

# Environmental Policy

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# I. What We Believe

Triumph Financial, Inc. (together with its subsidiaries, the “Company”) recognizes that we impact our environment directly through operations and indirectly through the financing of operations of other companies that could pose risks to the environment. We are committed to minimizing our collective impact on the environment, balancing environmental stewardship with responsible business operations and complying with all applicable law.

We recognize that we have a responsibility to conduct our operations in an environmentally responsible manner. Given our size and the nature of our business, our direct impacts are de minimis, but the Company recognizes elements such as, but not limited to, electricity use, possible emissions from HVAC equipment, utilities related waste water, and refuse disposal consisting mostly of paper products. We also recognize indirect risks associated with our lending as certain types of customer activity could be deemed more potentially harmful to the environment than others.

# II. How We Translate Our Beliefs into Action

Triumph Financial has embedded environmental reviews throughout our products, services, operations, and culture to drive efficiencies and responsible resource use while creating comfortable, safe, and healthy workplaces for our employees and stakeholders.

We are focused on sustainability and resource conservation and, as a result, seek to reduce resource consumption through efficiency initiatives in our branches and offices. We do this through enterprise wide recycling programs, the implementation of LED lighting in our workplaces, and working to reduce our reliance on disposable products. As we renovate or build new facilities we try to leverage renewable sources for power and HVAC through the employment of solar panels and heat pumps. We have also invested in tools and capabilities that allow our team members to work remotely as appropriate.

The Company carefully considers the environmental impact of its lending activities. We work to ensure that our lending programs do not encourage business activities that could cause irreparable damage to the environment. The Company has established governance controls to identify environmental exposure and risk and avoid business relationships and activities in violation of Federal law.

# III. How We Drive Accountability

Triumph Financial's internal procedures encompass these responsibilities. Our employees are trained on these processes and are held accountable for adherence. Further, we monitor the environmental, social, and human rights risks associated with customers along with credit risks through various processes, software, and third parties as delineated in our Corporate Sustainability Report. This process involves management oversight and specific controls such as enhanced due diligence and reputational risk reviews. We are committed to continuously evaluating and improving governance controls.



Finally, as part of its oversight function and how we view good corporate governance, our Board of Directors regularly considers matters of a health and safety, social and environmental nature either through self-directed conversations or based on managerial input and guidance.

