

**TRIUMPH BANCORP, INC. AND SUBSIDIARIES**  
**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS**

Management considers the guidance in ASC 310-20 when determining whether a modification, extension, or renewal of loan constitutes a current period origination. Generally, current period renewals of credit are re-underwritten at the point of renewal and considered current period originations for purposes of the table below. As of December 31, 2021 and 2020, based on the most recent analysis performed, the risk category of loans is as follows:

<i>(Dollars in thousands)</i> December 31, 2021	2021	2020	Year of Origination		2017	Prior	Revolving Loans	Revolving Loans Converted To Term Loans	Total
			2019	2018					
<b>Commercial real estate</b>									
Pass .....	\$ 211,088	\$249,652	\$ 50,223	\$25,930	\$47,447	\$37,290	\$ 4,595	\$—	\$ 626,225
Classified .....	2,879	3,358	41	—	16	—	256	—	6,550
<b>Total commercial real estate .....</b>	<b>\$ 213,967</b>	<b>\$253,010</b>	<b>\$ 50,264</b>	<b>\$25,930</b>	<b>\$47,463</b>	<b>\$37,290</b>	<b>\$ 4,851</b>	<b>\$—</b>	<b>\$ 632,775</b>
<b>Construction, land development, land</b>									
Pass .....	\$ 56,764	\$ 33,756	\$ 4,744	\$23,696	\$ 1,199	\$ 994	\$ 8	\$—	\$ 121,161
Classified .....	2,150	8	—	—	—	145	—	—	2,303
<b>Total construction, land development, land .....</b>	<b>\$ 58,914</b>	<b>\$ 33,764</b>	<b>\$ 4,744</b>	<b>\$23,696</b>	<b>\$ 1,199</b>	<b>\$ 1,139</b>	<b>\$ 8</b>	<b>\$—</b>	<b>\$ 123,464</b>
<b>1-4 family residential</b>									
Pass .....	\$ 26,840	\$ 15,195	\$ 9,485	\$ 6,526	\$ 8,591	\$22,151	\$ 32,210	\$318	\$ 121,316
Classified .....	273	233	53	6	64	1,089	81	—	1,799
<b>Total 1-4 family residential .....</b>	<b>\$ 27,113</b>	<b>\$ 15,428</b>	<b>\$ 9,538</b>	<b>\$ 6,532</b>	<b>\$ 8,655</b>	<b>\$23,240</b>	<b>\$ 32,291</b>	<b>\$318</b>	<b>\$ 123,115</b>
<b>Farmland</b>									
Pass .....	\$ 14,387	\$ 13,396	\$ 7,892	\$ 8,040	\$10,040	\$19,792	\$ 1,317	\$241	\$ 75,105
Classified .....	199	612	593	333	128	298	126	—	2,289
<b>Total farmland .....</b>	<b>\$ 14,586</b>	<b>\$ 14,008</b>	<b>\$ 8,485</b>	<b>\$ 8,373</b>	<b>\$10,168</b>	<b>\$20,090</b>	<b>\$ 1,443</b>	<b>\$241</b>	<b>\$ 77,394</b>
<b>Commercial</b>									
Pass .....	\$ 466,254	\$332,746	\$ 77,010	\$18,940	\$15,032	\$ 7,704	\$490,159	\$ 49	\$1,407,894
Classified .....	9,317	6,858	5,088	558	56	456	202	—	22,535
<b>Total commercial .....</b>	<b>\$ 475,571</b>	<b>\$339,604</b>	<b>\$ 82,098</b>	<b>\$19,498</b>	<b>\$15,088</b>	<b>\$ 8,160</b>	<b>\$490,361</b>	<b>\$ 49</b>	<b>\$1,430,429</b>
<b>Factored receivables</b>									
Pass .....	\$1,667,922	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$—	\$1,667,922
Classified .....	10,826	20,789	—	—	—	—	—	—	31,615
<b>Total factored receivables .....</b>	<b>\$1,678,748</b>	<b>\$ 20,789</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$—</b>	<b>\$1,699,537</b>
<b>Consumer</b>									
Pass .....	\$ 3,252	\$ 1,794	\$ 669	\$ 553	\$ 2,424	\$ 1,882	\$ 70	\$—	\$ 10,644
Classified .....	5	—	—	12	119	105	—	—	241
<b>Total consumer .....</b>	<b>\$ 3,257</b>	<b>\$ 1,794</b>	<b>\$ 669</b>	<b>\$ 565</b>	<b>\$ 2,543</b>	<b>\$ 1,987</b>	<b>\$ 70</b>	<b>\$—</b>	<b>\$ 10,885</b>
<b>Mortgage warehouse</b>									
Pass .....	\$ 769,973	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$—	\$ 769,973
Classified .....	—	—	—	—	—	—	—	—	—
<b>Total mortgage warehouse .....</b>	<b>\$ 769,973</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$—</b>	<b>\$ 769,973</b>
<b>Total loans</b>									
Pass .....	\$3,216,480	\$646,539	\$150,023	\$83,685	\$84,733	\$89,813	\$528,359	\$608	\$4,800,240
Classified .....	25,649	31,858	5,775	909	383	2,093	665	—	67,332
<b>Total loans .....</b>	<b>\$3,242,129</b>	<b>\$678,397</b>	<b>\$155,798</b>	<b>\$84,594</b>	<b>\$85,116</b>	<b>\$91,906</b>	<b>\$529,024</b>	<b>\$608</b>	<b>\$4,867,572</b>