## TRUIST FINANCIAL CORP

ISIN: US89832Q1094 WKN: 89832Q109 Asset Class: Stock



#### **Company Profile**

Truist Financial Corp. is a financial holding company, which engages in the provision of banking services to individuals, businesses, and municipalities. It operates through the following segments: Consumer Banking and Wealth, Corporate and Commercial Banking, Insurance Holdings, and Other, Treasury & Corporate. The Consumer Banking and Wealth segment consists of Retail Community Banking, National Consumer Finance, Services, Payments, Wealth Management and Banking Products and Professional Services and Mortgage Banking. The Corporate and Commercial Banking segment consists of Corporate and Investment Banking, Commercial Community Banking and Commercial Real Estate. The Insurance Holdings segment provides property and casualty, employee benefits and life insurance to businesses and individuals and also provides small business and corporate services, such as workers compensation and professional liability, as well as surety coverage and title insurance. It offers a variety of loans and lease financing to individuals and entities, including insurance premium financing, permanent commercial real estate financing arrangements, loan servicing for third-party investors, direct consumer finance loans to individuals, credit card lending, automobile financing, and equipment financing. It also markets a range of other services, including deposits, life insurance, property, and casualty insurance. The company was founded on December 6, 2019, and is headquartered in Charlotte, NC.

## Financial figures, Fiscal year: from 01.01. to 31.12.

	20	23	20	22	20	21
Financial figures	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Current assets	50,115,000,000		40,155,000,000		39,871,000,000	
Common stock capital		6,669,000,000		6,634,000,000		6,639,000,000
Fixed assets	488,861,000,000		518,798,000,000		504,464,000,000	
Equity capital of a company		59,253,000,000		60,537,000,000		69,271,000,000
Cash and cash equivalents	5,072,000,000		5,379,000,000		5,085,000,000	
Accrued liabilities		295,000,000		272,000,000		260,000,000
Other assets	-		-		-	
Current liabilities		136,643,481,000		180,937,000,000		164,751,000,000
Prepayments and accrued income	-		-		-	
Non-current liabilities		343,079,519,000		317,479,000,000		310,313,000,000
Different income		-		-		-
Other liabilities		14,782,000,000		12,781,000,000		12,187,000,000
Total assets	538,976,000,000	538,976,000,000	558,953,000,000	558,953,000,000	544,335,000,000	544,335,000,000

### **Balance notes**

	2023	2022	2021
Accounting standard	US-GAAP	US-GAAP	US-GAAP
Employees	49,037	52,848	50,283
Equity ratio	11.02%	10.83%	12.73%
Debt-equity ratio	807.29%	822.97%	685.81%

### Others

	2023	2022	2021
Tax Expense Rate	-465.95%	18.28%	19.47%

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Income statement			
	2023	2022	2021
Turnover	33,359,000,000	25,564,000,000	23,193,000,000
Net income	-1,091,000,000	6,260,000,000	6,440,000,000
EBIT	-13,581,501,000	-6,105,934,200	-4,604,941,800
Operating income before taxes	-185,000,000	7,669,000,000	7,993,000,000
Cash Flow	7,845,000,000	9,084,000,000	7,032,000,000
Net interest income	14,600,000,000	14,316,000,000	13,006,000,000
Research and development expenses	-	-	-
Income taxes	862,000,000	1,402,000,000	1,556,000,000
Result from investments in subsidaries, associates and other	0	0	0
Revenues per employee	624,907	444,352	423,704

## **Board of Directors**

Members of Management Board				
Agnes Scanlan	Member of Board of Directors			
Bruce Tanner	Member of Board of Directors			
Charles Patton	Member of Board of Directors			
Dallas Clement	Member of Board of Directors	_		
Donna Morea	Member of Board of Directors	_		
Jennifer Banner	Member of Board of Directors	_		
K. Boyer	Member of Board of Directors			
Laurence Stein	Member of Board of Directors			
Linnie Haynesworth	Member of Board of Directors			
Patrick Graney	Member of Board of Directors			
Steven Voorhees	Member of Board of Directors			
Thomas Skains	Member of Board of Directors			
William H. Rogers, Jr.	Chairman of Managing Board			
Beau Cummins	Member of Executive Committee			
David H. Weaver	Member of Executive Committee			
Dontá L. Wilson	Member of Executive Committee			
Mike Maguire	Member of Executive Committee			
Scott E. Case	Member of Executive Committee			