TRIUMPH

LIKE NO OTHER

Q4 2015 EARNINGS RELEASE

February 3, 2016

DISCLAIMER

FORWARD-LOOKING STATEMENTS

This presentation 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: our limited operating history as an integrated company; business and economic conditions generally and in the bank and non-bank financial services industries, nationally and within our local market area; our ability to mitigate our risk exposures; our ability to maintain our historical earnings trends; risks related to the integration of acquired businesses and any future acquisitions; changes in management personnel; interest rate risk; concentration of our factoring 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 nonperforming assets; inaccuracy of the assumptions and estimates we make in establishing reserves for probable loan losses and other estimates; 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; risks related to our asset management business; 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 obligations associated with being a public company; 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 Wall Street Reform and Consumer Protection Act (the “Dodd-Frank Act”) and their application by our regulators; governmental monetary and fiscal policies; changes in the scope and cost of the Federal Deposit Insurance Corporation insurance and other coverages; failure to receive regulatory approval for future acquisitions; increases in our capital requirements; and risk retention requirements under the Dodd-Frank Act.

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.

NON-GAAP FINANCIAL MEASURES

This presentation includes certain non-GAAP financial measures intended to supplement, not substitute for, comparable GAAP measures. Reconciliations of non-GAAP financial measures to GAAP financial measures are provided at the end of the presentation. Numbers in this presentation may not sum due to rounding.

Unless otherwise referenced, all data presented is as of 12/31/2015.

PLATFORM OVERVIEW

Headquartered in Dallas, Texas, Triumph Bancorp, Inc. (NASDAQ: TBK) is a financial holding company with a diversified line of community banking, commercial finance and asset management activities

$1.7 billion in assets

$1.9 billion in assets managed(1)

525 team members(2)

TRIUMPH

(1) Represents closed collateralized loan obligations (CLOs) managed by Triumph Capital Advisors; (2) 500.5 full time equivalent employees

HOW WE GO TO MARKET

Community Banking

- Reach our communities through service, selling and saturation
- Emphasize long-term customer relationships
- Work with our clients throughout economic cycles
- Maximize value adding cross-sell opportunities
- A bank for all people, committed to their financial goals in every stage of life

Commercial Finance

Equipment Finance

- Offered under our Triumph Commercial Finance brand
- National lending platform
  - Transportation
  - Construction
  - Waste management
- Collateral
  - Multi-use
  - Broad and active resale market
  - Revenue producing
  - Long economic life
  - Low risk of obsolescence
- Direct sales model built on long term relationships

Asset Based Lending

- Offered under our Triumph Commercial Finance and Triumph Healthcare Finance brands
- Decades of experience in our leadership team that has a proven track record in credit discipline
- Specialized industry expertise in healthcare ABL
- Relationship-based lending
- We strive to know our clients and their businesses

Factoring

- Offered at our Triumph Business Capital subsidiary and under our Triumph Commercial Finance brand
- Triumph Business Capital is among the largest discount factors in the transportation sector
- Expanding operations into staffing, distribution and other sectors

Asset Management

- Offered through Triumph Capital Advisors
- $1.9 billion in assets managed for 5 active CLOs as of 12/31/2015

Q4 2015 HIGHLIGHTS

- Fully diluted earnings per share of $0.24 for the quarter
- Recognized an increase of $0.9 million to the bargain purchase gain associated with the Doral Money, Inc. acquisition, bringing the total gain on the transaction to $15.1 million
- Organic loan portfolio growth of $106.6 million
- Non-performing asset ratio improved 2 bps to 1.10%
- Tangible book value per share increased to $12.79 from $11.06 at December 31, 2014

$4.3 million

Net income to common stockholders

COMMERCIAL FINANCE LOAN GROWTH

4.7%

NIM

6.20%

Net Interest Margin

(5.94% adjusted)*

TCE/TA

13.85%

Tangible Common Equity / Tangible Assets*

ROA

1.10%

Return on Average Assets

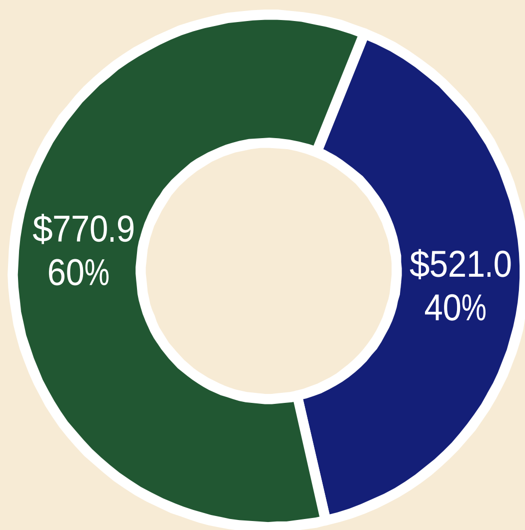
FINANCIAL HIGHLIGHTS

Key Metrics	December 31, 2015	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014
	As of and For the Three Months Ended				
Performance ratios - annualized					
Return on average assets	1.10%	1.50%	1.23%	3.93%	0.78%
Return on average tangible common equity (ROATCE) [1]	7.45%	10.20%	8.28%	27.38%	5.11%
Yield on loans	8.17%	8.34%	9.49%	8.50%	8.98%
Cost of total deposits	0.61%	0.59%	0.56%	0.55%	0.52%
Net interest margin	6.20%	6.45%	7.20%	6.11%	6.58%
Net non-interest expense to average assets [1][2]	3.96%	4.04%	3.95%	4.18%	4.44%
Efficiency ratio [1][2]	75.40%	73.85%	66.75%	79.70%	78.58%
Asset Quality[3]					
Non-performing assets to total assets	1.10%	1.12%	1.26%	1.62%	1.73%
ALLL to total loans	0.97%	0.97%	0.99%	0.92%	0.88%
Net charge-offs to average loans	0.01%	0.01%	0.03%	0.02%	0.03%
Capital[4]					
Tier 1 capital to average assets	16.56%	16.87%	17.01%	17.35%	15.92%
Tier 1 capital to risk-weighted assets	18.16%	19.34%	19.16%	20.72%	19.56%
Common equity tier 1 capital to risk-weighted assets	16.17%	17.18%	16.98%	18.33%	N/A
Total capital to risk-weighted assets	19.03%	20.21%	20.04%	21.51%	20.35%
Per Share Amounts					
Book value per share	$ 14.34	$ 14.09	$ 13.73	$ 13.52	$ 12.68
Tangible book value per share [1]	$ 12.79	$ 12.48	$ 12.06	$ 11.84	$ 11.06
Basic earnings per common share	$ 0.24	$ 0.32	$ 0.25	$ 0.78	$ 0.14
Diluted earnings per common share	$ 0.24	$ 0.32	$ 0.25	$ 0.76	$ 0.14
Adjusted diluted earnings per common share[2]	$ 0.19	$ 0.22	$ 0.25	$ 0.14	$ 0.14

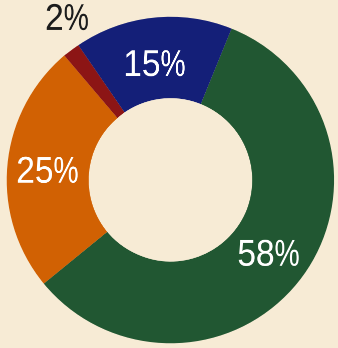
(1) Reconciliations of non-GAAP financial measures can be found at the end of the presentation
(2) Metric adjusted to exclude material gains and expenses related to merger and acquisition-related activities, net of tax where applicable
(3) Asset quality ratios exclude loans held for sale
(4) Current quarter ratios are preliminary and, beginning January 1, 2015, are calculated under the requirements of Basel III

LOAN PORTFOLIO DETAIL

Loans Held for Investment

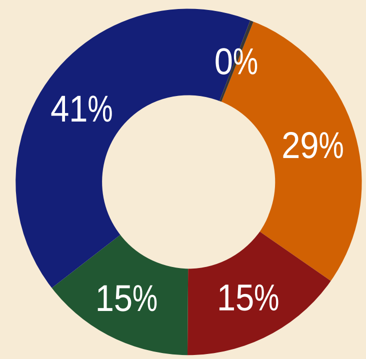


Community Banking



REAL ESTATE		
Commercial Real Estate	$	291.8
Construction, Land & Development	$	43.9
1-4 Family Residential	$	78.2
Farmland	$	33.6
COMMERCIAL	$	189.5
CONSUMER	$	13.0
MORTGAGE WAREHOUSE	$	120.9

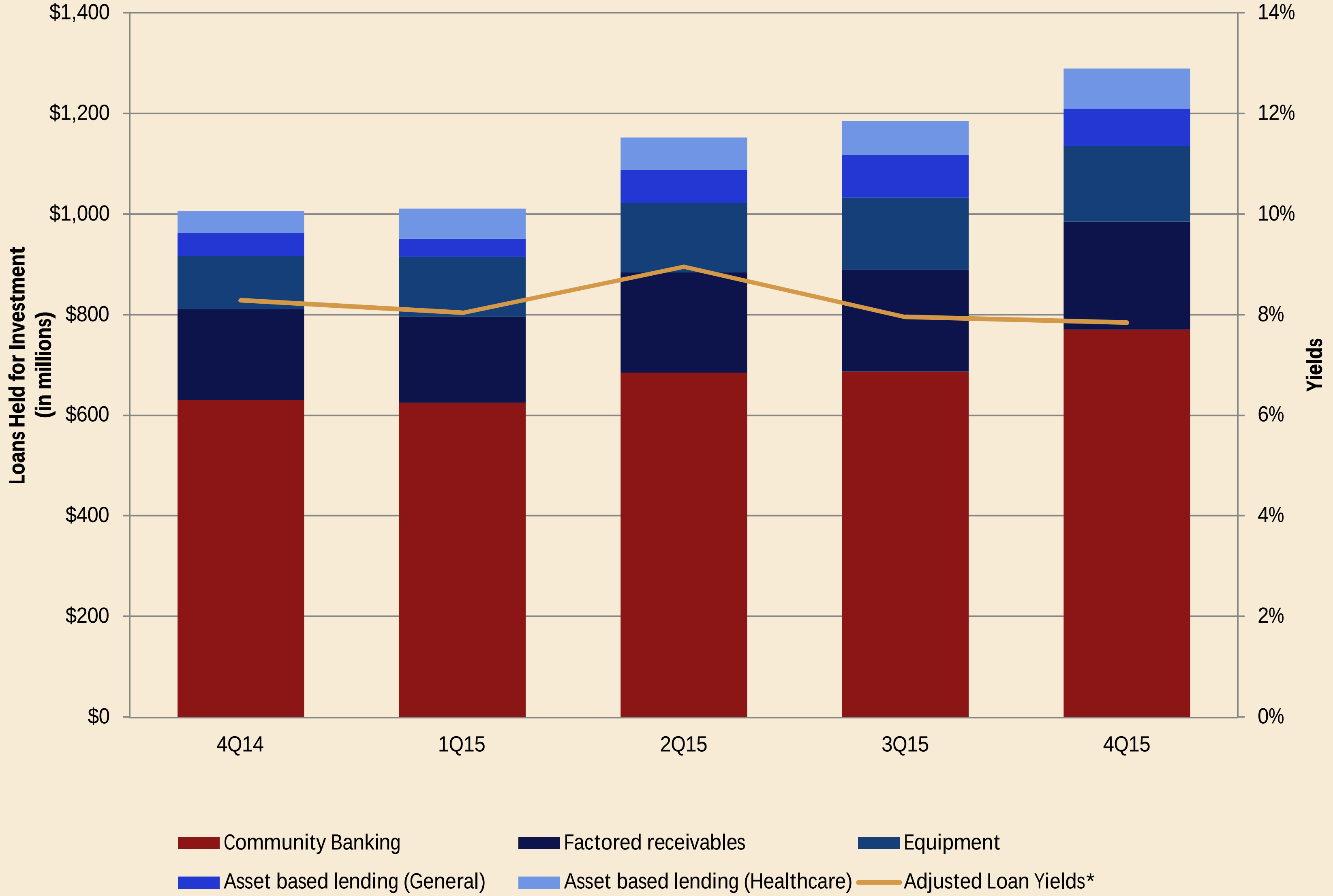
Commercial Finance



FACTORED RECEIVABLES	$	215.1
EQUIPMENT FINANCE	$	149.0
HEALTHCARE ASSET BASED LENDING	$	80.2
ASSET BASED LENDING	$	75.1
PREMIUM FINANCE	$	1.6

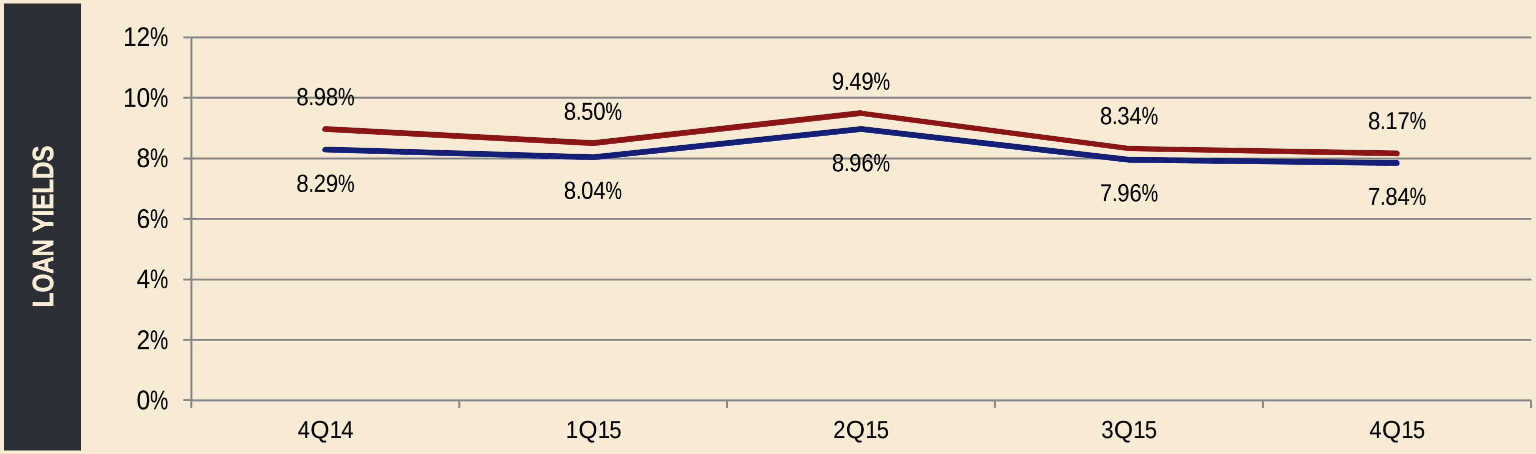
Chart data labels – dollars in millions

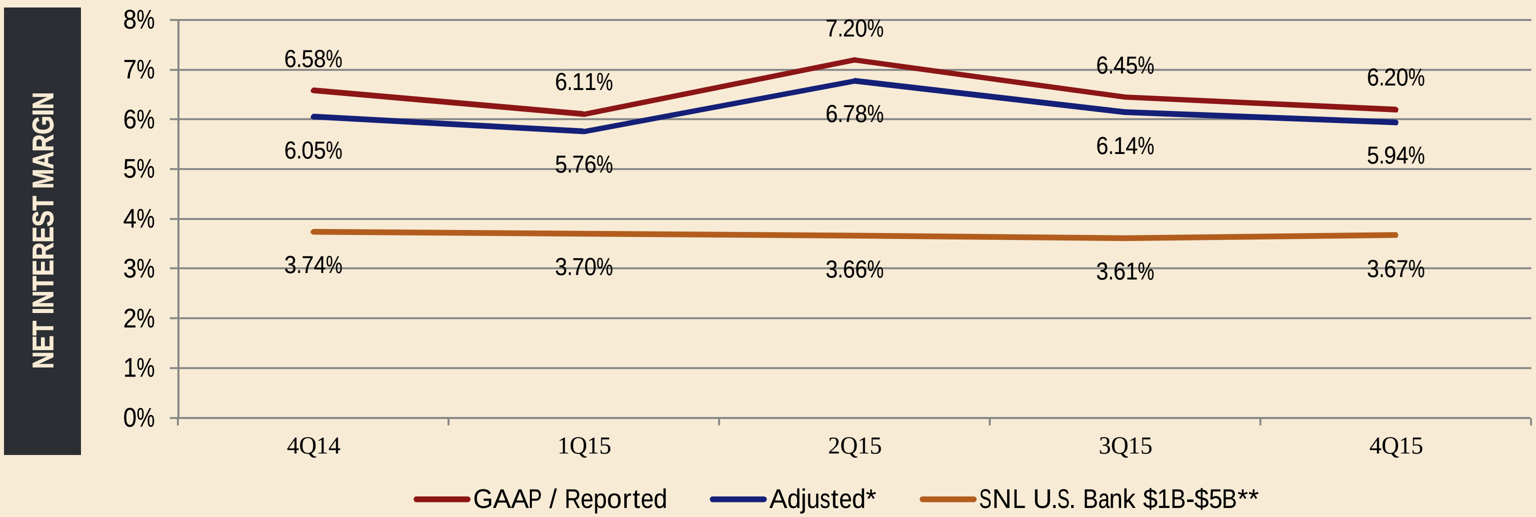
LOAN MIX, YIELD, AND GROWTH



*Reconciliations of non-GAAP financial measures can be found at the end of the presentation

LOAN YIELDS AND NET INTEREST MARGIN

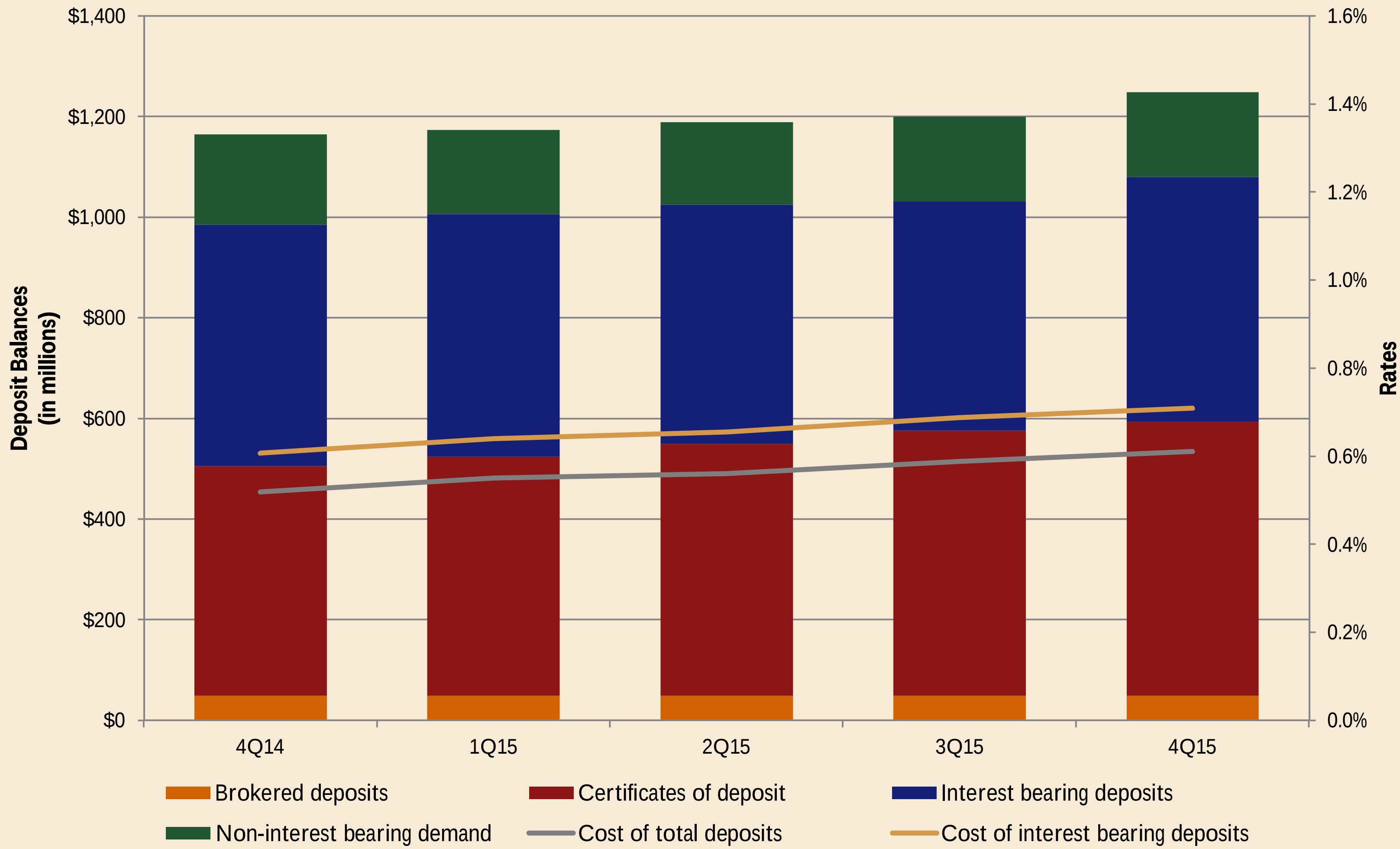




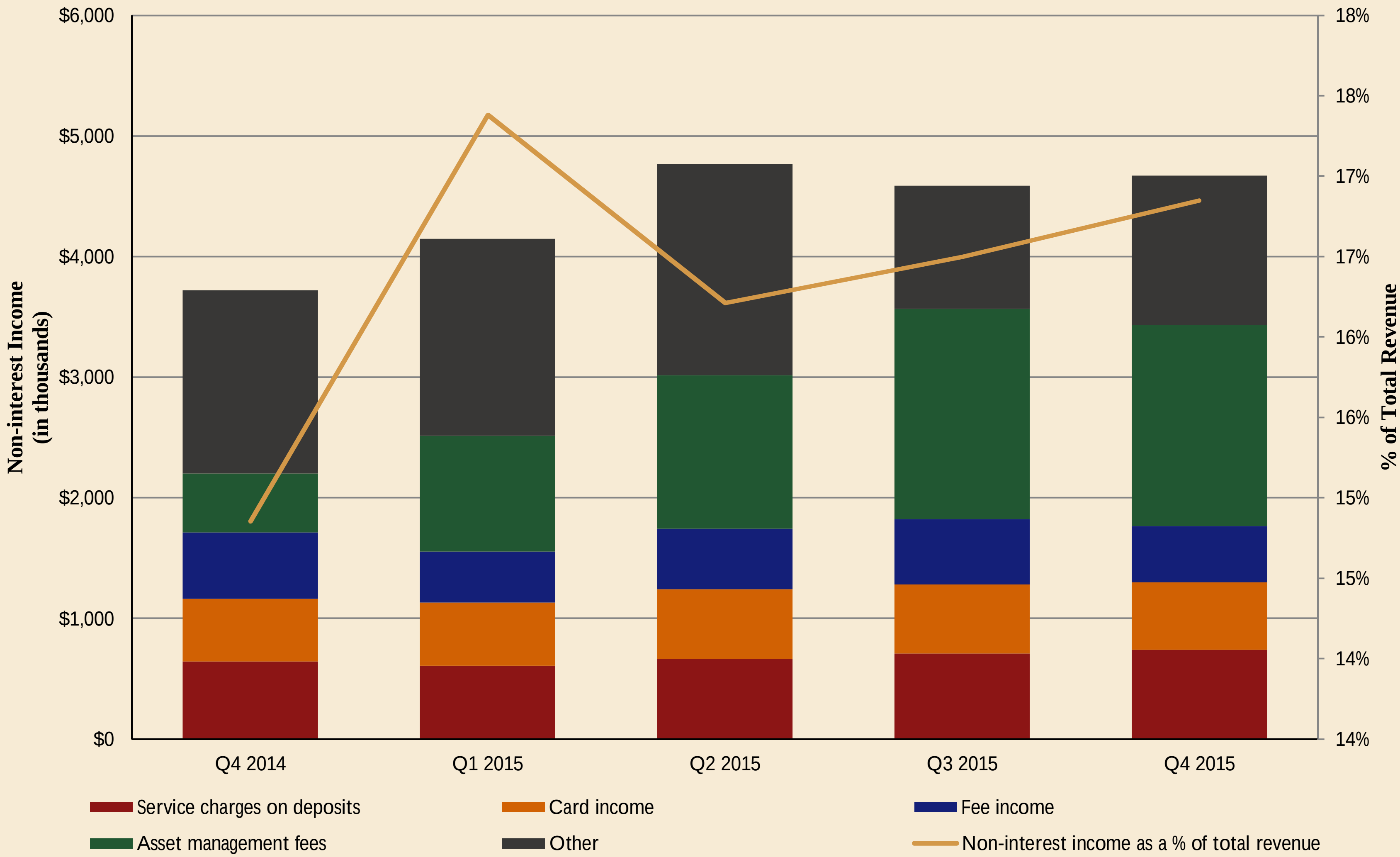
** SNL U.S. Bank $1B-$5B : Includes all Major Exchange (NYSE, NYSE MKT, NASDAQ) Banks in SNL's coverage universe with $1B to $5B in Assets as of 2/1/2016

*Reconciliations of non-GAAP financial measures can be found at the end of the presentation

DEPOSIT MIX, RATE, AND GROWTH

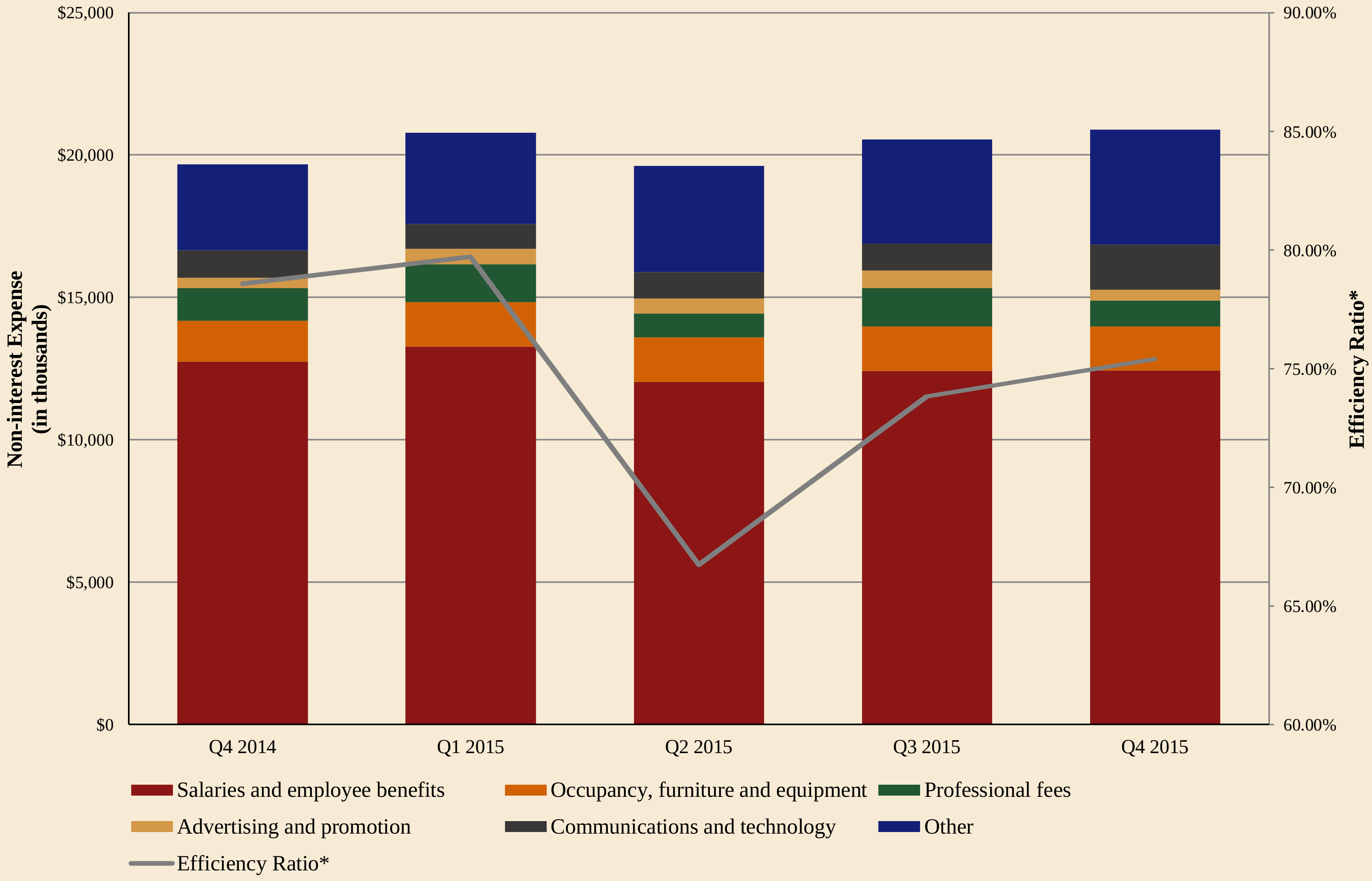


NON-INTEREST INCOME



Note: Excludes bargain purchase gain in 2015 for comparability purposes

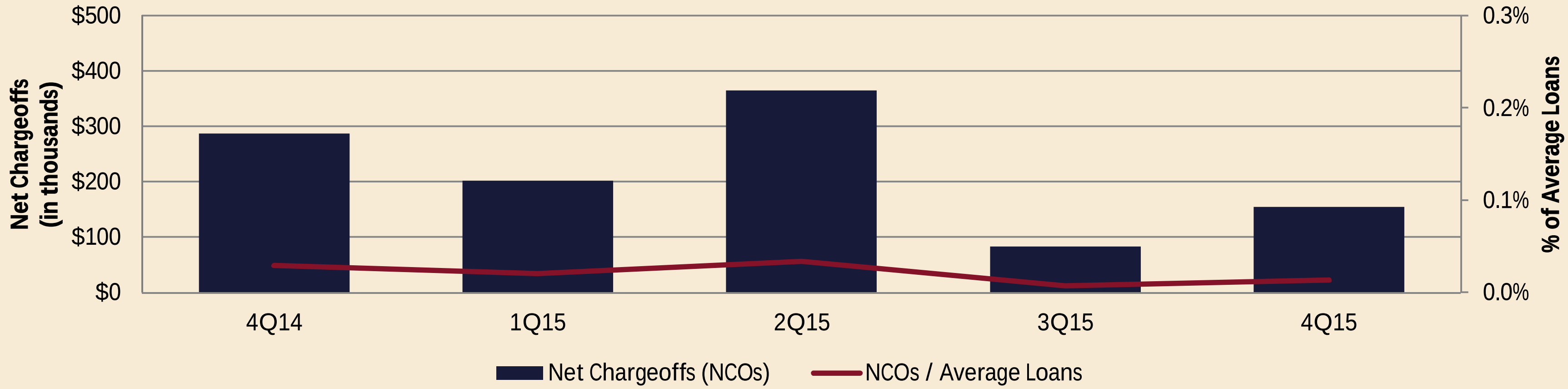
NON-INTEREST EXPENSE

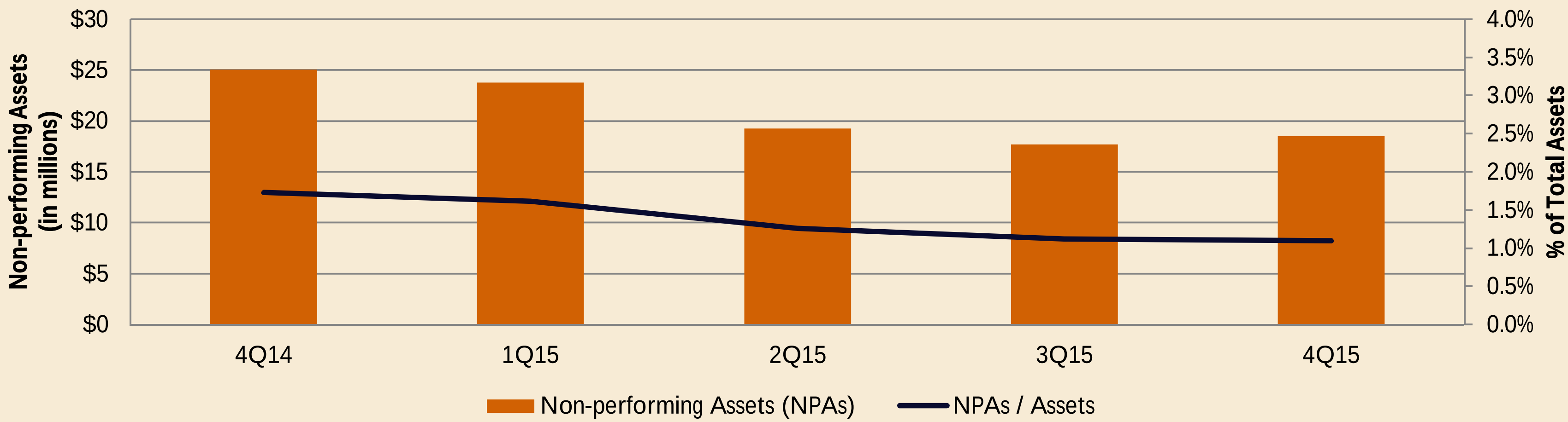


TRIUMPH

* Reconciliations of non-GAAP financial measures can be found at the end of the presentation. Efficiency ratio calculated on adjusted non-interest expense.

ASSET QUALITY



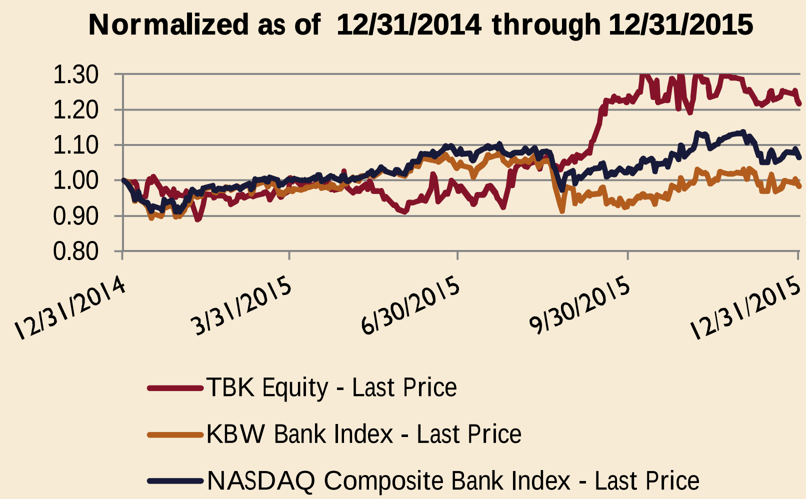


INVESTMENT CONSIDERATIONS

- We are an entrepreneurial financial services company that seeks to balance financial returns with franchise value creation
- We prefer to spread our risk all along the economic continuum (start-ups to mature businesses) through a variety of community banking and commercial finance products and services
- We provide bundled services (insurance, treasury management, etc.) which contribute to operational efficiency, client retention and relational pricing power
- We leverage a highly experienced, well respected executive leadership team who has experience at much larger institutions
- Our community banking and commercial finance lending operations are built on policies, processes and, most importantly, people that have successfully navigated multiple credit cycles

Coverage Analysts:

- **Brad Milsaps -** Sandler O'Neill & Partners
- **Stephen Moss -** Evercore ISI
- **Jared Shaw -** Wells Fargo Securities, LLC
- **Jefferson Harralson -** Keefe, Bruyette and Woods
- **Bill Carcache -** Nomura Securities International



TRIUMPH

LIKE NO OTHER

APPENDIX

NON-GAAP FINANCIAL RECONCILIATION

The Company uses certain non-GAAP financial measures to provide meaningful supplemental information regarding the Company's operational performance and to enhance investors' overall understanding of such financial performance.

Metrics and non-GAAP financial reconciliation	As of and for the Three Months Ended				
(Dollars in thousands, except per share amounts)	December 31, 2015	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014
Net income	$ 4,509	$ 5,928	$ 4,652	$ 14,044	$ 2,807
Less: bargain purchase gain, non-taxable	900	1,708	—	12,509	—
Add: merger and acquisition expenses, net of tax	—	—	—	158	—
Add: incremental bonus related to acquisition, net of tax	—	—	—	1,138	—
Less: escrow recovery from Doral Healthcare Finance, net of tax	—	—	—	195	—
Adjusted net income	$ 3,609	$ 4,220	$ 4,652	$ 2,636	$ 2,807
Effect of noncontrolling interests and preferred shares	(197)	(196)	(195)	(192)	(786)
Adjusted net income available to common stockholders	$ 3,412	$ 4,024	$ 4,457	$ 2,444	$ 2,021
Weighted average shares outstanding - diluted	17,916,251	18,587,821	17,813,825	18,428,663	14,261,717
Less: adjusted effects of assumed Preferred Stock conversion	—	676,351	—	676,351	-
Adjusted weighted average shares outstanding - diluted	17,916,251	17,911,470	17,813,825	17,752,312	14,261,717
Adjusted diluted earnings per common share	$ 0.19	$ 0.22	$ 0.25	$ 0.14	$ 0.14
Net income available to common stockholders	$ 4,312	$ 5,732	$ 4,457	$ 13,852	$ 2,021
Average tangible common equity	229,636	222,884	215,846	205,204	156,888
Return on average tangible common equity	7.45%	10.20%	8.28%	27.38%	5.11%

NON-GAAP FINANCIAL RECONCILIATION

Metrics and non-GAAP financial reconciliation (cont'd)	As of and for the Three Months Ended				
(Dollars in thousands, except per share amounts)	December 31, 2015	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014
Efficiency ratio:					
Net interest income	$ 23,050	$ 23,231	$ 24,645	$ 19,725	$ 21,329
Non-interest income	5,571	6,298	4,769	16,659	3,721
Operating revenue	28,621	29,529	29,414	36,384	25,050
Less: bargain purchase gain	900	1,708	—	12,509	—
Less: escrow recovery from Doral Healthcare Finance	—	—	—	300	—
Adjusted operating revenue	$ 27,721	$ 27,821	$ 29,414	$ 23,575	$ 25,050
Total non-interest expenses	$ 20,902	$ 20,545	$ 19,635	$ 20,783	$ 19,685
Less: merger and acquisition expenses	—	—	—	243	—
Less: incremental bonus related to acquisition	—	—	—	1,750	—
Adjusted non-interest expenses	$ 20,902	$ 20,545	$ 19,635	$ 18,790	$ 19,685
Efficiency ratio	75.40%	73.85%	66.75%	79.70%	78.58%
Net non-interest expense to average assets ratio:					
Total non-interest expenses	$ 20,902	$ 20,545	$ 19,635	$ 20,783	$ 19,685
Less: merger and acquisition expenses	—	—	—	243	—
Less: incremental bonus related to acquisition	—	—	—	1,750	—
Adjusted non-interest expense	$ 20,902	$ 20,545	$ 19,635	$ 18,790	$ 19,685
Total non-interest income	$ 5,571	$ 6,298	$ 4,769	$ 16,659	$ 3,721
Less: bargain purchase gain	900	1,708	—	12,509	—
Less: escrow recovery from Doral Healthcare Finance	—	—	—	300	—
Adjusted non-interest income	$ 4,671	$ 4,590	$ 4,769	$ 3,850	$ 3,721
Adjusted net non-interest expenses	$ 16,231	$ 15,955	$ 14,866	$ 14,940	$ 15,964
Average total assets	1,624,891	1,565,698	1,511,045	1,449,791	1,427,475
Net non-interest expense to average assets ratio	3.96%	4.04%	3.95%	4.18%	4.44%

NON-GAAP FINANCIAL RECONCILIATION

Metrics and non-GAAP financial reconciliation (cont'd)	As of and for the Three Months Ended				
(Dollars in thousands, except per share amounts)	December 31, 2015	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014
Reported yield on loans	8.17%	8.34%	9.49%	8.50%	8.98%
Effect of accretion income on acquired loans	(0.33%)	(0.38%)	(0.53%)	(0.46%)	(0.69%)
Adjusted yield on loans	7.84%	7.96%	8.96%	8.04%	8.29%
Reported net interest margin	6.20%	6.45%	7.20%	6.11%	6.58%
Effect of accretion income on acquired loans	(0.26%)	(0.31%)	(0.42%)	(0.35%)	(0.53%)
Adjusted net interest margin	5.94%	6.14%	6.78%	5.76%	6.05%
Total stockholders' equity	$ 268,038	$ 263,919	$ 257,479	$ 252,677	$ 237,509
Less: Preferred stock liquidation preference	9,746	9,746	9,746	9,746	9,746
Total common stockholders' equity	258,292	254,173	247,733	242,931	227,763
Less: Goodwill and other intangibles	27,854	28,995	30,174	30,211	29,057
Tangible common stockholders' equity	$ 230,438	$ 225,178	$ 217,559	$ 212,720	$ 198,706
Common shares outstanding at end of period	18,018,200	18,040,072	18,041,072	17,963,783	17,963,783
Tangible book value per share	$ 12.79	$ 12.48	$ 12.06	$ 11.84	$ 11.06
Total assets at end of period	$ 1,691,313	$ 1,581,463	$ 1,529,259	$ 1,472,743	$ 1,447,898
Less: Goodwill and other intangibles	27,854	28,995	30,174	30,211	29,057
Adjusted total assets at period end	$ 1,663,459	$ 1,552,468	$ 1,499,085	$ 1,442,532	$ 1,418,841
Tangible common stockholders' equity ratio	13.85%	14.50%	14.51%	14.75%	14.00%