Stock Ownership Guidelines

Version Annual Update – Last Updated October 27, 2026

© TBK Bank, SSB, DBA Triumph
12700 Park Central Dr., Suite 1700, Dallas, TX 75251 | 214.365.6900 | triumph.io

Table of Contents

Table of Contents 2
I. Purpose and Oversight 3
II. Directors and Executives Subject to the Guidelines 3
III. Target Multiples 3
IV. Counting Share Ownership 3
V. Ownership Calculation 4
VI. Time Period for Compliance 4
VII. Amendment 4

I. Purpose and Oversight

These Stock Ownership Guidelines (these "Guidelines") are designed to align the interests of the directors and executive officers of Triumph Financial, Inc. ("Triumph Financial" or the "Company") with those of the Company's shareholders by requiring directors and executive officers to hold Triumph Financial common stock ("Common Stock") over the long term. The Nominating and Corporate Governance Committee is responsible for monitoring compliance with these Guidelines and will periodically review each director's or executive officer's progress toward achieving the applicable target multiple set forth below.

II. Directors and Executives Subject to the Guidelines

These Guidelines apply to the Chief Executive Officer, any other officers subject to the reporting requirements under Section 16 of the Securities Exchange Act of 1934, as amended ("Other Section 16 Officers"), and any non-employee directors of the Company ("Non-Employee Directors").

III. Target Multiples

Chief Executive Officer	3x base salary
Other Section 16 Officers	1.5x base salary
Non-Employee Directors	5x annual cash retainer

IV. Counting Share Ownership

The following will be included in share ownership for purposes of meeting and assessing compliance with these Guidelines:

- Shares owned outright, directly or indirectly
- Shares owned jointly or separately by the individual's spouse and/or minor children
- Shares held in trust for the benefit of the individual, the individual's spouse and/or children
- Unvested restricted stock and outstanding time-based restricted stock units
- Shares acquirable upon net exercise of vested stock options
- Deferred shares or deferred stock units

The following will not be included in share ownership for purposes of meeting and assessing compliance with these Guidelines

- Unvested stock options
- Unearned performance shares

V. Ownership Calculation

The determination of whether an individual holds shares of Common Stock sufficient to meet their applicable target multiple will be made as of the last day of the applicable fiscal year by converting their target multiple to a target number of shares of Common Stock using the average closing price of the Common Stock on the New York Stock Exchange for the prior 60-day period.

VI. Time Period for Compliance

The Chief Executive Officer, Other Section 16 Officers and Non-Employee Directors are expected to acquire and hold shares sufficient to meet their applicable target multiple by no later than five years after the later of (i) the effective date of these Guidelines, (ii) the date the applicable individual first becomes subject to these Guidelines or (iii) the date a higher target multiple first applies to the individual by virtue of an amendment to the Guidelines or a promotion.

If an individual falls below their applicable target multiple due solely to a decline in the value of the Common Stock, the individual will not be required to acquire additional shares to meet their applicable target multiple, but he or she will be required to retain all shares then held (except for shares withheld to pay withholding taxes on the vesting or settlement of an equity award or withholding taxes or the exercise price upon the exercise of options) until such time as the individual again attains the applicable target multiple.

VII. Amendment

These Guidelines may be waived or amended by the Board of Directors of the Company (or appropriate committee thereof) from time to time.