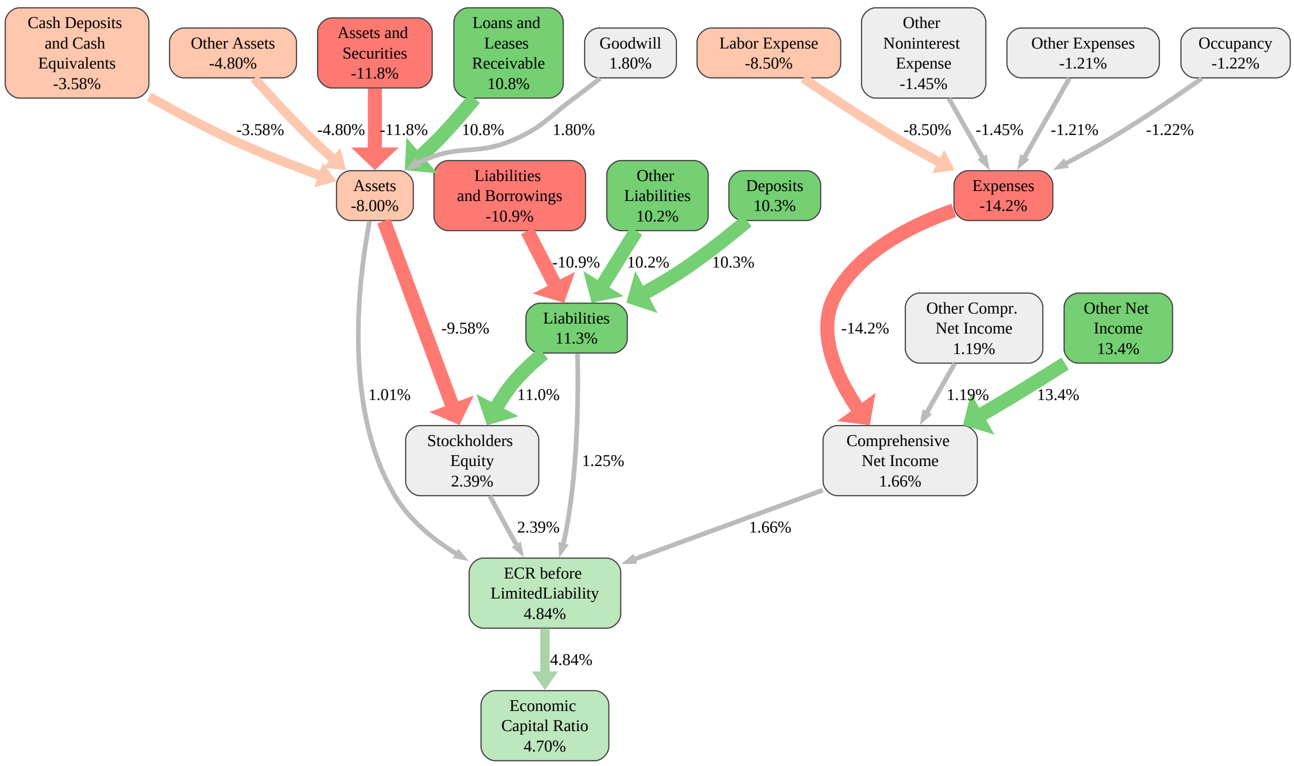
STATE BANKS 2022

Triumph Financial Inc
Rank 8 of 152



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The relative strengths and weaknesses of Triumph Financial Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Triumph Financial Inc compared to the market average is the variable Other Net Income, increasing the Economic Capital Ratio by 13% points.The greatest weakness of Triumph Financial Inc is the variable Expenses, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 4.7% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	280,875
Cash Deposits and Cash Equivalents	383,178
Deposits	4,646,679
Fees	14,710
Goodwill	233,727
IT and Equipment Expense	26,862
Labor Expense	173,951
Liabilities and Borrowings	2,815,210
Loans and Leases Receivable	4,832,689
Long-term Debt	0
Occupancy	24,473
Other Assets	120,052
Other Compr. Net Income	2,215
Other Expenses	48,030
Other Liabilities	-2,364,503
Other Net Income	382,745
Other Noninterest Expense	31,461
Other Revenues	15,553
Property, Plant and Equipment	105,729

Output Variable	Value in 1000 USD
Liabilities	5,097,386
Assets	5,956,250
Expenses	319,487
Revenues	15,553
Stockholders Equity	858,864
Net Income	78,811
Comprehensive Net Income	81,026
BaseVar	6,833,618
ECR before LimitedLiability	17%
Economic Capital Ratio	17%