

Acceleration with Intent.

2025 CORPORATE
SUSTAINABILITY REPORT (CSR)





FORWARD-LOOKING STATEMENTS

This letter to shareholders contains forward-looking statements. Any statements about our expectations, beliefs, plans, predictions, forecasts, objectives, assumptions, or future events or performance are not historical facts and may be forward-looking. You can identify forward-looking statements by the use of forward-looking terminology such as “believes,” “expects,” “could,” “may,” “will,” “should,” “seeks,” “likely,” “intends,” “plans,” “pro forma,” “projects,” “estimates,” or “anticipates” or the negative of these words and phrases or similar words or phrases that are predictions of or indicate future events or trends and that do not relate solely to historical matters. You can also identify forward-looking statements by discussions of strategy, plans or intentions. Forward-looking statements involve numerous risks and uncertainties, and you should not rely on them as predictions of future events. Forward-looking statements depend on assumptions, data or methods that may be incorrect or imprecise, and we may not be able to realize them. We do not guarantee that the transactions and events described will happen as described (or that they will happen at all). The following factors, among others, could cause actual results and future events to differ materially from those set forth or contemplated in the forward-looking statements: business and economic conditions generally and in the bank and non-bank financial services industries, nationally and within our local market areas; our ability to mitigate our risk exposures; our ability to maintain our historical earnings trends; changes in management personnel; interest rate risk; concentration of our products and services in the transportation industry; credit risk associated with our loan portfolio; lack of seasoning in our loan portfolio; deteriorating asset quality and higher loan charge-offs; time and effort necessary to resolve non-performing assets; inaccuracy of the assumptions and estimates we make in establishing reserves for probable loan losses and other estimates; risks related to the integration of acquired businesses and any future acquisitions; our ability to successfully identify and address the risks associated with our possible future acquisitions, and the risks that our prior and possible future acquisitions make it more difficult for investors to evaluate our business, financial condition, and results of operations, and impairs our ability to accurately forecast our future performance; lack of liquidity; fluctuations in the fair value and liquidity of the securities we hold for

sale; impairment of investment securities, goodwill, other intangible assets or deferred tax assets; our risk management strategies; environmental liability associated with our lending activities; increased competition in the bank and non-bank financial services industries, nationally, regionally, or locally, which may adversely affect pricing and terms; the accuracy of our financial statements and related disclosures; material weaknesses in our internal control over financial reporting; system failures or failures to prevent breaches of our network security; the institution and outcome of litigation and other legal proceedings against us or to which we become subject; changes in carry-forwards of net operating losses; changes in federal tax law or policy; the impact of recent and future legislative and regulatory changes, including changes in banking, securities, and tax laws and regulations, such as the Dodd-Frank Act and their application by our regulators as well as privacy, cybersecurity, and artificial intelligence regulation and oversight; governmental monetary and fiscal policies; changes in the scope and cost of FDIC, insurance, and other coverages; failure to receive regulatory approval for future acquisitions and increases in our capital requirements.

While forward-looking statements reflect our good-faith beliefs, they are not guarantees of future performance. All forward-looking statements are necessarily only estimates of future results. Accordingly, actual results may differ materially from those expressed in or contemplated by the particular forward-looking statement, and, therefore, you are cautioned not to place undue reliance on such statements. Further, any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events or circumstances, except as required by applicable law. For a discussion of such risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see “Risk Factors” and the forward-looking statement disclosure contained in Triumph Financial’s Annual Report on Form 10-K, filed with the Securities and Exchange Commission on February 11, 2026.

TABLE OF CONTENTS

MESSAGE FROM OUR CEO	4
THE COMPANY AT A GLANCE	5
Triumph at a Glance	5
Our Core Values	6
Relations With Stakeholders	6
DIVERSITY & OUR CULTURE	7
Our Creed	7
Our Belief	7
Council on Diversity & Inclusion 2025 Update	7
Anti-Discrimination	8
Anti-Harassment	8
Board and Leadership Diversity	8
INVESTING IN OUR TEAM MEMBERS	9
Training & Educational Assistance	9
Team Member Satisfaction	9
Labor Practices	9
RESPONSIBLE BUSINESS	10
Enterprise Risk Management (“ERM”)	10
Security Overview	10
Data Privacy & Security	11
External Standards and Information Security Efficacy	12
Bank Secrecy Act/Anti-Money Laundering and Office of Foreign Assets Control	12
Respecting Human Rights	13
SUSTAINABILITY/ENVIRONMENT	14
Sustainable & Environmental Practices	14
Sustainable Lending and Community Reinvestment	15
COMMUNITY ENGAGEMENT & DEVELOPMENT	17
The Mission Is More Than Money	17
Service	17
Nonprofit/Charitable Initiatives	17
Current Major Charitable Initiatives	18
TRIUMPH SUSTAINABILITY ACCOUNTING STANDARDS BOARD (“SASB”) INDICATORS	20
CONTACT TRIUMPH	24
Investor Relations	24
Communication & Media Relations	24



MESSAGE FROM OUR CEO

In any endeavor, nothing matters as much as the quality of the people involved and the quality of their thinking.

At Triumph, we believe we should treat everyone the way we want to be treated, and that we should leave the world better than we found it. If that sounds simple, it's because it is. Harder, though, is living it consistently and nourishing such a culture, especially when competing priorities and the tyranny of the urgent try to crowd out what is important.

This year, in the shareholder letter of our annual report, I used the phrase "Acceleration with Intent." In the context of that letter, I was speaking to disciplined growth as we eliminated distractions, exercised structural expense control, and scaled the parts of our business we believe have the most potential for meaningful value creation. In this context, I want to apply that same idea to stewardship. Our progress—financial and otherwise—should be purposeful. We will not grow for growth's sake, nor should we give for giving's sake, but rather through thoughtful investments in the people and the communities we serve.

As I have said in previous letters, we approach sustainability the same way we approach anything: focus on the root and the fruit will take care of itself. Our roots are deep, with a culture focused on servant leadership, exceptional service, and a team committed to excellence and humility. When that culture is healthy, the fruits are expressed in how customers experience our products, how team members experience our workplace, and how communities experience our presence.

You will see those fruits in this report through the many ways our team members serve and invest in their communities, as they collectively contribute thousands of hours to hundreds of organizations meeting local needs. You will see it through the Triumph Workshop, where we support workforce development, education initiatives, and entrepreneurs with practical, hands-on programs, such as Forge the Future, designed to change outcomes and lives, not investor opinions.

We have kept this report simple and transparent. Like prior years, it is a window into who we are, without virtue signaling or embellishment. I hope, as you read it, you find that our values are visible in our actions and that you are reminded, in all we do, we are here to Help People Triumph.



Respectfully,

Aaron P. Graft

Founder, Vice Chairman and Chief Executive Officer

THE COMPANY AT A GLANCE

TRIUMPH AT A GLANCE

Triumph (NYSE: TFIN) is a transportation-focused financial and technology company that delivers payments, factoring, banking, and intelligence solutions designed to simplify and modernize freight transactions for brokers, carriers, shippers, and factors. Headquartered in Dallas, Texas, we develop technology and financial solutions that improve operational efficiency, increase transparency and security in transactions, and expand access to working capital across the transportation industry.

THE TRIUMPH NETWORK

The Triumph Network is the freight transaction network that connects brokers, carriers, shippers, and factors through a unified financial and data infrastructure. It delivers unrivaled efficiency by automating and streamlining financial workflows, ensures transparent and secure transactions through verification, validation, and enhanced visibility, and improves working capital through faster payments and optimized liquidity.

WHAT WE DO

- **Triumph Payments** automates and streamlines the full payment lifecycle across the Triumph Network, consolidating payables, accelerating funds movement, and simplifying complex financial workflows at scale. This drives sustained engagement across the network and supports a stable, transaction-driven revenue model.
- **Triumph Factoring** provides working-capital solutions and automated invoice processing that keep carriers funded quickly and reliably within the Triumph Network. By reducing financial risk and improving back-office efficiency, it increases transaction volume, strengthens liquidity across the market, and deepens network engagement.
- **Triumph Intelligence** delivers the verification, validation, and real-time visibility that ensure the integrity of every transaction in the Triumph Network. These capabilities reduce fraud and errors, enhance operational efficiency, and expand our scalable data advantage across transportation finance.
- **TBK Bank** is our community banking franchise, which provides diversified deposits, lending, treasury services, and digital banking solutions that enhance financial stability and support long-term value creation.

At Triumph, we work to create clarity and confidence in every freight transaction. Powered by the Triumph Network, we unify technology, intelligence, and financial solutions to simplify the complexities of transportation. We strategically apply a variety of technology solutions, including AI and machine learning, leveraging purpose-built proprietary solutions alongside proven and emerging models, to enhance operational efficiency, automate manual work effort, and deliver practical, margin-accretive outcomes for our business while introducing innovative, evolutionary products our customers can rely on. By delivering trusted, secure, and efficient transaction experiences, we help our customers operate with certainty and strengthen the long-term value of our platform.

Factoring, Payments and Intelligence products and services are offered by TBK Bank, SSB, Member FDIC, d/b/a Triumph.

Banking services offered by TBK Bank, SSB, Member FDIC.

LoadPay is a product offering of TBK Bank, SSB, Member FDIC.



OUR CORE VALUES

- T** **TRANSPARENCY**
Communicate the truth consistently, directly, and professionally. Open communication is the foundation of strong relationships.
- R** **RESPECT**
Treat others as you want to be treated. Put the needs of others and the needs of the team before promoting your own agenda.
- I** **INVEST FOR THE FUTURE**
Do not allow the immediate to crowd out the important. Success that endures is built upon a long-term perspective.
- U** **UNIQUE IS GOOD**
Be wary of following the crowd. Being unique can be difficult, but if it were easy, everyone would do it.
- M** **MISSION IS MORE THAN MONEY**
Make everything you're involved in better. This includes doing good in the areas of greatest need—in your community and around the world.
- P** **PEOPLE MAKE THE DIFFERENCE**
In any situation, the most important criteria for success are the quality of people and the quality of their thinking.
- H** **HUMILITY**
Model humility in all that you do. Humility is not passivity, as it requires the courage to prefer others' needs over your own.

RELATIONS WITH STAKEHOLDERS

Triumph endeavors to engage all stakeholders—shareholders, team members, customers, and our communities—transparently and respectfully. Our goal is to understand their concerns and identify emerging trends that may affect operations, team member health and welfare, and shareholder value. We work to identify potential risks that we can mitigate through our programs or policies. We employ several intake points for issues, including Human Resources, Investor Relations, and Corporate Communication.

DIVERSITY & OUR CULTURE

We are committed to providing equal employment and advancement opportunities to qualified individuals and will not tolerate illegal discrimination or harassment of any kind.

OUR CREED

At Triumph, we are committed to creating an environment that is welcoming to all people. Building a better tomorrow includes operating to deliver excellent results today, while celebrating the uniqueness of our team members, customers, partners, and communities as we promote a culture of understanding and acceptance. We dedicate ourselves to creating an environment where we value and listen to everyone with humility, and we act with respect regardless of gender, race, creed, orientation, and background. An important way that we invest in our future is by building a team of diverse individuals at every level of business or relationship.

OUR BELIEF

Triumph remains committed to providing equal employment and advancement opportunities to qualified individuals and will not tolerate illegal discrimination or harassment of any kind. Team members are expected to immediately report any discrimination or harassment to the appropriate supervisor and Human Resources ("HR").

In August 2020, our CEO directed the formation of the CEO's Council on Diversity & Inclusion ("the Council") at Triumph. Members represented all levels of the organization. The Council focused on diversity and inclusion in our workforce, workplace, community, and suppliers. They were responsible for connecting our diversity and inclusion activities with our broader business strategies.

As the program has matured and stabilized, the activities of the Council have evolved. For this reason, in late 2024, we transitioned the Council to an advisory committee and adjusted the committee's meeting schedule to a quarterly basis or as required. The Council's 2025 goals are being carried into 2026, as we believe these committee activities consistently add the most value to the enterprise.

COUNCIL ON DIVERSITY & INCLUSION 2025 UPDATE

In 2025, President Trump's administration implemented executive order 11246, revoking EEO-1 reporting of minorities and women. This resulted in businesses and institutions of education canceling and overturning DEI and Affirmative Action Programs.

Due to the growth and maturity of Triumph's diversity efforts, the advisory committee transitioned to an ad hoc meeting format that meets as required.

The Advisory Committee will continue to partner with HR to ensure the successful and ongoing execution of the initiatives below.

- **CIRCA Job Boards:** In partnership with Talent Acquisition, maintain relationship with CIRCA, to post vacant job positions on job boards, to include nine (9) niche job boards. This partnership expands our applicant pool across a more diverse population of qualified applicants.
- **Triumph "Quarterly" Champion Program:** A Triumph-wide initiative that celebrates and honors team members who go above and beyond to promote fairness, diversity of thought, and overall team member engagement.
- **Ethnic and Commemorative Observances:** Commemorate the life achievements of minorities by posting celebratory messages in #OneTriumph Today, our internal intranet, to honor Black History Month, Women's History Month, Asian-Pacific Islander Heritage Month, Hispanic Heritage Month, Native American (Indigenous People) Heritage Month, Juneteenth, etc.

The Advisory Committee will continue to be an advocate for an environment where every qualified candidate feels welcomed across our brands and will work cross functionally on related non-discrimination in the workplace. We actively work to be a positive force to rectify such inequalities.

The HR Business Partner and Leader of Diversity and Inclusion will maintain responsibility for the following:

- **Non-Discrimination in Employment Plan Expansion:** In partnership with Total Rewards and Talent Acquisition functions, assess representation/underrepresentation across new hires, promotions, terminations, transfers, etc., to ensure that our environment and culture are welcoming to all people.
- **Team Member Engagement Survey (Action Planning):** Leverage the Gallup Q12 survey and/or SWOT Analysis processes to identify trending concerns that could impact our working culture regarding representation, fairness, and teamwork.
- **Ethnic and Commemorative Observances:** Continue to commemorate the life achievements of minorities, by finding ways to highlight their contributions to our world, our country, and our communities.
- **Community Development:** In partnership with Triumph Workshop (“Makerspace”) and the Philanthropy Department, lead the advisory committee in serving underrepresented communities through the nonprofit partners we have committed to serve as part of our four Philanthropic Areas of Focus: Advocating for Safety & Justice, Supporting Families, Providing Access to Basic Needs, and Transforming Communities.

ANTI-DISCRIMINATION

Triumph complies with all local, state, and federal laws and regulations prohibiting discrimination in all personnel activities. We charge every team member with the responsibility of adhering to our anti-discrimination policy and to not tolerate illegal discrimination. Our fundamental guiding principle is to treat others the way each of us wants to be treated, with dignity, respect, and kindness. As a result, it is our desire to implement practices across our enterprise that encourage and respect the dignity of all of our team members and customers. Further, we believe it is the duty and responsibility of each team member to report conduct they believe violates this policy to their supervisor or the Human Resources Department. As a measure of visibility for management to our team members, Triumph publishes demographic data by region to our internal intranet, allowing team members to see various demographic slices of Triumph compared to those specific areas they serve.

ANTI-HARASSMENT

Triumph takes the anti-discrimination policy one step further, stating the Company will not tolerate any form of harassment of team members, whether imposed by a team member, independent contractor, vendor, customer, or visitor. This policy is intended to be interpreted as broadly as possible. While an action may not be so severe as to constitute harassment in the legal sense, it is commonly understood to be abusive or disrespectful towards others.

BOARD AND LEADERSHIP DIVERSITY

We are proud of the diversity of our leadership team. Our Board of Directors (“Board”) consists of 12 members—ten of whom are independent; four of our board members are women and two are minorities. We also strive for diversity throughout the rest of our organizational structure.

As of December 31, 2025, women represent:



As of December 31, 2025, ethnic minorities represent:



As of December 31, 2025, Triumph’s age-related demographics were:





INVESTING IN OUR TEAM MEMBERS

Our success at Triumph directly reflects our ability to attract, develop, and retain the best, most diverse, and highest-performing talent. To do this, we make substantial investments in our team members, providing them with opportunities to learn, develop, and advance their careers. We believe in fostering a strong culture based on our core values, which creates an impact at work, generates long-term value for our stakeholders, and makes lasting contributions to our communities.

TRAINING & EDUCATIONAL ASSISTANCE

Triumph and all subsidiaries support team members who want to continue their education in subjects and fields directly related to the Company's operations, activities, and objectives. We encourage our team members to pursue educational opportunities that will help improve job performance and professional development. We reimburse tuition and specific fees for satisfactory completion of approved academic courses and certain certifications to further this goal. College credit courses at accredited colleges and universities, continuing education courses, and certification exams are included. Triumph must approve all courses and certifications before enrollment to be eligible for reimbursement. Team members are encouraged to contact the Human Resources Department for details, registration, and to learn about the approval process.

TEAM MEMBER SATISFACTION

Triumph partners with Gallup to gauge employee engagement and solicit feedback from team members on ways management can improve team members' working environment and overall team member engagement. Management has specific goals developed through these surveys to improve the work environment and team member engagement continually.

LABOR PRACTICES

We strive to ensure our team members have access to working conditions that provide a safe and healthy environment, free from work-related injuries and illnesses. Our locations require employee badges and keypads to enter restricted areas. Triumph also employs a security team to track and remediate vulnerabilities in our physical, transactional, and team member security. We encourage team members to raise concerns about actual or suspected misconduct through management or via a self-service platform called AskHR. Triumph provides comprehensive medical, dental, and vision plans, health savings accounts, PTO and sick time, long-term disability, term life, dependent life, AD&D insurance, childcare and dependent care programs, flexible spending accounts, FMLA, 401K, employee assistance, wellness programs, Awardco YouEarnedit recognition (an internal points- and prize-based peer recognition program), and an employee stock purchase program, which currently boasts participation from 31% of our team members.

We are committed to providing our team members with applicable rights and certain freedoms, such as good working conditions, open communication, reasonable job security, personal growth opportunities, training and education, and communication of job expectations.

Triumph's commitment to sound business practices is fundamental to our success. We strive to exemplify our core values in our daily interactions with customers and work to maintain high standards of ethics and accountability in our Board, leadership, and team members.

Our day-to-day operations closely link to our corporate responsibility efforts by focusing on ethics and good governance. As part of delivering on that purpose responsibly, we understand the importance of managing risk effectively. Sound business practices are ethical business practices that guide us and enable responsible, sustainable growth. We accomplish this through effective internal controls, our code of business conduct and ethics, and robust data protection practices.

ENTERPRISE RISK MANAGEMENT ("ERM")

The Board of Directors of Triumph maintains a standing Risk and Compliance Committee to oversee the assessment of risk across the Company and its subsidiaries. The committee's function is to provide an enterprise-wide review and evaluation of a broad range of risks, including environmental and social risks, cybersecurity risks, health and safety risks of employees in our locations as well as their physical security, and risk trends impacting, or potentially impacting, Triumph and our stakeholders. The Risk and Compliance Committee of the Board meets at least quarterly, with the option to call ad hoc meetings as required, and receives regular updates from the executive risk management committee on all topics covered under its authority. These updates occur at least quarterly. The board added one new member in 2025 with specific history and skills around information security risk management, having specialized in this area at large international payments firms.

SECURITY OVERVIEW

We have invested heavily in creating an enterprise-wide Information Security program that is composed of people, process, and technology controls and capabilities to address threats faced by the organization. The Information Security program is led by a Chief Information Security Officer ("CISO"), who manages security tools and processes and partners with other stakeholders in the organization to drive Information Security maturity across the organization. Our Information Security program is developed based on well-known frameworks and best practices. We also have a Security Officer ("SO") role to focus on fraud prevention and investigations, and physical and personnel security enhancements.

The SO undertakes efforts to remain abreast of physical security needs of each business line and provides physical security training to personnel. These efforts include identifying and implementing any required security upgrades necessary to ensure the protection of our personnel, facilities, and both proprietary and customer data.

The threat of ransomware attacks, business email compromises, and network intrusions by criminal organizations and nation states against financial institutions has been increasing. The CISO brings increased visibility and understanding of domestic and international cyber threat actors, including their tools, techniques, and patterns used against domestic and international financial sectors, and enhances our incident response efforts to cyber-related matters. The Information Security Office has also implemented a Security Awareness training program to educate all users on cyber-related threats.



DATA PRIVACY & SECURITY

We strive to protect customer, team member, and third-party data. We do this through technology, training, policies, standards, and procedures that are in place to prevent unauthorized access or use, prevent and detect fraud, and prevent improper disclosure of sensitive information. Triumph leverages a risk assessment process, in addition to tools and technologies, to identify threats and vulnerabilities that affect data security. Risk assessments are regularly updated and evaluated to maintain oversight. Information Security uses a defense in depth and layered security strategy to mitigate cybersecurity and data security risks, including but not limited to vulnerability assessments, prevention and detection controls, and audits. Independent third-party vendor partners perform security control testing to validate the Company's Information Security controls and the program's effectiveness.

Addressing Data Security Risks and Vulnerabilities

The following are ways in which Triumph identifies and addresses data security risks and vulnerabilities:

- Information Security performs vulnerability assessments regularly to identify vulnerabilities in our infrastructure, including external vulnerability scans. Annual penetration tests are performed in partnership with a third party. Vulnerabilities are continuously tracked for remediation taking a risk-based approach.
- Triumph partners with a cybersecurity firm to help detect cyber intrusions. The network is monitored 24/7 for suspicious network activity. Threat intelligence is leveraged to correlate suspicious activity. The Company uses endpoint detection response ("EDR") to identify, block, and remediate malware on systems.
- Email security blocks malicious attachments, phishing emails, and domain impersonation emails. Emails containing confidential data are encrypted.
- Triumph utilizes a next-generation firewall to detect and block threats, incorporating GEO-blocking. Internet filtering is used to stop team members from visiting malicious websites.
- User access to applications is regularly reviewed.
- Remote access requires multi-factor authentication to gain access to a virtual desktop that provides access to applications and infrastructure. Personal devices are separated from the corporate network, connecting only to guest networks for internet access.
- Information Security has an incident response policy and plan.

- All team members undergo annual information security training. Information Security conducts monthly phishing tests to educate team members on identifying phishing tactics and techniques. Team members who fail a phishing test are required to take mandatory training.

Trends in Data Security and Information Attacks

Triumph observed increased trends in type, frequency, and origination of malicious traffic to its information systems. Phishing attacks from many countries continue to rise. Triumph blocks a large number of emails every week from known malicious IP addresses, emails containing viruses or spam, and spoofing attempts.

Disclosure of Customer Information Breaches

Triumph has policies and procedures for the timely disclosure of events related to customer information breaches. When Triumph becomes aware of an incident of unauthorized access to customer information and, after a reasonable investigation, it is determined that misuse of the data has occurred, notice is provided to the affected customers in a timely manner. Customer notice may be delayed if an appropriate law enforcement agency determines that notification will interfere with a criminal investigation and provides the Company with a written request for delay. In the case of delay, pursuant to such written notice, Triumph will notify its affected customers as soon as notification no longer interferes with the investigation.

If customer notification is not required, it may be prudent to issue a general statement, either in a regular customer mailing or a notice on the website, or both, about the possible exposure of some customer information. This notice should remind customers of the importance of monitoring their account activity.

The Company tracks attacks and breaches related to information and data security. In the last three years, there has not been a financially material information security or data security breach, nor has the Company incurred financially material expenses related to penalties or settlements of any such breach over the same period. The Company also tracks third-party-related information security breaches that impact its operations. In the last three years, the Company has not experienced a third-party-related information security breach with material financial impact.

Artificial Intelligence

Triumph has an Artificial Intelligence Policy (“AI Policy”) and is committed to the responsible use of Artificial Intelligence (“AI”) technologies to support its business objectives and enhance value to customers, employees, and stakeholders. The AI Policy establishes the principles, governance, and oversight structure to evaluate AI systems and guide the responsible deployment and use of AI systems. Oversight of the implementation of the Company’s AI efforts has been delegated to the Board Risk and Compliance Committee by the Company’s Board of Directors. An AI Governance Team is responsible for (i.) implementing this AI Policy’s requirements, (ii.) maintaining the AI Use Case Inventory, (iii.) conducting risk and impact assessments including identifying high-risk AI systems, (iv.) ensuring employees are trained, informed, and monitored for policy adherence, and (v.) developing and managing AI compliance and governance requirements.

New and Emerging Cyber Threats to the Financial Service Industry

Triumph has multiple data and system security efforts related to addressing new and emerging cyber threats and attack vectors facing the financial services industry:

- Triumph takes a layered security approach to combat ransomware. The use of EDR detects and blocks malicious activity from computer systems that could result in ransomware. The email security system and firewall perform security checks and block malicious files from entering the network. Data and system backups are performed by IT on a regular basis.
- Triumph uses Mimecast and DMARC policy for email security. Mimecast performs security checks to detect and block emails with malicious URLs or attachments from entering team members’ inboxes.
- IT uses industry best practices to create backups of data that can be used for restoration.
- The following network security monitoring is in place:
 - Anti-Virus to detect and block known malware
 - System logs are correlated and monitored for network intrusions.
 - Monitoring programs detect ransomware running on a file share and alert Information Security.
- IT regularly applies security patches to remove network vulnerabilities. Information Security specifically validates known vulnerabilities that have been remediated through the Vulnerability Assessment Process.
- Information Security maintains a comprehensive Incident Response Playbook that details response procedures for various cyberattacks.
- Multi-factor authentication is used to prevent unauthorized access to the corporate network
- Cloud Security posture management and workload protection capabilities are instituted in cloud environments.
- Mobile banking is monitored for fraud and requires customers to answer security questions when log-on attempts occur during irregular times or in different geographic locations.

EXTERNAL STANDARDS AND INFORMATION SECURITY EFFICACY

We leverage external standards and frameworks to measure the success and maturity of our Information Security Program. Triumph operates under the regulatory environment provided by the Federal Financial Institutions Examination Council (“FFIEC”), Sarbanes-Oxley Act (“SOX”), and interagency state guidelines. The Information Security Program is measured to the FFIEC guidelines and uses Cyber Risk Institute (CRI), a tool designed to assist financial institutions in evaluating their cybersecurity maturity to manage risk. The Information Security Program also uses the Center for Internet Security (“CIS”) Top 20, a security industry benchmark, as a reference if required. The CIS consists of cybersecurity best practices in applying security controls and processes to a network. The benchmark is widely adopted across industries, including financial services and transportation industries, and is used to measure the effectiveness and maturity of cybersecurity programs. Triumph maintains SOC 1 & 2 standards of certification around its network payments business.

BANK SECRECY ACT/ANTI-MONEY LAUNDERING AND OFFICE OF FOREIGN ASSETS CONTROL

We maintain an Anti-Money Laundering (“AML”), Countering the Financing of Terrorism (“CFT”), Customer Identification Program (“CIP”), and Beneficial Ownership and Office of Foreign Asset Control (“OFAC”) Program (the “Program”) designed to effectively safeguard the financial system from the flow of illicit funds. As part of the Program, all team members are required to refer potentially suspicious situations, activity, or transactions to their manager or the BSA Officer in a timely manner. The Board of Directors is responsible for, and committed to, establishing a program designed to effectively combat money laundering and ensure that the Company properly identifies its customers. The Program’s purpose is to guard against fraud (impersonation and identity theft) and prevent money laundering or the handling of criminal or terrorist property, to ensure adherence to all relevant legislation and regulation requirements, and to assist law enforcement by providing necessary information to facilitate proper investigations related to Suspicious Activity Reports (“SARS”). The Company maintains systems that enable ongoing monitoring of transactions for unusual or suspicious activity. Additionally, management is responsible for monitoring applicable reports and activity within their respective business lines for suspicious activity, and ensuring suspicious activity is reported to the BSA Officer to ensure SARs are filed within required timeframes and all team members are familiar with and adhering to said policy’s requirements. Each team member is responsible for compliance with the Program. Compliance training is required annually for all team members, enterprise-wide, including the Board of Directors. Additional training is provided to those job roles that have increased exposure to identifying suspicious activity. This training is tailored to job role(s).



Examples of compliance include, among other items, immediately:

- Referring potentially suspicious activity as soon as a team member becomes aware of the activity.
- Referring potentially suspicious criminal or fraudulent activity that may be detected through direct customer interaction or by another team member. Team members are expected to adhere to the CIP principles of “Know Your Customer” and should never disclose to a customer or third party that Triumph is considering filing or has filed a SAR.

Triumph uses several methods, including but not limited to AML Manager a/k/a Financial Crime Risk Manager (“FCRM”) automated alerts, currency aggregation reports, quarterly trend reviews for Monetary Instrument Sales, and Cross-Border ACHs to detect suspicious activity inclusive of Cannabis-related Business (“CRB”) activity. Triumph expects the management of each company, division, and department (“line of business”) to oversee portfolios, customers, accounts, and relationships in a manner that the respective risks are adequately monitored, and detection of suspicious activity is promptly reported to the AML/CFT (BSA) Department.

The commercial credit process does not utilize any automated approval or origination processes. Our lending team vets each loan request, using underwriting processes and due diligence. These include collecting financial information to evaluate the history of the business and the capacity to repay, reviewing the purpose of the loan, and the collateral quality. The applicant’s entity formation documentation is reviewed, and required identification is obtained per the CIP and Beneficial Ownership policies and procedures. All of this mitigates fraud attempts before loan origination.

RESPECTING HUMAN RIGHTS

At Triumph, we are focused on “Helping People Triumph.” It’s our brand purpose, and our core values align with that purpose. We believe that our customers, team members, communities, and shareholders benefit from it. As a result, how we do business is as important to us as what is achieved through our efforts. That belief forms the basis of the core values that our team members honor. They carry those values into the communities where they live and work. These values are delineated in our [Human Treatment Statement](#).

The Board of Directors and management are committed to maintaining a work environment where every team member is treated with dignity and respect, free from the threat of discrimination and harassment. As stated in our Board-approved code of business conduct and ethics, we expect these same standards to apply to all stakeholders and our interactions with customers, vendors, and independent contractors. Triumph expects these values to be applied globally and that those we do business with similarly respect individual human rights and conduct their business operations free from human rights abuses, including human trafficking, child labor, and slavery.

Honoring protections for human rights is consistent with these values. We intend our support for these measures to apply broadly to all persons. It is embodied in our company culture, core values, and our code of business conduct and ethics. We have a responsibility to our customers, communities, and each other as team members. Our team members, vendors, business partners, and our Board of Directors are held to the highest standards of ethics. They are responsible for demonstrating behaviors consistent with those high standards and our core values. Compliance with laws, rules and regulations is only the beginning. We encourage our team members to obey the law, both in letter and spirit. This forms the foundation on which our ethical standards are built. All of our team members, officers, and directors must respect and obey the laws and regulations of the United States, as well as the cities and states in which we serve our customers. Although not all team members are expected to know the details of these laws, it is essential to know enough to determine when to seek advice from supervisors, managers, or other appropriate resources.

Triumph requires team members and our Board of Directors to annually complete training on our code of business conduct and ethics, certifying that they have read and understand Triumph’s policies and principles on the subject of human rights. Further, as part of our formal periodic review process, all team members, regardless of position, are evaluated, in part, against conformance to our stated values, providing opportunities to monitor adherence to those values throughout the year.



SUSTAINABILITY/ENVIRONMENT

Triumph recognizes that our activities may have an impact on our planet. We are committed to sustainable finance, balancing environmental stewardship with responsible business operations and complying with all applicable laws. We focus our efforts on responsible resource use while creating comfortable, safe, and healthy workplaces for our team members and stakeholders. Please see our [environmental policy](#) for further information.

SUSTAINABLE & ENVIRONMENTAL PRACTICES

Triumph impacts the environment through our operations and through the financing of the operations of other companies that could pose risks to the environment. To manage this impact, we consider the environmental impacts of our business activities.

The Board of Directors maintains a Nominating and Corporate Governance Committee. This committee's charter identifies its duties and responsibilities including its oversight of Corporate Sustainability matters impacting the Company and its related reporting requirements.

Operational Efficiency

- Where appropriate, we prefer environmentally friendly products and services.
- Our Elgin, Illinois, location is LEED Gold Certified.
- We use Fiserv's "Director" software to reduce paper usage for document imaging.
- Our branch in Dallas, Texas, has solar panels, and another has geothermal heat and heat pumps.
- Newly constructed offices use LED lighting and occupancy sensor lighting, and several existing branches have been similarly upgraded; more are in progress.

Sustainable Finance

We conduct business responsibly and actively work with stakeholders to serve our various constituents best. For certain types of lending, we may evaluate our customers' environmental risks as well as some aspects of social risks, such as the background of the borrower, character, and ethical considerations during the underwriting process. This can include such activities as enhanced due diligence, depending on the type of

business, as well as inquiries to determine if the borrower is a known bad actor or represents a reputational risk to the Company.

Sustainable business practices are focused not only on environmental activities but also on protecting the organization as a going concern. As a result, Triumph has established governance controls to identify and monitor high-risk businesses and to prevent association with prohibited businesses. Our internal policies and procedures define these and how to identify and recognize them during the onboarding process. We are committed to continuously evaluating and improving these governance controls.

Triumph works to avoid all illegal activities and has identified the following for specific mention, as these are a focus for our investors:

- Bribery — offering, receiving or requesting bribes
- Human trafficking — child and forced labor or slavery
- Cannabis-related businesses or other illicit drug enterprises — Triumph is a federally regulated financial institution and is bound by federal laws, including federal criminal laws. As a result, we are expressly prohibited from directly banking or lending to Cannabis-related businesses. To protect the Company, we have created credit and account policies to identify and insulate the Company from Cannabis-related businesses.

Other business activities that are not illegal but are considered high risk undergo further review to evaluate how they align with our stated values. Certain industry associations such as sub-prime commercial finance would be an example of such activities or larger credit exposures. For example, certain lending sectors require greater due diligence than others. We recognize that our lending activities can have environmental risks, which may be elevated in certain sectors. Energy lending may carry social risks, and those issues may include, among others, local community engagement (including indigenous peoples), water rights, and social perceptions. Triumph supports small to medium enterprises with ancillary ties to the energy industry, mainly in the transportation space. We provide equipment loans (e.g., trucks and trailers) and working capital to customers servicing this sector. We do not have significant concentrations of projects that involve the mining of carbon-related assets, as we do not maintain the expertise to support those lending activities; however, we are not opposed to lending to those industries. We believe engagement and investment is the best path forward to meeting our energy needs and protecting the environment.

SUSTAINABLE LENDING AND COMMUNITY REINVESTMENT

Triumph recognizes that we lend to entities whose operations may impact the environment. As such, we seek to maintain an appropriate awareness of the potential negative impacts that could arise from those activities.

Environmental Lending in Practice

We evaluate each credit or transaction on its individual merits, with larger relationships receiving more attention and deeper analysis. Our underwriting process regularly looks at governance issues and seeks to incorporate relevant industry risks.

The Bank has set limits on concentrations of certain types of lending or industries. We have strong capabilities to report on industry concentrations as we see changing or evolving trends, which would require attention.

The Bank's lending and credit areas are governed by policies, including but not limited to the Commercial Loan Policy, the Environmental Risk and Liability Policy, and the Fair Lending Policy.

When making a credit decision, we may take into account social and governance issues as we evaluate individual businesses. For CRE credits we will consider potential environmental risks. We seek to understand pertinent and relevant issues related to boards, shareholders, principals, and management. This includes factors that would speak to character and/or ethical concerns.

On real estate loans, we require due diligence in accordance with our policy to understand the environmental risks associated with the transactions. Potential environmental concerns related to a property

and/or the business operating within the property materially impact the Bank's structure and willingness to provide financing. In some instances, the Bank requires funds to be set aside for site remediation to move forward on a transaction.

How We Monitor Corporate Sustainability Issues In Lending

Relationship Managers ("RMs") have the responsibility for knowing the Borrower and understanding the nature of the business. The RMs and credit personnel have access to tools to search public information databases, industry research, and media reports to identify and monitor specific risks associated with various industries and transactions.

For business clients that deal with consumers, such as a consumer finance company, the Bank requires scheduled compliance and regulatory audits to ensure we partner with good citizens in that space.

The Bank also has access to tools that allow us to monitor ongoing environmental risks associated with our real estate portfolio.

Oversight of Lending Activities

As it relates to oversight in lending, the bank employs both external review and a Board oversight and approval of relationships exceeding thresholds of a certain size.

Our External Loan Review is in place to help identify emerging risks that may not have been identified by bank personnel. External Loan Review makes recommendations to loan committees on salient risks found in their review. Currently, between 70% and 75% of our portfolio balances are reviewed by External Loan Review annually.

The Bank also employs a Committee approval structure, defined in the Commercial Loan Policy, which ensures that a group of individuals bears the responsibility of understanding the nature of risk, allowing for the committees' vetting and discussion of relevant lending risk factors. These committees include senior management and Board members.

Stress Testing

In response to the topic of Corporate Sustainability considerations and disclosures, management considered whether climate change loss factors should be included in our credit loss forecasting assumptions. The forecasting assumptions used by Triumph do not currently contemplate climate change.

Based on management's discussion with representatives from our credit loss assumptions source, there are certain forecasts that incorporate climate change. Because of the long-term time horizon of climate change, many of these forecasts frontload much of the physical costs of climate change, effectively applying the impact of 30 years of future climate change into the present day. As a result, these forecasts are inconsistent with ASC 326, requiring management to establish reasonable and supportable forecasts. Management considered

pursuing other forecasts that could incorporate climate change differently; however, it was determined that the use of such forecasts was not necessary given the unique short-term nature of Triumph's loan portfolio as follows:

- As of December 31, 2025, approximately 29.3% of the loan portfolio consisted of factored receivables that turn on average every 36 days. An additional 23.2% of the loan portfolio comprises short-term mortgage warehouse lending whose assets turn on average every three weeks. The impact of climate change on expected future losses related to these assets, which make up approximately 52.5% of our loan balances, is not material.
- As of December 31, 2025, just \$241.0 million, or only 4.8%, of our loan portfolio carried contractual maturities greater than five years, and 68% of our loan portfolio carried contractual maturities of one year or less. As such, it is highly unlikely that climate change would have any material impact on expected future losses when stress testing our loan portfolio.

We consider some of the near-term environmental impacts of climate change in individual lending decisions. For example, the Bank regularly evaluates the effects of water shortages in Colorado and New Mexico related to our agricultural portfolio and other impacted businesses, as this impacts collateral values. The Bank also monitors and studies the expected impact on commodity prices affected by weather and water for the same reasons. These considerations are more immediate and impactful to our decisions than climate models meant to study risk on long maturing portfolios.

Community Reinvestment

Triumph recognizes the importance of meeting the credit needs of the communities in which it operates, including low-to-moderate income ("LMI") individuals and geographies. In compliance with the Community Reinvestment Act ("CRA"), the Company seeks to serve the members of its communities through its lending, investments, and service.

Community Lending

Small Business/Farm/Ag/SBA 7(a) or 504 loans as of 12/31/2025:

- Renewable Energy
 - Seven loans — \$516.0 thousand — Alternative energy such as geothermal, solar, and wind generation
- Recycling and Chemical Remediation Centers
 - Two loans — \$55.0 thousand — Recyclable Materials Merchants
- Student/Education
 - Five loans — \$2.6 million — Schools, education programs, support services
- Small Business, Farm & Ag Loans
 - Farmland — 152 loans totaling \$20.1 million
 - Ag — 318 loans totaling \$22.1 million
 - Small Business — 1,946 loans totaling \$396.0 million

- Triumph Factoring — 7,216 relationships totaling \$481.6 million
- Triumph Payments — 372 relationships totaling \$32.4 million

- Loans to Nonprofits

- Three loans — \$638.0 thousand — Tax-exempt loans

Community Development Investments

As of 12/31/2025, \$108.0 million in CRA-qualifying investments:

- In 2025, \$38.0 million loaned to two Community Development Financial Institutions ("CDFI"), one supporting entrepreneurs and small businesses in the State of Colorado, and the other focused on serving the U.S. Hispanic population, which lacks access to affordable credit.
- In 2024, \$5.0 million invested as a primary investor in Dallas County to help secure Small Business Investment Company ("SBIC") certification with the SBA. The Company focuses on funding lower middle market small businesses.
- In 2024, \$3.0 million invested as primary investor to build a multifamily affordable housing project to develop high-quality, well-designed housing in Southern Dallas, at an affordable price point. The project was completed in late 2025 and is 40% preleased/leased. The complex represents more than new construction; it is an investment in the long-term health of the Cedar Crest neighborhood in Dallas.
- In 2024, \$2.0 million invested in a SBIC funding small business in Colorado with critical technologies supporting national defense.
- In 2024, \$3.0 million invested in a firm creating affordable and workforce housing for LMI individuals in high-cost housing cities and providing housing assistance through educational youth programming, life-skills training for adults, social activities for seniors, and more.
- In 2023, \$3.0 million was invested with a Rural Business Investment Company ("RBIC") focusing on creating job opportunity through small businesses focusing on agriculture and industrial services.
- \$2.0 million invested in a CDFI created to make homeownership available to the Hispanic community by offering first-lien residential mortgages in underserved LMI communities throughout Texas.
- Over \$1.0 million annually invested in Triumph Workshop, serving the community, especially low-income individuals and families through educational programs for students and teachers, workforce development in industrial trades, mentorship, financial literacy, and workshops for entrepreneurs.
- \$67.5 million of Mortgage-Backed Securities ("MBS") secured by loans to LMI borrowers or in LMI geographies within the communities served by Triumph.
- Approximately \$5.4 million invested in bonds benefiting LMI individuals or geographies in communities served by Triumph.

COMMUNITY ENGAGEMENT & DEVELOPMENT

We encourage corporate social responsibility and urge our team members to actively participate in their communities through volunteerism and philanthropy.

Triumph supports team members' efforts in this area whenever possible through our philanthropic practices, volunteer hours, and matching donations. As a general rule, Triumph does not donate to political parties or lobby groups, preferring to focus our support through charitable activities that directly benefit causes our team members believe in.

THE MISSION IS MORE THAN MONEY

We focus on doing the most good in the areas of greatest need through our philanthropic endeavors. When we make our communities around us better, we all Triumph.

Below are four areas of focus used to guide Triumph's decision making around nonprofit partnerships, charitable giving opportunities, and team member volunteer events. These four areas of focus were determined by our two Philanthropy Committees using feedback gleaned from a philanthropy survey conducted in 2025, during which team members provided insight on charitable causes most important to them.

- Advocating for Safety & Justice
- Supporting Families
- Providing Access to Basic Needs
- Transforming Communities

SERVICE

During 2025, Triumph team members displayed a deep dedication to serving their communities.

- A total of 431 team members logged 9,574 volunteer hours, and a total of 458 organizations were impacted through service.
- Team members in each Triumph Division are regularly involved in teaching financial literacy classes in their communities in partnership with local schools, correctional facilities, community groups, and nonprofit organizations.
- Team members performed 440 volunteer hours focused specifically on financial literacy training, through Junior Achievement, classes at Triumph Workshop, resource centers, college outreach programming, and public-school opportunities.

- A Senior Vice President within our organization serves on the Board of Directors of Junior Achievement of Dallas.
- A member of our executive leadership team joined the Board of Directors for The DEC Network, a nonprofit driving parity and economic impact by helping entrepreneurs start, build, and grow their businesses.

NONPROFIT/CHARITABLE INITIATIVES

- Triumph employs a Philanthropy Program Director who manages the organization's philanthropic efforts. The Philanthropy Program Director also leads the two Philanthropy Committees.
 - **Triumph Philanthropy Committee:** focusing on nonprofit partnerships in Dallas, nationally, and internationally.
 - **TBK Bank Philanthropy Committee:** focusing on existing local partnerships and initiatives in our banking communities
- Triumph distributes 1% of the prior year's net income through grants and other charitable donations each year. In 2025, Triumph hosted the Helping People Triumph Grant Program. This was a formalized grant program to disperse annual grant funds. Previous year's grant recipients were invited to apply, and 22 organizations were selected to receive funding. Two grant recipients from 2025 include:
 - **Vogel Alcove:** Vogel is a Dallas nonprofit helping young children and their families prevent and overcome the lasting traumatic effects of homelessness and poverty. Some 90% of our brain development happens by the time we reach the age of 5. The experiences of early childhood have a direct and lasting impact on a person's intellectual, social, and emotional growth. Children experiencing homelessness and poverty are 4x more likely than their peers to show delayed development. Enter: Vogel. Vogel intervenes with young children during these early, formative years with trauma-informed early childhood education and care.

- **Hope House of Colorado:** Hope House supports formerly homeless and at-risk teen moms. Services include a Residential Program, GED assistance, childcare, therapy, and mentorship to walk alongside these teen mothers as they grow in self-sufficiency and care well for their children.
- Through the corporate Matching Gifts Program, Triumph supports organizations important to team members by matching their charitable contributions to qualified organizations, dollar-for-dollar, up to \$1,000 for each team member, each calendar year. In 2025, \$65,760 was donated through the Matching Gifts Program.
- In order to make a positive impact in our communities we need to empower our team members to make a difference. We encourage this by offering team members 24 hours of paid time away from work each year to volunteer at approved charitable organizations important to them as individuals.

CURRENT MAJOR CHARITABLE INITIATIVES

TBK Scholars Program

TBK Bank completed its 7th annual scholarship program in 2025, awarding four \$2,500 scholarships to high school seniors from low-to-moderate income (“LMI”) families in communities the bank serves. Applicants must live in a county served by TBK Bank, have a low or moderate family income level, and complete an essay on how they plan to use their education to give back to their communities. TBK Scholarship recipients in 2025 went on to attend The University of Iowa, Austin College, Wheaton College, and Kansas State University.

Triumph Emergency Relief Fund (“ERF”)

2025 was the first full year of the Triumph Emergency Relief Fund, an employer-sponsored fund, to provide essential financial assistance in the immediate aftermath of an unforeseen disaster or personal hardship. In 2025, 10 grants were awarded to team members for a total of \$19,479. The Triumph ERF is operated by Emergency Assistance Foundation, a third-party nonprofit that administers the program and allows team members to maintain anonymity through the entire process.

Cristo Rey Corporate Work Study Program (“CWSP”)

In 2025, Triumph continued as a CWSP partner with Cristo Rey Dallas, a Catholic high school in Pleasant Grove that provides a college preparatory education to LMI students in Dallas, Texas. Four students worked as Customer Experience Interns once a week, throughout the entire school year. The students were exposed to various teams across the enterprise, learning accounting, lending, marketing, resume building, financial reporting, operations, and credit. They also learned financial literacy and volunteered with other team members.

Triumph Workshop

In 2021, Triumph launched Triumph Workshop—a community makerspace located in Dallas, Texas. The facility has a woodshop, a metal shop, an innovation lab, a coworking loft, and more. While the equipment is state of the art, the most impressive thing about Triumph Workshop is the way it is changing lives in underserved and overlooked communities. Triumph Workshop is home to programs that focus on workforce development, K-12 education initiatives, and entrepreneur support. The mission of Triumph Workshop is to provide tools, knowledge, and connections to foster a community of creation, innovation, and success.

Forge The Future

Forge The Future is a workforce development program for adults who are interested in pursuing a career in the construction industry. Plumbers, electricians, welders, heavy equipment operators, and others are in high demand, but unemployed and underemployed adults in the Dallas area face barriers to entering the fields. Forge the Future was developed to remove these barriers and transform lives through a unique job preparation program.

Forge the Future is a three-week program that includes hands-on learning, field trips, and guest speakers. For people with a financial need who must give up their job or cut back on work hours to participate, income replacement grants are available. During Forge the Future, participants learn everything from how to use tools and take accurate measurements to conflict resolution and job interview skills. Participants also work through industry recognized curriculum to earn their OSHA 10 card and an OSHA-approved fall protection certificate. Upon graduation, participants receive a pair of work boots, and when they secure a job, they’re given up to \$400 worth of tools that are specific to their new career.

The program is making its mark as a legitimate pathway for adults to secure careers they can be proud of that also provide a sustainable living wage for their families. In 2025, 26 people graduated from Forge the Future, an increase from the prior two years. In 2026, Triumph Workshop is expanding Forge the Future by adding sessions that focus on automotive technology and by offering forklift operator certifications to every participant. These additions will allow Triumph Workshop to reach more people and provide more career options for participants.

K-12 Education Initiatives

Triumph Workshop partners with schools and nonprofit organizations to serve students who live in LMI communities. Career exploration field trips at the makerspace help to expand what students think is possible for their futures. Each field trip begins with an interactive presentation about real-world job opportunities that don’t require a college degree. Students gain insight about many industries, different positions’ education requirements, salary potential, and current and



projected job openings. While the presentations are insightful, students typically enjoy the hands-on aspect of field trips the most. Depending on the career focus of the field trip, projects can include welding a steel firepit, building a wooden bookshelf, designing 3D-printed figurines, or customizing a logo and printing it on tote bags. In 2025, 60 students participated in field trips at Triumph Workshop.

In 2025, Triumph Workshop expanded the Education Initiatives to include a long-term, intensive Career and Technical Education (“CTE”) program for high school juniors and seniors who may not have access to CTE at their school. Many students face obstacles to obtaining a college degree—from academic to financial or family challenges—and CTE courses are an excellent way to empower these students and give them a headstart in their future careers. Students without barriers to a college education can still find the CTE program beneficial, especially if they want to pursue a skilled labor career where they can work with their hands. In the beginning of 2025, four public high school seniors with learning disabilities participated in Triumph Workshop’s first semester of the CTE program, and it was an enormous success! In the fall of 2025, the number of students with learning differences from the original school increased from four to six, and eight students from other high schools joined through a community partnership with a local nonprofit organization. Not only does the CTE program allow students to get prepared for a future career, but in many cases, students can get high school credit for what they are learning at Triumph Workshop.

Entrepreneur Support

Triumph Workshop stays busy day and night with entrepreneurs who use the Makerspace’s tools and equipment to build small businesses. Seamstresses make intricate costumes, clothing, and home textiles using sewing machines and leatherworking tools. Other entrepreneurs utilize laser cutters to make acrylic signs, engrave expensive drinkware, and customize gift items like silicone baby bibs and cutting boards. Welders and woodworkers make a wide range of items from fine furniture and home décor to large firepits and even fences. Some entrepreneurs utilize advanced technology to print model pieces, car parts, and figurines using the 3D-printers, while others use the CNC machinery to make precise cuts on metal and wood to make assembling furniture seamless.

The list of things that can be made at Triumph Workshop really is endless, but entrepreneurs often need more support than just the use of great machinery—that’s where the team at Triumph Workshop comes in. The makerspace is fully staffed with a team of people who have extensive experience with the makerspace equipment, and they make themselves available to support entrepreneurs by helping them with a multitude of tasks. The team teaches people how to safely use tools and provides guidance on what materials work best for different situations. Team members also advise entrepreneurs on things unrelated to the tools, like where to best source supplies, how to develop business relationships, ways to expand a business, and how to acquire their own machinery. Some entrepreneurs are building businesses while working a fulltime job, but others find themselves looking for a career after becoming unemployed or retiring. The entrepreneurs working at Triumph Workshop are just as unique as the things they make. In 2025, more than 25 entrepreneurs utilized Triumph Workshop’s Makerspace, and that number is expected to grow with the renovation of the co-working loft that’s scheduled for mid-2026.

Makerspace — Classes and Memberships

In addition to the three main community outreach programs, adults and families can become members of Triumph Workshop’s makerspace. By paying a fee, the members have access to the makerspace and can use the tools anytime, day or night. The community of people who have memberships to Triumph Workshop not only utilize the makerspace, but they’re also supporters of the community programs and frequently refer people who could benefit from them. In 2025, 239 people were members of Triumph Workshop, but members aren’t the only people who can use the makerspace. Most classes taught at Triumph Workshop are open to the public so that any community member can take part. Sometimes those who attend the classes do so to have a fun experience, but oftentimes people take the classes to learn a new skill in hopes of starting a small business. In 2025, Triumph Workshop served 511 people in general makerspace classes. The classes not only teach people to use tools and make things; it’s also a wonderful way to expose the public to Triumph Workshop’s community outreach programs in hopes that more people can benefit from them.

TRIUMPH SUSTAINABILITY ACCOUNTING STANDARDS BOARD (“SASB”) INDICATORS

The Sustainability Accounting Standards Board (“SASB”) is an independent standards setting organization that seeks to create reporting standards for companies to communicate financially material sustainability data to their investors. Triumph supports the SASB framework as it provides a transparent process through which the Company may disclose relevant environmental, social, and governance information to our stakeholders.

Triumph’s SASB response is Financials sector-based and focused on the Commercial Banks Sustainable Industry Classifications. The following are those standards that Triumph regards as most relevant to its operations. All disclosures are based on 2018 SASB standards as published. Information is based on year-end 2025, unless otherwise noted, and presented at a consolidated level.

Information that (i) is not material or is confidential, (ii) is potentially competitively harmful if released, or (iii) is not collected in a manner consistent with SASB metrics may not be disclosed.

Disclosure Topic Code	Accounting metric	Response/Disclosure location
Data Security		
FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Triumph — 2025 Corporate Sustainability Report, pages 11–12
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	Triumph — 2025 Corporate Sustainability Report, pages 10–12
Financial Inclusion & Capacity Building		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	(1) Number of loans outstanding qualified to programs designed to promote small business and community development: 996 loans (2) amount of loans outstanding qualified to programs designed to promote small business and community development: \$494.9 million
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	(1) Number of past due and nonaccrual loans qualified to programs designed to promote small business and community development: 7 loans and 5 loans, respectively (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development: \$1.96 million and \$1.71 million, respectively
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	The Company does not currently gather information related to a customer’s status as previously being unbanked or underbanked. The Company does offer low-to-moderate-income programs for no or low cost that are designed to help customers build credit or accrue savings

Financial Inclusion & Capacity Building (Continued)

FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	The Company does not currently gather information related to a customer's status as previously being unbanked or underbanked. The Company does offer financial literacy programs, and information on such programs can be found in our Triumph — 2025 Corporate Sustainability Report, pages 16–17
--------------	--	--

Incorporation of Environmental, Social and Governance Factors in Credit Analysis

FN-CB-410a.1	Commercial and industrial credit exposure, by industry	Triumph — 2025 Corporate Sustainability Report, pages 22–23
FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance factors in credit analysis	Triumph — 2025 Corporate Sustainability Report, pages 14–16

Business Ethics

FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice or other related financial industry laws or regulations	Information on the Company's legal proceedings can be found in the Triumph 2025 Annual Report, Note 14, Legal Contingencies, page 164, document page 180
FN-CB-510a.2	Description of whistleblower policies and procedures	Whistleblower Policy

Systemic Risk Management

FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score by category	According to the BASEL Committee on Banking Supervision's assessment methodology, Triumph is not considered to be a Global Systemically Important Bank (G-SIB) and, as a result, does not have a G-SIB score
FN-CB-550a.2	"Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities"	While Triumph does conduct capital adequacy planning and strategic planning exercises with horizons of 3 to 5 years, according to the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, we are not required to conduct annual stress testing due to the \$10.0 billion asset threshold

Activity Metric

FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	<p>(1) Number of checking accounts (a) personal: 52,104 (b) small business: 6,001</p> <p>(1) Number of savings accounts (a) personal: 25,796 (b) small business: 240</p> <p>(2) Value of checking accounts (a) personal: \$763.4 million (average) (b) small business: \$261.4 million (average)</p> <p>(2) Value of savings accounts (a) personal: \$464.3 million (average) (b) small business: \$11.0 million (average)</p>
FN-CB-000.B	(1) Number and (2) value of loans by segment (a) personal, (b) small business, and (c) corporate	<p>Personal</p> <p>(1) Number of loans by segment: 734 (non-res) (2) Value of loans by segment: \$22.4 million</p> <p>Small Business</p> <p>(1) Number of loans by segment: 2,290 (2) Value of loans by segment: \$416.7 million</p> <p>Corporate</p> <p>(1) Number of loans by segment: (a) CMRE: 452 (non-farm/non-res) (b) C&I: 2,804 (c) Construction: 92 (d) Farmland: 160 (e) Warehouse Lending: 15</p> <p>(2) Value of loans by segment: (incl. unfunded commitments) (a) CMRE: \$655.3 million (b) C&I: \$1.4 billion (c) Construction: \$307.8 million (d) Farmland: \$45.3 million (e) Warehouse Lending: \$1.8 billion</p>

* Balances include unfunded commitments.

Top 10 Industries	NAICS Code	Value as of 12/31/2025*
General Freight Trucking, Long-Distance, Truckload	484121	\$1,659,463,932
Real Estate Credit	522292	\$230,467,414
Freight Transportation Arrangement	488510	\$223,106,825
All Other Nondepository Credit Intermediation	522298	\$81,562,905
General Freight Trucking, Long-Distance, Less Than Truckload	484122	\$42,233,931
Crushed and Broken Limestone Mining and Quarrying	212312	\$30,596,033
Used Car Dealers	441120	\$22,896,714
All Other Professional, Scientific, and Technical Services	541990	\$17,964,770
Other Nonscheduled Air Transportation	481219	\$17,359,059
Corn Farming	111150	\$12,350,306

Industries at Least 2% of Overall Portfolio	NAICS Code	Value as of 12/31/2025*
General Freight Trucking, Long-Distance, Truckload	484121	\$1,659,463,932
Real Estate Credit	522292	\$230,467,414
Freight Transportation Arrangement	488510	\$223,106,825

* The reported values include the notional amount of direct outstanding and unfunded legally binding lending commitments net of amounts distributed (e.g., syndicated or participated) to other financial institutions.



CONTACT TRIUMPH

INVESTOR RELATIONS

Luke Wyse

EVP, Head of Investor Relations

Contact

lwyse@tfin.com

COMMUNICATION & MEDIA RELATIONS

Amanda Tavackoli

SVP, Director of Corporate Communication

Contact

atavackoli@tfin.com



12700 Park Central Drive, Suite 1700

Dallas, TX 75251

www.triumph.io