



February 24, 2015

Dear Partners and Friends,

We have enclosed our 2014 year-end financial results. Triumph Bancshares had a good year with a 14% increase in earnings per share. We look forward to continued growth for many years into the future.

We will be sending you more detailed explanation on our year-end financial results in coming weeks with your 2014 Annual Shareholders Report.

In the meantime, please save **Thursday, April 23<sup>rd</sup> at six o'clock in the evening** on your calendar now and plan to join us for our **2015 Shareholders' Event**. We will send you more details about the location with your special invitation.

In addition, the Board of Triumph Bancshares realizes there is not an established market for trading its stock so they want to remind shareholders that Triumph Bancshares has an established policy regarding the matching of buyers and sellers of its common stock. In this regard, the Company maintains a list of the names of these shareholders along with a range of sales prices for the most recent sales that we have knowledge of. If you are interested in participating in this program, please contact Zora Pannell at (901)333-8819 or [zpannell@triumphbank.com](mailto:zpannell@triumphbank.com). Neither Triumph Bancshares nor the Bank makes any recommendations on whether to buy, sell or the negotiations of the sales price. The following are the historical stock trade prices in the 4<sup>th</sup> quarter of 2014 and so far in the first quarter of 2015 that we have knowledge of:

<u>Date</u>	<u>Number of Shares</u>	<u>Price per Share</u>
October 2014	2,500	\$12.00
November 2014	6,500	\$12.00
December 2014	2,500	\$12.00
February 2015	12,831	\$14.00

As always, thank you for your confidence in and support of Triumph. Please reach out to us when we can be of service to you, your family or friends.

All my best,  
Triumph Bancshares, Inc.

William J. Chase, Jr.  
President and CEO