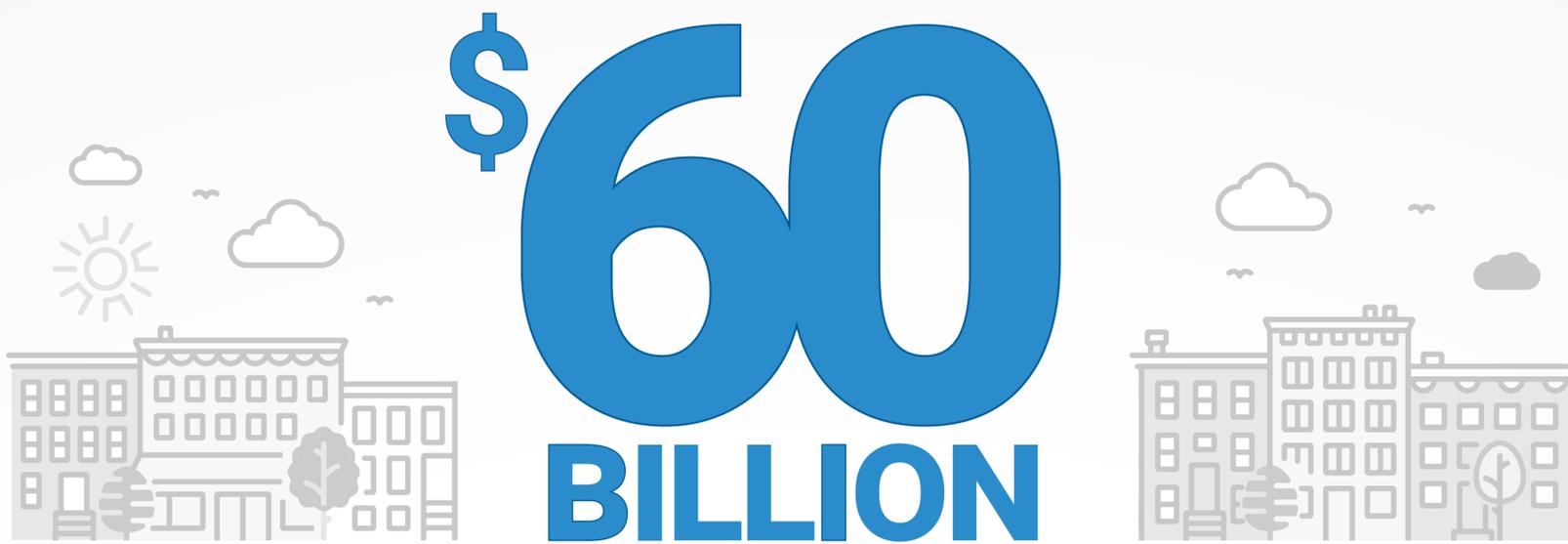


Community Benefits Plan



Three-Year Commitment

We are pleased to announce a Community Benefits Plan that will lend or invest \$60 billion to low- and moderate-income (LMI) borrowers and in LMI communities over a three-year period from 2020 to 2022. The plan will be part of Truist, the combined company to be created through the merger of equals of BB&T and SunTrust, and reflects the legacy banks' continued commitment to providing affordable lending, philanthropy and investment in their communities.



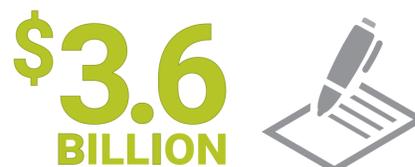
Home purchase mortgage lending
\$31 billion for home purchase mortgage loans to LMI borrowers, LMI geographies, Minority borrowers and/or Majority-Minority geographies.



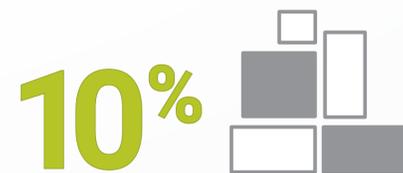
Small business lending
\$7.8 billion for lending to small businesses, to support the growth of businesses with revenues less than \$1 million.



New LMI branches
Commitment to opening at least 15 new branches during the three year period in LMI and/or minority neighborhoods across its combined footprint.



Community reinvestment
\$3.6 billion in Community Reinvestment Act (CRA) Qualified Investments and Philanthropy, of which \$120 million will be designated for CRA-qualified philanthropic giving.



Supplier diversity
Continue support of supplier diversity and promotion of opportunities for women-, minority-, and veteran-owned businesses and small business vendors.



Community development lending
\$17.2 billion in Community Development Lending (CDL) supporting affordable housing development, small business growth and lending to nonprofits that support the LMI community.



Staffing commitments
Continue the legacy institutions' commitment to employing a diverse workforce to meet the financial services needs of their clients and communities.



Community Advisory Board
Community Advisory Board composed of representatives of nonprofit organizations serving low- and moderate-income communities, with the goal of providing feedback on emerging issues and challenges facing LMI families and communities.