0 | |

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCFD1797 | **10,249,000** | RCON1797 | **10,249,000** | 1.c.1. |

RCON1797 · page 25 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

## LNREMULT

Loans on apartment buildings of five or more units ('multifamily'). · RC-C Pt I 1.d

```
ours  (bank-values.csv)                    5,173,000                    TIES
filed (RCON1460)                           5,173,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties..... | RCFD1460 | **5,173,000** | RCON1460 | **5,173,000** | 1.d. |

RCON1460 · page 25 · row as filed: `d. Secured by multifamily (5 or more) residential properties..... RCFD1460 5,173,000 RCON1460 5,173,000 1.d.`

## LNRENRES

Loans on commercial property (offices, shops, warehouses) -- 'nonfarm nonresidential' on the form.
· RC-C Pt I 1.e.(1)+(2)

```
ours  (bank-values.csv)                    38,852,000                   TIES
filed (RCONF160+RCONF161)                  38,852,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCFDF160 | **19,734,000** | RCONF160 | **19,734,000** | 1.e.1. |

RCONF160 · page 25 · row as filed: `1. Loans secured by owner-occupied nonfarm nonresidential properties..... RCFDF160 19,734,000 RCONF160 19,734,000 1.e.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCFDF161 | **19,118,000** | RCONF161 | **19,118,000** | 1.e.2. |

RCONF161 · page 25 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCFDF161 19,118,000 RCONF161 19,118,000 1.e.2.`

## LNRERES

Loans on one-to-four family homes -- mortgages and home equity lines. · RC-C Pt I 1.c.(1)+(2)(a)+(2)(b)

```
ours  (bank-values.csv)                    67,786,000                    TIES
filed (RCON1797+RCON5367+RCON5368)         67,786,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCFD1797 | 10,249,000 | RCON1797 | 10,249,000 | 1.c.1. |

RCON1797 · page 25 · row as filed: `1. under Revolving, lines of open-end credit.....loans secured by 1-4 fam`

| | | | | | |
|---|---|---|---|---|---|
| a. Secured by first liens | RCFD5367 | 57,190,000 | RCON5367 | 57,190,000 | 1.c.2.a. |

RCON5367 · page 25 · row as filed: `a. Secured by first liens.....RCFD5367 57,190,000 RCON5367 57,190,000 1.c.2.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. Secured by junior liens | RCFD5368 | 347,000 | RCON5368 | 347,000 | 1.c.2.b. |

RCON5368 · page 25 · row as filed: `b. Secured by junior liens.....RCFD5368 347,000 RCON5368 347,000 1.c.2.b.`

## LNRESNCR

How far the money set aside stretches to cover the loans that have already gone bad. 150% means the reserve is one and a half times the bad loans; below 100% means it is not enough to cover them. · FDIC-computed ratio

```
ours  (bank-values.csv)                    223.1794                    COMPUTED BY THE FDIC
filed (3123 / 1407,1403)                   —
difference                                 —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NAAUTO

Car loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.b col C

```
ours  (bank-values.csv)                    278,000                    TIES
filed (RCFDK215)                           278,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Automobile loans | RCFDK213 | 616,000 | RCFDK214 | 1,000 | RCFDK215 | 278,000 | 5.b. |

RCFDK215 · page 47 · row as filed: `b. Automobile loans.....RCFDK213 616,000 RCFDK214 1,000 RCFDK215 278,000 5.b.`

## NACI

Business loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 4 col C

```
ours  (bank-values.csv)                    404,000                    TIES
filed (RCFD1253+RCFD1256)                  404,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RCFD1251 | 86,000 | RCFD1252 | 6,000 | RCFD1253 | 404,000 | 4.a. |

RCFD1253 · page 47 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 86,000 RCFD1252 6,000 RCFD1253 404,000 4.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RCFD1254 | 1,000 | RCFD1255 | 0 | RCFD1256 | 0 | 4.b. |

RCFD1256 · page 47 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 1,000 RCFD1255 0 RCFD1256 0 4.b.`

## NACONOTH

Other consumer loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.c col C

```
ours  (bank-values.csv)                    34,000                     TIES
filed (RCFDK218)                           34,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RCFDK216 | 195,000 | RCFDK217 | 17,000 | RCFDK218 | 34,000 | 5.c. |

RCFDK218 · page 47 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

## NACRCD

Credit cards: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.a col C

```
ours  (bank-values.csv)                    0                    TIES
filed (RCFDB577)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB575 | 50,000 | RCFDB576 | 47,000 | RCFDB577 | 0 | 5.a. |

RCFDB577 · page 47 · row as filed: `a. Credit cards..... RCFDB575 50,000 RCFDB576 47,000 RCFDB577 0 5.a.`

## NARECONS

Construction and land loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.a.(1)+(2) col C

```
ours  (bank-values.csv)                    41,000               TIES
filed (RCONF176+RCONF177)                  41,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCONF172 | 5,000 | RCONF174 | 0 | RCONF176 | 0 | 1.a.1. |

RCONF176 · page 47 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 5,000 RCONF174 0 RCONF176 0 1.a.1.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 2,000 | RCONF175 | 0 | RCONF177 | 41,000 | 1.a.2. |

RCONF177 · page 47 · row as filed: `2. Other construction loans and all land development and other lan loans.....`

## NARELOC

Home equity lines: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c.(1) col C

```
ours  (bank-values.csv)                    125,000                    TIES
filed (RCON5400)                           125,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 61,000 | RCON5399 | 9,000 | RCON5400 | 125,000 | 1.c.1. |

RCON5400 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 61,000 RCON5399`

## NAREMULT

Apartment-building loans (5+ units): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.d col C

```
ours  (bank-values.csv)                    0                          TIES
filed (RCON3501)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | 1,000 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |

RCON3501 · page 47 · row as filed: `d . offices..... Secured by multifamily (5 or more) residential properti`

## NARENRES

Commercial property loans (offices, shops, warehouses): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.e.(1)+(2) col C

```
ours  (bank-values.csv)                    392,000                    TIES
filed (RCONF182+RCONF183)                  392,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 16,000 | RCONF180 | 0 | RCONF182 | 57,000 | 1.e.1. |

RCONF182 · page 47 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 1`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 21,000 | RCONF181 | 0 | RCONF183 | 335,000 | 1.e.2. |

RCONF183 · page 47 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 21,000 RCONF181 0 RCONF183 335,000 1.e.2.`

## NARERES

Home loans (1-4 family): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c (3 rows) col C

```
ours  (bank-values.csv)                    327,000                    TIES
filed (RCON5400+RCONC229+RCONC230)         327,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 61,000 | RCON5399 | 9,000 | RCON5400 | 125,000 | 1.c.1. |

RCON5400 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 61,000 RCON5399`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Secured by first liens..... | RCONC236 | 555,000 | RCONC237 | 485,000 | RCONC229 | 195,000 | 1.c.2.a |

RCONC229 · page 47 · row as filed: `a. Secured by first liens..... RCONC236 555,000 RCONC237 485,000 RCONC229 195,000 1.c.2.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Secured by junior liens..... | RCONC238 | 7,000 | RCONC239 | 0 | RCONC230 | 7,000 | 1.c.2.b |

RCONC230 · page 47 · row as filed: `b. Secured by junior liens..... RCONC238 7,000 RCONC239 0 RCONC230 7,000 1.c.2.b.`

## NCLNLS

Noncurrent loans -- loans 90 or more days late plus loans on nonaccrual (interest no longer being booked). · RC-N 9 cols B+C

```
ours  (bank-values.csv)                    2,101,000                    TIES
filed (RCFD1407+RCFD1403)                  2,101,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 1,636,000 | RCFD1407 | 574,000 | RCFD1403 | 1,527,000 | 9. |

RCFD1407 · page 47 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,636,000 RCFD1407 574,000 RCFD1403 1,527,000 9.`


| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 1,636,000 | RCFD1407 | 574,000 | RCFD1403 | 1,527,000 | 9. |


RCFD1403 · page 47 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,636,000 RCFD1407 574,000 RCFD1403 1,527,000 9.`

## NCLNLSR

Noncurrent loans as a share of all loans. Money the bank is owed that has stopped being paid properly -- the headline asset-quality number. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.6627                       COMPUTED BY THE FDIC
filed (1407,1403 / 2122)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NIMY

Net interest margin -- the gap between what the bank earns on loans and pays on deposits, as a share of earning assets. · FDIC-computed ratio

```
ours  (bank-values.csv)                    3.2321                       COMPUTED BY THE FDIC
filed (4074 / (RC-K))                      –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NTAUTOQ

Car loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.b cols A-B

```
ours  (bank-values.csv)                    123,000                    TIES
filed (RIADK129-RIADK133)                  123,000
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| b. Automobile loans | RIADK129 | 413,000 | RIADK133 | 85,000 | 5.b. |

RIADK129 · page 13 · row as filed: `b. Automobile loans.....`
`RIADK129 413,000 RIADK133 85,000 5.b.`

| | | | | | |
|---|---|---|---|---|---|
| b. Automobile loans | RIADK129 | 413,000 | RIADK133 | 85,000 | 5.b. |

RIADK133 · page 13 · row as filed: `b. Automobile loans.....`
`RIADK129 413,000 RIADK133 85,000 5.b.`

## NTCIQ

Business loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 4 cols A-B

```
ours  (bank-values.csv)                    90,000                     TIES
filed (RIAD4645+RIAD4646-RIAD4617-RIAD4618) 90,000
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RIAD4645 | 279,000 | RIAD4617 | 40,000 | 4.a. |

RIAD4645 · page 13 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 279,000 RIAD4617 40,000 4.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RIAD4646 | 1,000 | RIAD4618 | 0 | 4.b. |

RIAD4646 · page 13 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 1,000 RIAD4618 0 4.b.`

| | | | | | |
|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RIAD4645 | 279,000 | RIAD4617 | 40,000 | 4.a. |

RIAD4617 · page 13 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 279,000 RIAD4617 40,000 4.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RIAD4646 | 1,000 | RIAD4618 | 0 | 4.b. |

RIAD4618 · page 13 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 1,000 RIAD4618 0 4.b.`

## NTCONOTQ

Other consumer loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.c cols A-B

```
ours  (bank-values.csv)                    84,000                    TIES
filed (RIADK205-RIADK206)                  84,000
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RIADK205 | **389,000** | RIADK206 | **52,000** | 5.c. |

RIADK205 · page 13 · row as filed: `c. Other (includes revolving credi loans).....`


| | | | | | |
|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RIADK205 | **389,000** | RIADK206 | **52,000** | 5.c. |

RIADK206 · page 13 · row as filed: `c. Other (includes revolving credi loans).....`


## NTCRCDQ

Credit cards: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.a cols A-B

```
ours  (bank-values.csv)                    33,000                    TIES
filed (RIADB514-RIADB515)                  33,000
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| a. Credit cards..... | RIADB514 | **117,000** | RIADB515 | **19,000** | 5.a. |

RIADB514 · page 13 · row as filed: `a. Credit cards.....`
`RIADB514 117,000 RIADB515 19,000 5.a.`


| | | | | | |
|---|---|---|---|---|---|
| a. Credit cards..... | RIADB514 | **117,000** | RIADB515 | **19,000** | 5.a. |

RIADB515 · page 13 · row as filed: `a. Credit cards.....`
`RIADB514 117,000 RIADB515 19,000 5.a.`

## NTLNLSQR

All loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.5000                    COMPUTED BY THE FDIC
filed (4635,4605 / 3360)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NTRECONQ

Construction and land loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.a.(1)+(2) cols A-B

```
ours  (bank-values.csv)                                    -2,000                    TIES
filed (RIADC891+RIADC893-RIADC892-RIADC894)                -2,000
difference                                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RIADC891 | 0 | RIADC892 | 0 | 1.a.1. |

RIADC891 · page 13 · row as filed: `1. 1-4 family residential construction loans..... RIADC891 0 RIADC892 0 1.a.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RIADC893 | 2,000 | RIADC894 | 5,000 | 1.a.2. |

RIADC893 · page 13 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 2,000 RIADC894 5,000 1.a.2.`

| | | | | | |
|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RIADC891 | 0 | RIADC892 | 0 | 1.a.1. |

RIADC892 · page 13 · row as filed: `1. 1-4 family residential construction loans..... RIADC891 0 RIADC892 0 1.a.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RIADC893 | 2,000 | RIADC894 | 5,000 | 1.a.2. |

RIADC894 · page 13 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 2,000 RIADC894 5,000 1.a.2.`

## NTREMULQ

Apartment-building loans (5+ units): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.d cols A-B

```
ours  (bank-values.csv)                    0                                   TIES
filed (RIAD3588-RIAD3589)                  0
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

*Part I includes charge-offs and recoveries through the allocated transfer risk reserve.*

| | | | | | |
|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |

RIAD3588 · page 13 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 0 RIAD3589 0 1.d.`


| | | | | | |
|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |

RIAD3589 · page 13 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 0 RIAD3589 0 1.d.`

## NTRERESQ

Home loans (1-4 family): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.c.(1)+1.c.(2) cols A-B

```
ours  (bank-values.csv)                                          4,000          TIES
filed (RIAD5411+RIADC234+RIADC235-RIAD5412-RIADC217-RIADC218)    4,000
difference                                                       0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RIAD5411 | 8,000 | RIAD5412 | 15,000 | 1.c.1. |

RIAD5411 · page 13 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

| | | | | | |
|---|---|---|---|---|---|
| a. Secured by first liens | RIADC234 | 10,000 | RIADC217 | 6,000 | 1.c.2.a. |

RIADC234 · page 13 · row as filed: `a. Secured by first liens..... RIADC234 10,000 RIADC217 6,000 1.c.2.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. Secured by junior liens | RIADC235 | 0 | RIADC218 | 2,000 | 1.c.2.b. |

RIADC235 · page 13 · row as filed: `b. Secured by junior liens..... RIADC235 0 RIADC218 2,000 1.c.2.b.`

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RIAD5411 | 8,000 | RIAD5412 | 15,000 | 1.c.1. |

RIAD5412 · page 13 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

| | | | | | |
|---|---|---|---|---|---|
| a. Secured by first liens | RIADC234 | 10,000 | RIADC217 | 6,000 | 1.c.2.a. |

RIADC217 · page 13 · row as filed: `a. Secured by first liens..... RIADC234 10,000 RIADC217 6,000 1.c.2.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. Secured by junior liens | RIADC235 | 0 | RIADC218 | 2,000 | 1.c.2.b. |

RIADC218 · page 13 · row as filed: `b. Secured by junior liens..... RIADC235 0 RIADC218 2,000 1.c.2.b.`

## OTHBFHLB

Federal Home Loan Bank advances -- borrowings from the FHLB, a wholesale funding source. · RC-M 5.a.(1)(a)-(d)

```
ours  (bank-values.csv)                                  26,502,000                    TIES
filed (RCFDF055+RCFDF056+RCFDF057+RCFDF058)              26,502,000
difference                                               0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
43

### Schedule RC-M - Memoranda(Form Type - 031)

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related

| | | | |
|---|---|---|---|
| a. One year or less | RCFDF055 | 26,501,000 | 5.a.1.a. |

RCFDF055 · page 44 · row as filed: `a. One year or less.....`
`RCFDF055 26,501,00`

| | | | |
|---|---|---|---|
| b. Over one year through three years | RCFDF056 | 0 | 5.a.1.b. |

RCFDF056 · page 44 · row as filed: `b. Over one year through three years.....`
`RCFDF056 0 5.a.1.b.`

| | | | |
|---|---|---|---|
| c. Over three years through five years | RCFDF057 | 0 | 5.a.1.c. |

RCFDF057 · page 44 · row as filed: `c. Over three years through five years.....`
`RCFDF057 0 5.a.1.c.`

| | | | |
|---|---|---|---|
| d. Over five years | RCFDF058 | 1,000 | 5.a.1.d. |

RCFDF058 · page 44 · row as filed: `d. Over five years.....`
`RCFDF058 1,000 5`

## P3AUTO

Car loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.b col A

```
ours  (bank-values.csv)                  616,000                    TIES
filed (RCFDK213)                         616,000
difference                               0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Automobile loans | RCFDK213 | 616,000 | RCFDK214 | 1,000 | RCFDK215 | 278,000 | 5.b. |

RCFDK213 · page 47 · row as filed: `b. Automobile loans.....`
`RCFDK213 616,000 RCFDK214 1,000 RCFDK215 278,000 5.b.`

## P3CI

Business loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 4 col A

```
ours  (bank-values.csv)                    87,000                    TIES
filed (RCFD1251+RCFD1254)                  87,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RCFD1251 | 86,000 | RCFD1252 | 6,000 | RCFD1253 | 404,000 | 4.a. |

RCFD1251 · page 47 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 86,000 RCFD1252 6,000 RCFD1253 404,000 4.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RCFD1254 | 1,000 | RCFD1255 | 0 | RCFD1256 | 0 | 4.b. |

RCFD1254 · page 47 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 1,000 RCFD1255 0 RCFD1256 0 4.b.`

## P3CONOTH

Other consumer loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.c col A

```
ours  (bank-values.csv)                   195,000                    TIES
filed (RCFDK216)                          195,000
difference                                0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RCFDK216 | 195,000 | RCFDK217 | 17,000 | RCFDK218 | 34,000 | 5.c. |

RCFDK216 · page 47 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

## P3CRCD

Credit cards: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.a col A

```
ours  (bank-values.csv)                    50,000                    TIES
filed (RCFDB575)                           50,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB575 | 50,000 | RCFDB576 | 47,000 | RCFDB577 | 0 | 5.a. |

RCFDB575 · page 47 · row as filed: `a. Credit cards..... RCFDB575 50,000 RCFDB576 47,000 RCFDB577 0 5.a.`

## P3LNLS

All loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 9 col A

```
ours  (bank-values.csv)                    1,636,000                 TIES
filed (RCFD1406)                           1,636,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 1,636,000 | RCFD1407 | 574,000 | RCFD1403 | 1,527,000 | 9. |

RCFD1406 · page 47 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,636,000 RCFD1407 574,000 RCFD1403 1,527,000 9.`

## P3RECONS

Construction and land loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.a.(1)+(2) col A

```
ours  (bank-values.csv)                    7,000                    TIES
filed (RCONF172+RCONF173)                  7,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCONF172 | 5,000 | RCONF174 | 0 | RCONF176 | 0 | 1.a.1. |

RCONF172 · page 47 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 5,000 RCONF174 0 RCONF176 0 1.a.1.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 2,000 | RCONF175 | 0 | RCONF177 | 41,000 | 1.a.2. |

RCONF173 · page 47 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

## P3RELOC

Home equity lines: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c.(1) col A

```
ours  (bank-values.csv)                    61,000                   TIES
filed (RCON5398)                           61,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 61,000 | RCON5399 | 9,000 | RCON5400 | 125,000 | 1.c.1. |

RCON5398 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 61,000 RCON5399`

## P3REMULT

Apartment-building loans (5+ units): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.d col A

```
ours  (bank-values.csv)                    1,000                    TIES
filed (RCON3499)                           1,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | 1,000 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |

RCON3499 · page 47 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

## P3RENRES

Commercial property loans (offices, shops, warehouses): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.e.(1)+(2) col A

```
ours  (bank-values.csv)                    37,000                   TIES
filed (RCONF178+RCONF179)                  37,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 16,000 | RCONF180 | 0 | RCONF182 | 57,000 | 1.e.1. |

RCONF178 · page 47 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 1`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 21,000 | RCONF181 | 0 | RCONF183 | 335,000 | 1.e.2. |

RCONF179 · page 47 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 21,000 RCONF181 0 RCONF183 335,000 1.e.2.`

## P3RERES

Home loans (1-4 family): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c (3 rows) col A

```
ours  (bank-values.csv)                    623,000                    TIES
filed (RCON5398+RCONC236+RCONC238)         623,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

**Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 61,000 | RCON5399 | 9,000 | RCON5400 | 125,000 | 1.c.1. |

RCON5398 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 61,000 RCON5399`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Secured by first liens..... | RCONC236 | 555,000 | RCONC237 | 485,000 | RCONC229 | 195,000 | 1.c.2.a. |

RCONC236 · page 47 · row as filed: `a. Secured by first liens..... RCONC236 555,000 RCONC237 485,000 RCONC229 195,000 1.c.2.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Secured by junior liens..... | RCONC238 | 7,000 | RCONC239 | 0 | RCONC230 | 7,000 | 1.c.2.b. |

RCONC238 · page 47 · row as filed: `b. Secured by junior liens..... RCONC238 7,000 RCONC239 0 RCONC230 7,000 1.c.2.b.`

## P9AUTO

Car loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.b col B

```
ours  (bank-values.csv)                    1,000                      TIES
filed (RCFDK214)                           1,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

**Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Automobile loans..... | RCFDK213 | 616,000 | RCFDK214 | 1,000 | RCFDK215 | 278,000 | 5.b. |

RCFDK214 · page 47 · row as filed: `b. Automobile loans..... RCFDK213 616,000 RCFDK214 1,000 RCFDK215 278,000 5.b.`

## P9CI

Business loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 4 col B

```
ours  (bank-values.csv)                    6,000                    TIES
filed (RCFD1252+RCFD1255)                  6,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RCFD1251 | 86,000 | RCFD1252 | 6,000 | RCFD1253 | 404,000 | 4.a. |

RCFD1252 · page 47 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 86,000 RCFD1252 6,000 RCFD1253 404,000 4.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RCFD1254 | 1,000 | RCFD1255 | 0 | RCFD1256 | 0 | 4.b. |

RCFD1255 · page 47 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 1,000 RCFD1255 0 RCFD1256 0 4.b.`

## P9CONOTH

Other consumer loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.c col B

```
ours  (bank-values.csv)                   17,000                    TIES
filed (RCFDK217)                          17,000
difference                                0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RCFDK216 | 195,000 | RCFDK217 | 17,000 | RCFDK218 | 34,000 | 5.c. |

RCFDK217 · page 47 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

## P9CRCD

Credit cards: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.a col B

```
ours  (bank-values.csv)                    47,000                    TIES
filed (RCFDB576)                           47,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB575 | 50,000 | RCFDB576 | 47,000 | RCFDB577 | 0 | 5.a. |

RCFDB576 · page 47 · row as filed: `a. Credit cards.....`
`RCFDB575 50,000 RCFDB576 47,000 RCFDB577 0 5.a.`

## P9RECONS

Construction and land loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.a.(1)+(2) col B

```
ours  (bank-values.csv)                    0                         TIES
filed (RCONF174+RCONF175)                  0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCONF172 | 5,000 | RCONF174 | 0 | RCONF176 | 0 | 1.a.1. |

RCONF174 · page 47 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 5,000 RCONF174 0 RCONF176 0 1.a.1.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 2,000 | RCONF175 | 0 | RCONF177 | 41,000 | 1.a.2. |

RCONF175 · page 47 · row as filed: `2. loans.....`
`Other construction loans and all land development and other lan`

## P9RELOC

Home equity lines: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c.(1) col B

```
ours  (bank-values.csv)                    9,000                    TIES
filed (RCON5399)                           9,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 61,000 | RCON5399 | 9,000 | RCON5400 | 125,000 | 1.c.1. |

RCON5399 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 61,000 RCON5399`

## P9REMULT

Apartment-building loans (5+ units): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.d col B

```
ours  (bank-values.csv)                    0                        TIES
filed (RCON3500)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | 1,000 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |

RCON3500 · page 47 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

## P9RENRES

Commercial property loans (offices, shops, warehouses): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.e.(1)+(2) col B

```
ours  (bank-values.csv)                    0                    TIES
filed (RCONF180+RCONF181)                  0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 16,000 | RCONF180 | 0 | RCONF182 | 57,000 | 1.e.1. |

RCONF180 · page 47 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 1`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 21,000 | RCONF181 | 0 | RCONF183 | 335,000 | 1.e.2. |

RCONF181 · page 47 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 21,000 RCONF181 0 RCONF183 335,000 1.e.2.`

## P9RERES

Home loans (1-4 family): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c (3 rows) col B

```
ours  (bank-values.csv)                    494,000              TIES
filed (RCON5399+RCONC237+RCONC239)         494,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 61,000 | RCON5399 | 9,000 | RCON5400 | 125,000 | 1.c.1. |

RCON5399 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 61,000 RCON5399`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Secured by first liens..... | RCONC236 | 555,000 | RCONC237 | 485,000 | RCONC229 | 195,000 | 1.c2a |

RCONC237 · page 47 · row as filed: `a. Secured by first liens..... RCONC236 555,000 RCONC237 485,000 RCONC229 195,000 1.c.2.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Secured by junior liens..... | RCONC238 | 7,000 | RCONC239 | 0 | RCONC230 | 7,000 | 1.c2b |

RCONC239 · page 47 · row as filed: `b. Secured by junior liens..... RCONC238 7,000 RCONC239 0 RCONC230 7,000 1.c.2.b.`

## RBC1AAJ

Tier 1 leverage ratio -- core capital as a share of assets, with no adjustment for how risky those assets are. A regulatory minimum. · RC-R Part I line 31, Tier 1 leverage ratio

```
ours  (bank-values.csv)                    9.2845                    TIES
filed (RCOA7204 (031: RCFA7204))           9.2845
difference                                 0.0000
```

filed as a fraction; x100 to the published percent

RCOA7204: not on this filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
59

| Dollar amounts in thousands | (Column A) Non-advanced Approaches Institutions | | (Column B) Advanced Approaches Institutions | | |
|---|---|---|---|---|---|
| 11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant | | | RCFWP851 | **NR** | 11. |

| | | | |
|---|---|---|---|
| 31. Leverage ratio (item 26 divided by 30)..... | RCFA7204 | **9.2845%** | 31. |

RCFA7204 · page 60 · row as filed: `31. Leverage ratio (item 26 divided by 30)..... RCFA7204`

## RBCRWAJ

Total capital as a share of assets weighted by how risky each one is. Blank for banks that elected the simplified regime. · RC-R Part I line 51, total capital ratio

```
ours  (bank-values.csv)                   13.2631                    TIES
filed (RCOA7205 (031: RCFA7205))          13.2631
difference                                -0.0000
```

filed as a fraction; x100 to the published percent

RCOA7205: not on this filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
61

| Dollar amounts in thousands | (Column A) Percentage | | (Column B) Percentage | | |
|---|---|---|---|---|---|
| 49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b)..... | RCFAP793 | **11.6250%** | RCFWP793 | **NR** | 49. |

| | | | | | |
|---|---|---|---|---|---|
| 51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b)..... | RCFA7205 | **13.2631%** | RCFW7205 | **NR** | 51. |

RCFA7205 · page 62 · row as filed: `51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b)..... RCFA7205`

## ROAQ

Profit as a share of assets, annualised. How much the bank earns on what it holds. · FDIC-computed ratio

```
ours  (bank-values.csv)                   0.9800                    COMPUTED BY THE FDIC
filed (4340 / 3368)                       —
difference                                —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## SCAA

Available-for-sale securities at amortised cost -- bonds the bank may sell, at what it paid. · RC-B 8 col C

```
ours  (bank-values.csv)          79,334,000          TIES
filed (RCFD1772)                 79,334,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
21

### Schedule RC-B - Securities(Form Type - 031)

*Exclude assets held for trading.*

| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
|---|---|---|---|---|---|---|---|---|---|
| 8. Total (sum of items 1 through 7)[2] | RCFD1754 | **54,942,000** | RCFD1771 | **42,501,000** | RCFD1772 | **79,334,000** | RCFD1773 | **64,846,000** | 8. |

RCFD1772 · page 22 · row as filed: `8. Total (sum of items 1 through 7)2..... RCFD1754 54,942,000 RCFD1771 42,501,000 RCFD1772 79,334,000 RCFD1773 64,846,000 8.`

## SCAF

Available-for-sale securities at fair value -- the same bonds at today's market price. · RC-B 8 col D

```
ours  (bank-values.csv)          64,846,000          TIES
filed (RCFD1773)                 64,846,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| b. Available-for-sale debt securities (from Schedule RC-B, column D) | RCFD1773 | **64,846,000** | 2.b. |

RCFD1773 · page 20 · row as filed: `b. Available-for-sale debt securities (from Schedule RC-B, column D)..... RCFD1773 64,846,000 2.b.`

## SCHA

Held-to-maturity securities at amortised cost -- bonds the bank intends to keep, carried at what it paid. · RC-B 8 col A

```
ours  (bank-values.csv)          54,942,000          TIES
filed (RCFD1754)                 54,942,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
21

### Schedule RC-B - Securities(Form Type - 031)

*Exclude assets held for trading.*

| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
|---|---|---|---|---|---|---|---|---|---|
| 8. Total (sum of items 1 through 7)[2] | RCFD1754 | **54,942,000** | RCFD1771 | **42,501,000** | RCFD1772 | **79,334,000** | RCFD1773 | **64,846,000** | 8. |

RCFD1754 · page 22 · row as filed: `8. Total (sum of items 1 through 7)2..... RCFD1754 54,942,000 RCFD1771 42,501,000 RCFD1772 79,334,000 RCFD1773 64,846,000 8.`

## SCHF

Held-to-maturity securities at fair value -- the same bonds at today's market price. · RC-B 8 col B

```
ours  (bank-values.csv)                    42,501,000                    TIES
filed (RCFD1771)                           42,501,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 9/30/2023
21

### Schedule RC-B - Securities(Form Type - 031)

*Exclude assets held for trading.*

| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
|---|---|---|---|---|---|---|---|---|---|
| 8. Total (sum of items 1 through 7)[2] | RCFD1754 | **54,942,000** | RCFD1771 | **42,501,000** | RCFD1772 | **79,334,000** | RCFD1773 | **64,846,000** | 8. |

RCFD1771 · page 22 · row as filed: `8. Total (sum of items 1 through 7)2..... RCFD1754 54,942,000 RCFD1771 42,501,000 RCFD1772 79,334,000 RCFD1773 64,846,000 8.`

## Quarter ending 2023-12-31

Filed Call Report: `https://cdr.ffiec.gov/Public/ViewFacsimileDirect.aspx?ds=call&idType=fdiccert&id=9846&date=12312023`

### ASSET

Total assets -- everything the bank owns, at book value. · RC 12

```
ours  (bank-values.csv)        527,548,000        TIES
filed (RCFD2170)               527,548,000
difference                     0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
19

**Schedule RC - Balance Sheet(Form Type - 031)**

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 12. Total assets (sum of items 1 through 11)..... | RCFD2170 | **527,548,000** | 12. |

RCFD2170 · page 20 · row as filed: `12. Total assets (sum of items 1 through 11).....RCFD2170 5`

### BRO

Brokered deposits -- deposits bought through intermediaries rather than gathered from the bank's own customers. · RC-E Mem 1.b

```
ours  (bank-values.csv)        31,260,000         TIES
filed (RCON2365)               31,260,000
difference                     0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
33

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and C): | | | M.1. |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts..... | RCON6835 | **10,082,000** | M.1.a. |
| b. Total brokered deposits..... | RCON2365 | **31,260,000** | M.1.b. |

RCON2365 · page 34 · row as filed: `b. Total brokered deposits.....RCON23`

## DEP

Total deposits -- the money customers have placed with the bank (domestic and, for a bank with foreign offices, foreign). · RC 13.a (+13.b 031)

```
ours  (bank-values.csv)                407,533,000                TIES
filed (RCON2200+RCFN2200)              407,533,000
difference                             0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)..... | RCON2200 | **407,533,000** | 13.a. |

RCON2200 · page 20 · row as filed: `a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)..... RCON2200 407,533,000 13.a.`

| | | | |
|---|---|---|---|
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)..... | RCFN2200 | **0** | 13.b. |

RCFN2200 · page 20 · row as filed: `b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)..... RCFN2200 0 13.b.`

## DEPUNINS

Estimated uninsured deposits -- the part of deposits above the FDIC insurance limit. · RC-O Mem 2

```
ours  (bank-values.csv)                166,899,000                TIES
filed (RCON5597)                       166,899,000
difference                             0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
50

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 1. Amount of retirement deposit accounts of more than $250,000..... | RCONF047 | **394,000** | M.1.d.1. |
| 2. Number of retirement deposit accounts of more than $250,000..... | RCONF048 | **966** | M.1.d.2. |
| 2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and | RCON5597 | **166,899,000** | M.2. |

RCON5597 · page 51 · row as filed: `2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and RCON5597 166,899,000 M.2.`

## EEFFR

Efficiency ratio: running costs as a share of revenue. LOWER is better here, unlike most of this list. · FDIC-computed ratio

```
ours  (bank-values.csv)                60.1209                    COMPUTED BY THE FDIC
filed (4093,C232 / 4074,4079)          —
difference                             —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## EQ

Total equity capital -- the owners' stake; assets minus liabilities. · RC 27.a

```
ours  (bank-values.csv)          57,994,000          TIES
filed (RCFD3210)                 57,994,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
20

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| 20. Other liabilities (from Schedule RC-G) | RCFD2930 | 13,389,000 | 20. |
| 21. Total liabilities (sum of items 13 through 20) | RCFD2948 | 469,404,000 | 21. |
| a. Total bank equity capital (sum of items 23 through 26.c) | RCFD3210 | 57,994,000 | 27.a. |

RCFD3210 · page 21 · row as filed: `a. Total bank equity capital (sum of items 23 through 26.c)..... RCFD3210 57,994,000 27.a.`

## EQV

Equity as a share of assets. The simplest measure of how much of the bank is funded by its owners rather than borrowed. · FDIC-computed ratio

```
ours  (bank-values.csv)          10.9931             COMPUTED BY THE FDIC
filed (3210 / 2170)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## LNATRES

Allowance for loan and lease losses -- the money set aside for loans expected to go bad. · RC 4.c

```
ours  (bank-values.csv)          4,793,000           TIES
filed (RCFD3123)                 4,793,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| c. LESS: Allowance for loan and lease losses[7] | RCFD3123 | 4,793,000 | 4.c. |

RCFD3123 · page 20 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 4,793,000 4`

## LNATRESR

The money set aside for expected loan losses, as a share of all loans. Higher is not simply better -- it means either more caution or a worse book. · FDIC-computed ratio

```
ours  (bank-values.csv)          1.5303              COMPUTED BY THE FDIC
filed (3123 / 2122)              –
difference                       –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## LNAUTO

Auto loans to individuals. · RC-C Pt I 6.c

```
ours  (bank-values.csv)          26,169,000          TIES
filed (RCFDK137)                 26,169,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| c. Automobile loans | RCFDK137 | **26,169,000** | RCONK137 | **26,169,000** | 6.c. |

RCFDK137 · page 25 · row as filed: `c. Automobile loans.....`
`RCFDK137 26,169,000 RCONK137 26,169,000 6.`

## LNCI

Commercial and industrial loans -- lending to businesses not secured by property. · RC-C Pt I 4

```
ours  (bank-values.csv)          85,569,000          TIES
filed (RCFD1763+RCFD1764)        85,569,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RCFD1763 | **84,500,000** | RCON1763 | **84,500,000** | 4.a. |

RCFD1763 · page 25 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1763 84,500,000 RCON1763 84,500,000 4.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RCFD1764 | **1,069,000** | RCON1764 | **668,000** | 4.b. |

RCFD1764 · page 25 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1764 1,069,000 RCON1764 668,000 4.b.`

## LNCONOTH

Other consumer loans -- personal loans and instalment credit that are not cards or autos. · RC-C Pt I 6.d

```
ours  (bank-values.csv)          21,670,000          TIES
filed (RCFDK207)                 21,670,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)..... | RCFDK207 | **21,670,000** | RCONK207 | **21,670,000** | 6.d. |

RCFDK207 · page 25 · row as filed: `d. automobile Other consumer loans, and loans all (includes student loans)..... single payment and`

## LNCRCD

Credit card balances outstanding. · RC-C Pt I 6.a

```
ours  (bank-values.csv)          3,488,000           TIES
filed (RCFDB538)                 3,488,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB538 | **3,488,000** | RCONB538 | **3,488,000** | 6.a. |

RCFDB538 · page 25 · row as filed: `a. Credit cards..... RCFDB538 3,488,000 RCONB538 3,488,000`

## LNLSGR

Gross loans and leases -- all lending before subtracting the money set aside for losses. · RC 4.a+4.b

```
ours  (bank-values.csv)                    313,215,000                    TIES
filed (RCFD5369+RCFDB528)                  313,215,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. Loans and leases held for sale | RCFD5369 | **1,251,000** | 4.a. |

RCFD5369 · page 20 · row as filed: `a. Loans and leases held for sale..... RCFD5369 1,`

| | | | |
|---|---|---|---|
| b. Loans and leases held for investment | RCFDB528 | **311,964,000** | 4.b. |

RCFDB528 · page 20 · row as filed: `b. Loans and leases held for investment..... RCFDB528 311,964`

## LNLSNET

Net loans and leases -- gross loans less the allowance for losses; what the balance sheet carries. · RC 4.a+4.b-4.c

```
ours  (bank-values.csv)                    308,422,000                    TIES
filed (RCFD5369+RCFDB528-RCFD3123)         308,422,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| a. Loans and leases held for sale | RCFD5369 | **1,251,000** | 4.a. |

RCFD5369 · page 20 · row as filed: `a. Loans and leases held for sale..... RCFD5369 1,`

| | | | |
|---|---|---|---|
| b. Loans and leases held for investment | RCFDB528 | **311,964,000** | 4.b. |

RCFDB528 · page 20 · row as filed: `b. Loans and leases held for investment..... RCFDB528 311,964`

| | | | |
|---|---|---|---|
| c. LESS: Allowance for loan and lease losses[7] | RCFD3123 | **4,793,000** | 4.c. |

RCFD3123 · page 20 · row as filed: `c. LESS: Allowance for loan and lease losses7..... RCFD3123 4,793,000 4`

## LNRECONS

Construction and land development loans. · RC-C Pt I 1.a.(1)+(2)

```
ours  (bank-values.csv)                    8,422,000                    TIES
filed (RCONF158+RCONF159)                  8,422,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCFDF158 | **740,000** | RCONF158 | **740,000** | 1.a.1. |

RCONF158 · page 25 · row as filed: `1. 1-4 family residential construction loans..... RCFDF158 740,000 RCONF158 740,000 1.a.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCFDF159 | **7,682,000** | RCONF159 | **7,682,000** | 1.a.2. |

RCONF159 · page 25 · row as filed: `2. Other construction loans and all land development and other land loans..... RCFDF159 7,682,000 RCONF159 7,682,000 1.a.2.`

## LNRELOC

RC-C Pt I 1.c.(1)

```
ours  (bank-values.csv)                    10,120,000                   TIES
filed (RCON1797)                           10,120,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCFD1797 | **10,120,000** | RCON1797 | **10,120,000** | 1.c.1. |

RCON1797 · page 25 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

## LNREMULT

Loans on apartment buildings of five or more units ('multifamily'). · RC-C Pt I 1.d

```
ours  (bank-values.csv)                    5,191,000                    TIES
filed (RCON1460)                           5,191,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties..... | RCFD1460 | **5,191,000** | RCON1460 | **5,191,000** | 1.d. |

RCON1460 · page 25 · row as filed: `d. Secured by multifamily (5 or more) residential properties..... RCFD1460 5,191,000 RCON1460 5,191,000 1.d.`

## LNRENRES

Loans on commercial property (offices, shops, warehouses) -- 'nonfarm nonresidential' on the form.
· RC-C Pt I 1.e.(1)+(2)

```
ours  (bank-values.csv)                    38,543,000                   TIES
filed (RCONF160+RCONF161)                  38,543,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCFDF160 | **20,029,000** | RCONF160 | **20,029,000** | 1.e.1. |

RCONF160 · page 25 · row as filed: `1. Loans secured by owner-occupied nonfarm nonresidential properties..... RCFDF160 20,029,000 RCONF160 20,029,000 1.e.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCFDF161 | **18,514,000** | RCONF161 | **18,514,000** | 1.e.2. |

RCONF161 · page 25 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCFDF161 18,514,000 RCONF161 18,514,000 1.e.2.`

## LNRERES

Loans on one-to-four family homes -- mortgages and home equity lines. · RC-C Pt I 1.c.(1)+(2)(a)+(2)(b)

```
ours  (bank-values.csv)                    66,656,000                    TIES
filed (RCON1797+RCON5367+RCON5368)         66,656,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
24

### Schedule RC-C Part I - Loans and Leases(Form Type - 031)

*Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair*

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCFD1797 | 10,120,000 | RCON1797 | 10,120,000 | 1.c.1. |

RCON1797 · page 25 · row as filed: `1. under Revolving, lines of open-end credit.....loans secured by 1-4 fam`

| | | | | | |
|---|---|---|---|---|---|
| a. Secured by first liens | RCFD5367 | 56,224,000 | RCON5367 | 56,224,000 | 1.c.2.a. |

RCON5367 · page 25 · row as filed: `a. Secured by first liens.....RCFD5367 56,224,000 RCON5367 56,224,000 1.c.2.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. Secured by junior liens | RCFD5368 | 312,000 | RCON5368 | 312,000 | 1.c.2.b. |

RCON5368 · page 25 · row as filed: `b. Secured by junior liens.....RCFD5368 312,000 RCON5368 312,000 1.c.2.b.`

## LNRESNCR

How far the money set aside stretches to cover the loans that have already gone bad. 150% means the reserve is one and a half times the bad loans; below 100% means it is not enough to cover them. · FDIC-computed ratio

```
ours  (bank-values.csv)                    243.9186                      COMPUTED BY THE FDIC
filed (3123 / 1407,1403)                   —
difference                                 —
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NAAUTO

Car loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.b col C

```
ours  (bank-values.csv)                    283,000                       TIES
filed (RCFDK215)                           283,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Automobile loans | RCFDK213 | 691,000 | RCFDK214 | 2,000 | RCFDK215 | 283,000 | 5.b. |

RCFDK215 · page 47 · row as filed: `b. Automobile loans.....RCFDK213 691,000 RCFDK214 2,000 RCFDK215 283,000 5.b.`

## NACI

Business loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 4 col C

```
ours  (bank-values.csv)                    364,000                    TIES
filed (RCFD1253+RCFD1256)                  364,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. To U.S. addressees (domicile)..... | RCFD1251 | 118,000 | RCFD1252 | 5,000 | RCFD1253 | 363,000 | 4.a. |

RCFD1253 · page 47 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1251 118,000 RCFD1252 5,000 RCFD1253 363,000 4.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile)..... | RCFD1254 | 2,000 | RCFD1255 | 0 | RCFD1256 | 1,000 | 4.b. |

RCFD1256 · page 47 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1254 2,000 RCFD1255 0 RCFD1256 1,000 4.b.`

## NACONOTH

Other consumer loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.c col C

```
ours  (bank-values.csv)                    39,000                     TIES
filed (RCFDK218)                           39,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCFDK216 | 240,000 | RCFDK217 | 21,000 | RCFDK218 | 39,000 | 5.c. |

RCFDK218 · page 47 · row as filed: `c. consumer Other (includes loans).....`
`revolving credit plans other than credit cards`

## NACRCD

Credit cards: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 5.a col C

```
ours  (bank-values.csv)                    0                    TIES
filed (RCFDB577)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB575 | 55,000 | RCFDB576 | 53,000 | RCFDB577 | 0 | 5.a. |

RCFDB577 · page 47 · row as filed: `a. Credit cards..... RCFDB575 55,000 RCFDB576 53,000 RCFDB577 0 5.a.`

## NARECONS

Construction and land loans: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.a.(1)+(2) col C

```
ours  (bank-values.csv)                    32,000               TIES
filed (RCONF176+RCONF177)                  32,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCONF172 | 3,000 | RCONF174 | 0 | RCONF176 | 0 | 1.a.1. |

RCONF176 · page 47 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 3,000 RCONF174 0 RCONF176 0 1.a.1.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 5,000 | RCONF175 | 1,000 | RCONF177 | 32,000 | 1.a.2. |

RCONF177 · page 47 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

## NARELOC

Home equity lines: on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c.(1) col C

```
ours  (bank-values.csv)                    123,000                    TIES
filed (RCON5400)                           123,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 71,000 | RCON5399 | 11,000 | RCON5400 | 123,000 | 1.c.1. |

RCON5400 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 71,000 RCON5399`

## NAREMULT

Apartment-building loans (5+ units): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.d col C

```
ours  (bank-values.csv)                    3,000                      TIES
filed (RCON3501)                           3,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | 1,000 | RCON3500 | 0 | RCON3501 | 3,000 | 1.d. |

RCON3501 · page 47 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

## NARENRES

Commercial property loans (offices, shops, warehouses): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.e.(1)+(2) col C

```
ours  (bank-values.csv)                    383,000                    TIES
filed (RCONF182+RCONF183)                  383,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 39,000 | RCONF180 | 0 | RCONF182 | 81,000 | 1.e.1. |

RCONF182 · page 47 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 3`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 15,000 | RCONF181 | 0 | RCONF183 | 302,000 | 1.e.2. |

RCONF183 · page 47 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 15,000 RCONF181 0 RCONF183 302,000 1.e.2.`

## NARERES

Home loans (1-4 family): on nonaccrual, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. The bank has stopped booking interest -- it does not expect to collect in full. · RC-N 1.c (3 rows) col C

```
ours  (bank-values.csv)                    282,000                    TIES
filed (RCON5400+RCONC229+RCONC230)         282,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 71,000 | RCON5399 | 11,000 | RCON5400 | 123,000 | 1.c.1. |

RCON5400 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 71,000 RCON5399`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Secured by first liens..... | RCONC236 | 630,000 | RCONC237 | 438,000 | RCONC229 | 152,000 | 1.c.2.a |

RCONC229 · page 47 · row as filed: `a. Secured by first liens..... RCONC236 630,000 RCONC237 438,000 RCONC229 152,000 1.c.2.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Secured by junior liens..... | RCONC238 | 11,000 | RCONC239 | 0 | RCONC230 | 7,000 | 1.c.2.b |

RCONC230 · page 47 · row as filed: `b. Secured by junior liens..... RCONC238 11,000 RCONC239 0 RCONC230 7,000 1.c.2.b.`

## NCLNLS

Noncurrent loans -- loans 90 or more days late plus loans on nonaccrual (interest no longer being booked). · RC-N 9 cols B+C

```
ours  (bank-values.csv)                    1,965,000                    TIES
filed (RCFD1407+RCFD1403)                  1,965,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 1,918,000 | RCFD1407 | 534,000 | RCFD1403 | 1,431,000 | 9. |

RCFD1407 · page 47 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,918,000 RCFD1407 534,000 RCFD1403 1,431,000 9.`


| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 1,918,000 | RCFD1407 | 534,000 | RCFD1403 | 1,431,000 | 9. |


RCFD1403 · page 47 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,918,000 RCFD1407 534,000 RCFD1403 1,431,000 9.`

## NCLNLSR

Noncurrent loans as a share of all loans. Money the bank is owed that has stopped being paid properly -- the headline asset-quality number. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.6274                       COMPUTED BY THE FDIC
filed (1407,1403 / 2122)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NIMY

Net interest margin -- the gap between what the bank earns on loans and pays on deposits, as a share of earning assets. · FDIC-computed ratio

```
ours  (bank-values.csv)                    3.2269                       COMPUTED BY THE FDIC
filed (4074 / (RC-K))                      –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NTAUTOQ

Car loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.b cols A-B

```
ours  (bank-values.csv)                          144,000                    TIES
filed (RIADK129-RIADK133)                        144,000
difference                                       0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| b. Automobile loans | RIADK129 | 583,000 | RIADK133 | 111,000 | 5.b. |

RIADK129 · page 13 · row as filed: `b. Automobile loans.....`
`RIADK129 583,000 RIADK133 111,000 5.b.`

| | | | | | |
|---|---|---|---|---|---|
| b. Automobile loans | RIADK129 | 583,000 | RIADK133 | 111,000 | 5.b. |

RIADK133 · page 13 · row as filed: `b. Automobile loans.....`
`RIADK129 583,000 RIADK133 111,000 5.b.`

## NTCIQ

Business loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 4 cols A-B

```
ours  (bank-values.csv)                          114,000                    TIES
filed (RIAD4645+RIAD4646-RIAD4617-RIAD4618)      114,000
difference                                       0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RIAD4645 | 408,000 | RIAD4617 | 55,000 | 4.a. |

RIAD4645 · page 13 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 408,000 RIAD4617 55,000 4.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RIAD4646 | 2,000 | RIAD4618 | 1,000 | 4.b. |

RIAD4646 · page 13 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 2,000 RIAD4618 1,000 4.b.`

| | | | | | |
|---|---|---|---|---|---|
| a. To U.S. addressees (domicile) | RIAD4645 | 408,000 | RIAD4617 | 55,000 | 4.a. |

RIAD4617 · page 13 · row as filed: `a. To U.S. addressees (domicile).....`
`RIAD4645 408,000 RIAD4617 55,000 4.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile) | RIAD4646 | 2,000 | RIAD4618 | 1,000 | 4.b. |

RIAD4618 · page 13 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RIAD4646 2,000 RIAD4618 1,000 4.b.`

## NTCONOTQ

Other consumer loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.c cols A-B

```
ours  (bank-values.csv)                    108,000                    TIES
filed (RIADK205-RIADK206)                  108,000
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RIADK205 | 517,000 | RIADK206 | 72,000 | 5.c. |

RIADK205 · page 13 · row as filed: `c. Other (includes revolving credi loans)`


| | | | | | |
|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RIADK205 | 517,000 | RIADK206 | 72,000 | 5.c. |

RIADK206 · page 13 · row as filed: `c. Other (includes revolving credi loans)`


## NTCRCDQ

Credit cards: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 5.a cols A-B

```
ours  (bank-values.csv)                    38,000                     TIES
filed (RIADB514-RIADB515)                  38,000
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| a. Credit cards | RIADB514 | 161,000 | RIADB515 | 25,000 | 5.a. |

RIADB514 · page 13 · row as filed: `a. Credit cards`

RIADB514 161,000 RIADB515 25,000 5.a.


| | | | | | |
|---|---|---|---|---|---|
| a. Credit cards | RIADB514 | 161,000 | RIADB515 | 25,000 | 5.a. |

RIADB515 · page 13 · row as filed: `a. Credit cards`

RIADB514 161,000 RIADB515 25,000 5.a.

## NTLNLSQR

All loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · FDIC-computed ratio

```
ours  (bank-values.csv)                    0.5800                    COMPUTED BY THE FDIC
filed (4635,4605 / 3360)                   –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## NTRECONQ

Construction and land loans: net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.a.(1)+(2) cols A-B

```
ours  (bank-values.csv)                                    3,000                    TIES
filed (RIADC891+RIADC893-RIADC892-RIADC894)                3,000
difference                                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RIADC891 | 0 | RIADC892 | 1,000 | 1.a.1. |

RIADC891 · page 13 · row as filed: `1. 1-4 family residential construction loans..... RIADC891 0 RIADC892 1,000 1.a.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RIADC893 | 7,000 | RIADC894 | 6,000 | 1.a.2. |

RIADC893 · page 13 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 7,000 RIADC894 6,000 1.a.2.`

| | | | | | |
|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RIADC891 | 0 | RIADC892 | 1,000 | 1.a.1. |

RIADC892 · page 13 · row as filed: `1. 1-4 family residential construction loans..... RIADC891 0 RIADC892 1,000 1.a.1.`

| | | | | | |
|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RIADC893 | 7,000 | RIADC894 | 6,000 | 1.a.2. |

RIADC894 · page 13 · row as filed: `2. Other construction loans and all land development and other land loans..... RIADC893 7,000 RIADC894 6,000 1.a.2.`

## NTREMULQ

Apartment-building loans (5+ units): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.d cols A-B

```
ours  (bank-values.csv)                    0                    TIES
filed (RIAD3588-RIAD3589)                  0
difference                                 0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

*Part I includes charge-offs and recoveries through the allocated transfer risk reserve.*

| | | | | | |
|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |

RIAD3588 · page 13 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 0 RIAD3589 0 1.d.`


| | | | | | |
|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |

RIAD3589 · page 13 · row as filed: `d. Secured by multifamily (5 or more) residential properties in domestic offices..... RIAD3588 0 RIAD3589 0 1.d.`

## NTRERESQ

Home loans (1-4 family): net charge-offs, annualised, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Loans actually written off during the quarter, less anything recovered, scaled to a yearly rate. · RI-B Pt I 1.c.(1)+1.c.(2) cols A-B

```
ours  (bank-values.csv)                                          -2,000          TIES
filed (RIAD5411+RIADC234+RIADC235-RIAD5412-RIADC217-RIADC218)    -2,000
difference                                                       0
```

this filing's year-to-date less the previous quarter's

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
12

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RIAD5411 | 11,000 | RIAD5412 | 19,000 | 1.c.1. |

RIAD5411 · page 13 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

| | | | | | |
|---|---|---|---|---|---|
| a. Secured by first liens | RIADC234 | 11,000 | RIADC217 | 7,000 | 1.c.2.a. |

RIADC234 · page 13 · row as filed: `a. Secured by first liens..... RIADC234 11,000 RIADC217 7,000 1.c.2.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. Secured by junior liens | RIADC235 | 0 | RIADC218 | 3,000 | 1.c.2.b. |

RIADC235 · page 13 · row as filed: `b. Secured by junior liens..... RIADC235 0 RIADC218 3,000 1.c.2.b.`

| | | | | | |
|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RIAD5411 | 11,000 | RIAD5412 | 19,000 | 1.c.1. |

RIAD5412 · page 13 · row as filed: `1. under Revolving, lines of open-end credit..... loans secured by 1-4 fam`

| | | | | | |
|---|---|---|---|---|---|
| a. Secured by first liens | RIADC234 | 11,000 | RIADC217 | 7,000 | 1.c.2.a. |

RIADC217 · page 13 · row as filed: `a. Secured by first liens..... RIADC234 11,000 RIADC217 7,000 1.c.2.a.`

| | | | | | |
|---|---|---|---|---|---|
| b. Secured by junior liens | RIADC235 | 0 | RIADC218 | 3,000 | 1.c.2.b. |

RIADC218 · page 13 · row as filed: `b. Secured by junior liens..... RIADC235 0 RIADC218 3,000 1.c.2.b.`

## OTHBFHLB

Federal Home Loan Bank advances -- borrowings from the FHLB, a wholesale funding source. · RC-M 5.a.(1)(a)-(d)

```
ours  (bank-values.csv)                                24,701,000                    TIES
filed (RCFDF055+RCFDF056+RCFDF057+RCFDF058)            24,701,000
difference                                             0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
43

### Schedule RC-M - Memoranda(Form Type - 031)

| | | Dollar amounts in thousands | |
|---|---|---|---|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related | | | |
| a. One year or less | RCFDF055 | 24,700,000 | 5.a.1.a. |

RCFDF055 · page 44 · row as filed: `a. One year or less.....`
`RCFDF055 24,700,00`

| | | | |
|---|---|---|---|
| b. Over one year through three years | RCFDF056 | 0 | 5.a.1.b. |

RCFDF056 · page 44 · row as filed: `b. Over one year through three years.....`
`RCFDF056 0 5.a.1.b.`

| | | | |
|---|---|---|---|
| c. Over three years through five years | RCFDF057 | 0 | 5.a.1.c. |

RCFDF057 · page 44 · row as filed: `c. Over three years through five years.....`
`RCFDF057 0 5.a.1.c.`

| | | | |
|---|---|---|---|
| d. Over five years | RCFDF058 | 1,000 | 5.a.1.d. |

RCFDF058 · page 44 · row as filed: `d. Over five years.....`
`RCFDF058 1,000 5`

## P3AUTO

Car loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.b col A

```
ours  (bank-values.csv)                    691,000                    TIES
filed (RCFDK213)                           691,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | |
|---|---|---|---|---|---|---|
| b. Automobile loans | RCFDK213 | 691,000 | RCFDK214 | 2,000 | RCFDK215 | 283,000 | 5.b. |

RCFDK213 · page 47 · row as filed: `b. Automobile loans.....`
`RCFDK213 691,000 RCFDK214 2,000 RCFDK215 283,000 5.b.`

## P3CI

Business loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 4 col A

```
ours  (bank-values.csv)                    120,000                    TIES
filed (RCFD1251+RCFD1254)                  120,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. To U.S. addressees (domicile)..... | RCFD1251 | 118,000 | RCFD1252 | 5,000 | RCFD1253 | 363,000 | 4.a. |

RCFD1251 · page 47 · row as filed: `a. To U.S. addressees (domicile)..... RCFD1251 118,000 RCFD1252 5,000 RCFD1253 363,000 4.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile)..... | RCFD1254 | 2,000 | RCFD1255 | 0 | RCFD1256 | 1,000 | 4.b. |

RCFD1254 · page 47 · row as filed: `b. To non-U.S. addressees (domicile)..... RCFD1254 2,000 RCFD1255 0 RCFD1256 1,000 4.b.`

## P3CONOTH

Other consumer loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.c col A

```
ours  (bank-values.csv)                    240,000                    TIES
filed (RCFDK216)                           240,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCFDK216 | 240,000 | RCFDK217 | 21,000 | RCFDK218 | 39,000 | 5.c. |

RCFDK216 · page 47 · row as filed: `c. consumer Other (includes loans)..... revolving credit plans other than credit cards`

## P3CRCD

Credit cards: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 5.a col A

```
ours  (bank-values.csv)                    55,000                    TIES
filed (RCFDB575)                           55,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB575 | 55,000 | RCFDB576 | 53,000 | RCFDB577 | 0 | 5.a. |

RCFDB575 · page 47 · row as filed: `a. Credit cards..... RCFDB575 55,000 RCFDB576 53,000 RCFDB577 0 5.a.`

## P3LNLS

All loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 9 col A

```
ours  (bank-values.csv)                    1,918,000                 TIES
filed (RCFD1406)                           1,918,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 1,918,000 | RCFD1407 | 534,000 | RCFD1403 | 1,431,000 | 9. |

RCFD1406 · page 47 · row as filed: `9. Total loans and leases (sum of items 1 through 8.b)..... RCFD1406 1,918,000 RCFD1407 534,000 RCFD1403 1,431,000 9.`

## P3RECONS

Construction and land loans: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.a.(1)+(2) col A

```
ours  (bank-values.csv)                    8,000                    TIES
filed (RCONF172+RCONF173)                  8,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCONF172 | 3,000 | RCONF174 | 0 | RCONF176 | 0 | 1.a.1. |

RCONF172 · page 47 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 3,000 RCONF174 0 RCONF176 0 1.a.1.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 5,000 | RCONF175 | 1,000 | RCONF177 | 32,000 | 1.a.2. |

RCONF173 · page 47 · row as filed: `2. loans..... Other construction loans and all land development and other lan`

## P3RELOC

Home equity lines: 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c.(1) col A

```
ours  (bank-values.csv)                    71,000                   TIES
filed (RCON5398)                           71,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 71,000 | RCON5399 | 11,000 | RCON5400 | 123,000 | 1.c.1. |

RCON5398 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 71,000 RCON5399`

## P3REMULT

Apartment-building loans (5+ units): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.d col A

```
ours  (bank-values.csv)                    1,000                    TIES
filed (RCON3499)                           1,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | 1,000 | RCON3500 | 0 | RCON3501 | 3,000 | 1.d. |

RCON3499 · page 47 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

## P3RENRES

Commercial property loans (offices, shops, warehouses): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.e.(1)+(2) col A

```
ours  (bank-values.csv)                    54,000                   TIES
filed (RCONF178+RCONF179)                  54,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 39,000 | RCONF180 | 0 | RCONF182 | 81,000 | 1.e.1. |

RCONF178 · page 47 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 3`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 15,000 | RCONF181 | 0 | RCONF183 | 302,000 | 1.e.2. |

RCONF179 · page 47 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 15,000 RCONF181 0 RCONF183 302,000 1.e.2.`

## P3RERES

Home loans (1-4 family): 30-89 days past due, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. An early-warning bucket -- late, but not yet seriously so. · RC-N 1.c (3 rows) col A

```
ours  (bank-values.csv)                    712,000                    TIES
filed (RCON5398+RCONC236+RCONC238)         712,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

**Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 71,000 | RCON5399 | 11,000 | RCON5400 | 123,000 | 1.c.1. |

RCON5398 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 71,000 RCON5399`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Secured by first liens..... | RCONC236 | 630,000 | RCONC237 | 438,000 | RCONC229 | 152,000 | 1.c.2.a. |

RCONC236 · page 47 · row as filed: `a. Secured by first liens..... RCONC236 630,000 RCONC237 438,000 RCONC229 152,000 1.c.2.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Secured by junior liens..... | RCONC238 | 11,000 | RCONC239 | 0 | RCONC230 | 7,000 | 1.c.2.b. |

RCONC238 · page 47 · row as filed: `b. Secured by junior liens..... RCONC238 11,000 RCONC239 0 RCONC230 7,000 1.c.2.b.`

## P9AUTO

Car loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.b col B

```
ours  (bank-values.csv)                    2,000                      TIES
filed (RCFDK214)                           2,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

**Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Automobile loans..... | RCFDK213 | 691,000 | RCFDK214 | 2,000 | RCFDK215 | 283,000 | 5.b. |

RCFDK214 · page 47 · row as filed: `b. Automobile loans..... RCFDK213 691,000 RCFDK214 2,000 RCFDK215 283,000 5.b.`

## P9CI

Business loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 4 col B

```
ours  (bank-values.csv)                    5,000                    TIES
filed (RCFD1252+RCFD1255)                  5,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. To U.S. addressees (domicile)..... | RCFD1251 | 118,000 | RCFD1252 | 5,000 | RCFD1253 | 363,000 | 4.a. |

RCFD1252 · page 47 · row as filed: `a. To U.S. addressees (domicile).....`
`RCFD1251 118,000 RCFD1252 5,000 RCFD1253 363,000 4.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. To non-U.S. addressees (domicile)..... | RCFD1254 | 2,000 | RCFD1255 | 0 | RCFD1256 | 1,000 | 4.b. |

RCFD1255 · page 47 · row as filed: `b. To non-U.S. addressees (domicile).....`
`RCFD1254 2,000 RCFD1255 0 RCFD1256 1,000 4.b.`

## P9CONOTH

Other consumer loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.c col B

```
ours  (bank-values.csv)                    21,000                   TIES
filed (RCFDK217)                           21,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCFDK216 | 240,000 | RCFDK217 | 21,000 | RCFDK218 | 39,000 | 5.c. |

RCFDK217 · page 47 · row as filed: `c. consumer Other (includes loans).....`
`revolving credit plans other than credit cards`

## P9CRCD

Credit cards: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 5.a col B

```
ours  (bank-values.csv)                    53,000                    TIES
filed (RCFDB576)                           53,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Credit cards..... | RCFDB575 | 55,000 | RCFDB576 | 53,000 | RCFDB577 | 0 | 5.a. |

RCFDB576 · page 47 · row as filed: `a. Credit cards.....`
`RCFDB575 55,000 RCFDB576 53,000 RCFDB577 0 5.a.`

## P9RECONS

Construction and land loans: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.a.(1)+(2) col B

```
ours  (bank-values.csv)                    1,000                     TIES
filed (RCONF174+RCONF175)                  1,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. 1-4 family residential construction loans..... | RCONF172 | 3,000 | RCONF174 | 0 | RCONF176 | 0 | 1.a.1. |

RCONF174 · page 47 · row as filed: `1. 1-4 family residential construction loans..... RCONF172 3,000 RCONF174 0 RCONF176 0 1.a.1.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 5,000 | RCONF175 | 1,000 | RCONF177 | 32,000 | 1.a.2. |

RCONF175 · page 47 · row as filed: `2. loans.....`
`Other construction loans and all land development and other lan`

## P9RELOC

Home equity lines: 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c.(1) col B

```
ours  (bank-values.csv)                    11,000                    TIES
filed (RCON5399)                           11,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 71,000 | RCON5399 | 11,000 | RCON5400 | 123,000 | 1.c.1. |

RCON5399 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 71,000 RCON5399`

## P9REMULT

Apartment-building loans (5+ units): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.d col B

```
ours  (bank-values.csv)                    0                         TIES
filed (RCON3500)                           0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | 1,000 | RCON3500 | 0 | RCON3501 | 3,000 | 1.d. |

RCON3500 · page 47 · row as filed: `d. offices..... Secured by multifamily (5 or more) residential properti`

## P9RENRES

Commercial property loans (offices, shops, warehouses): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.e.(1)+(2) col B

```
ours  (bank-values.csv)                    0                    TIES
filed (RCONF180+RCONF181)                  0
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 39,000 | RCONF180 | 0 | RCONF182 | 81,000 | 1.e.1. |

RCONF180 · page 47 · row as filed: `1. properties..... Loans secured by owner-occupied nonfarm nonresidential RCONF178 3`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 15,000 | RCONF181 | 0 | RCONF183 | 302,000 | 1.e.2. |

RCONF181 · page 47 · row as filed: `2. Loans secured by other nonfarm nonresidential properties..... RCONF179 15,000 RCONF181 0 RCONF183 302,000 1.e.2.`

## P9RERES

Home loans (1-4 family): 90+ days past due, still accruing, as a share of the bank's TOTAL ASSETS -- the FDIC's own denominator for this published field, not the size of the loan book, so it reads far smaller than a book rate and is not comparable with one. Seriously late, though the bank still expects to collect. · RC-N 1.c (3 rows) col B

```
ours  (bank-values.csv)                    449,000              TIES
filed (RCON5399+RCONC237+RCONC239)         449,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
46

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 71,000 | RCON5399 | 11,000 | RCON5400 | 123,000 | 1.c.1. |

RCON5399 · page 47 · row as filed: `1. properties Revolving, and open-end extended loans under secured lines of by credit..... 1-4 family residential RCON5398 71,000 RCON5399`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| a. Secured by first liens..... | RCONC236 | 630,000 | RCONC237 | 438,000 | RCONC229 | 152,000 | 1.c.2.a |

RCONC237 · page 47 · row as filed: `a. Secured by first liens..... RCONC236 630,000 RCONC237 438,000 RCONC229 152,000 1.c.2.a.`

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| b. Secured by junior liens..... | RCONC238 | 11,000 | RCONC239 | 0 | RCONC230 | 7,000 | 1.c.2.b |

RCONC239 · page 47 · row as filed: `b. Secured by junior liens..... RCONC238 11,000 RCONC239 0 RCONC230 7,000 1.c.2.b.`

## RBC1AAJ

Tier 1 leverage ratio -- core capital as a share of assets, with no adjustment for how risky those assets are. A regulatory minimum. · RC-R Part I line 31, Tier 1 leverage ratio

```
ours  (bank-values.csv)                    9.2157                    TIES
filed (RCOA7204 (031: RCFA7204))           9.2157
difference                                 0.0000
```

filed as a fraction; x100 to the published percent

RCOA7204: not on this filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
59

| Dollar amounts in thousands | (Column A) Non-advanced Approaches Institutions | | (Column B) Advanced Approaches Institutions | | |
|---|---|---|---|---|---|
| 11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant | | | RCFWP851 | NR | 11. |

| | | | |
|---|---|---|---|
| 31. Leverage ratio (item 26 divided by 30)..... | RCFA7204 | 9.2157% | 31. |

RCFA7204 · page 60 · row as filed: `31. Leverage ratio (item 26 divided by 30)..... RCFA7204`

## RBCRWAJ

Total capital as a share of assets weighted by how risky each one is. Blank for banks that elected the simplified regime. · RC-R Part I line 51, total capital ratio

```
ours  (bank-values.csv)                    13.3098                   TIES
filed (RCOA7205 (031: RCFA7205))           13.3098
difference                                 0.0000
```

filed as a fraction; x100 to the published percent

RCOA7205: not on this filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
61

| Dollar amounts in thousands | (Column A) Percentage | | (Column B) Percentage | | |
|---|---|---|---|---|---|
| 49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b)..... | RCFAP793 | 11.6614% | RCFWP793 | NR | 49. |

| | | | | | |
|---|---|---|---|---|---|
| 51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b)..... | RCFA7205 | 13.3098% | RCFW7205 | NR | 51. |

RCFA7205 · page 62 · row as filed: `51. institutions Total capital that exit ratio parallel (Column run A: only: item Column 47.a divided B: item by 47.b item divided 48.a) (Advanced by item 48.b)..... `

## ROAQ

Profit as a share of assets, annualised. How much the bank earns on what it holds. · FDIC-computed ratio

```
ours  (bank-values.csv)                    -3.7200                   COMPUTED BY THE FDIC
filed (4340 / 3368)                        –
difference                                 –
```

a ratio the FDIC computes from filed lines; not itself a line on the form

## SCAA

Available-for-sale securities at amortised cost -- bonds the bank may sell, at what it paid. · RC-B 8 col C

```
ours  (bank-values.csv)          78,563,000          TIES
filed (RCFD1772)                 78,563,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
21

### Schedule RC-B - Securities(Form Type - 031)

*Exclude assets held for trading.*

| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
|---|---|---|---|---|---|---|---|---|---|
| 8. Total (sum of items 1 through 7)[2] | RCFD1754 | **54,107,000** | RCFD1771 | **44,630,000** | RCFD1772 | **78,563,000** | RCFD1773 | **67,096,000** | 8. |

RCFD1772 · page 22 · row as filed: `8. Total (sum of items 1 through 7)2..... RCFD1754 54,107,000 RCFD1771 44,630,000 RCFD1772 78,563,000 RCFD1773 67,096,000 8.`

## SCAF

Available-for-sale securities at fair value -- the same bonds at today's market price. · RC-B 8 col D

```
ours  (bank-values.csv)          67,096,000          TIES
filed (RCFD1773)                 67,096,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
19

### Schedule RC - Balance Sheet(Form Type - 031)

*All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.*

Dollar amounts in thousands

| | | | |
|---|---|---|---|
| b. Available-for-sale debt securities (from Schedule RC-B, column D) | RCFD1773 | **67,096,000** | 2.b. |

RCFD1773 · page 20 · row as filed: `b. Available-for-sale debt securities (from Schedule RC-B, column D)..... RCFD1773 67,096,000 2.b.`

## SCHA

Held-to-maturity securities at amortised cost -- bonds the bank intends to keep, carried at what it paid. · RC-B 8 col A

```
ours  (bank-values.csv)          54,107,000          TIES
filed (RCFD1754)                 54,107,000
difference                       0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
21

### Schedule RC-B - Securities(Form Type - 031)

*Exclude assets held for trading.*

| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
|---|---|---|---|---|---|---|---|---|---|
| 8. Total (sum of items 1 through 7)[2] | RCFD1754 | **54,107,000** | RCFD1771 | **44,630,000** | RCFD1772 | **78,563,000** | RCFD1773 | **67,096,000** | 8. |

RCFD1754 · page 22 · row as filed: `8. Total (sum of items 1 through 7)2..... RCFD1754 54,107,000 RCFD1771 44,630,000 RCFD1772 78,563,000 RCFD1773 67,096,000 8.`

**SCHF**

Held-to-maturity securities at fair value -- the same bonds at today's market price. · RC-B 8 col B

```
ours  (bank-values.csv)                    44,630,000                    TIES
filed (RCFD1771)                           44,630,000
difference                                 0
```

read straight off the filing

TRUIST BANK
RSSD-ID 852320
Last Updated on 9/18/2025

FFIEC 031
Report Date 12/31/2023
21

## Schedule RC-B - Securities(Form Type - 031)

*Exclude assets held for trading.*

| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
|---|---|---|---|---|---|---|---|---|---|
| 8. Total (sum of items 1 through 7)[2] | RCFD1754 | **54,107,000** | RCFD1771 | **44,630,000** | RCFD1772 | **78,563,000** | RCFD1773 | **67,096,000** | 8. |

RCFD1771 · page 22 · row as filed: `8. Total (sum of items 1 through 7)2..... RCFD1754 54,107,000 RCFD1771 44,630,000 RCFD1772 78,563,000 RCFD1773 67,096,000 8.`

## What this does not prove

That the bank was right. A value can match its filing to the dollar and the filing can still be wrong; this proves faithful copying and nothing beyond it.

Anything shaded grey is a value of exactly zero — a category where this bank has no exposure. It ties, and it is the weakest form of agreement there is.

Ratios the FDIC computes have no line on the form to photograph, so they carry no picture here. The lines they are computed from do.

Nothing in this document was checked by a second person.