FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| OLOGINITIES A | TIND EXC | IIAIIOL | COMMISSION |
|-------------------|-----------|---------|------------|
| Washington | D C 20549 | | |

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL 3235-0287 Estimated average burden hours per response: 0.5

Instruction 1(b). Check this box to indicate that a transaction was made pursuant to a

contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| | ee Instruction 1 | | | | | | | | | | | | | | | | | | | |
|---|--|---------|----------|--|--|---------|--|---|--|--|------------|--|--|---|---|---|----------------|---|---------------------------------------|--|
| 1. Name and Address of Reporting Person* <u>Davis Richard Loren</u> | | | | 2. Issuer Name and Ticker or Trading Symbol Triumph Financial, Inc. [TFIN] | | | | | | | | (Che | 5. Relationship of Report (Check all applicable) Director | | | ting Person(s) to Iss 10% Own | | | | |
| | | rst) (I | Middle) | | 3. Date of Earliest Transa 12/20/2024 | | | | | action (Month/Day/Year) | | | | | Officer (give title Other (speci below) below) | | | | | |
| SUITE 1700 | | | | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | | 6. Individual or Joint/Group Filing (Check Applicable Line) | | | | | | |
| (Street) DALLAS TX 75251 | | | | | | | | | | | | | V | Form filed by One Reporting Person Form filed by More than One Reporting Person | | | | | | |
| (City) | (St | ate) (2 | Zip) | | | | | | | | | | | | | | | | | |
| | | Table | I - No | n-Deriva | tive \$ | Secu | rities | Acq | uired | , Dis | posed of | , or B | Bene | ficial | ly Own | ed | | | | |
| 1. Title of Security (Instr. 3) 2. Transact Date (Month/Day | | | | Execution | | ution D | Date, | 3. Transaction Code (Instr. 8) | | 4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 5) | | | | | es ially Following | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | | 7. Nature of Indirect Beneficial Ownership | | |
| | | | | | | | | Code | v | Amount | (A) c | or F | rice | Reported Transaction(s) (Instr. 3 and 4) | | | | (Instr. 4) | | |
| Common | Stock | | | 12/20/2 | 024 | | | | G | | 1,088(1) | D | | \$0 | 54, | 174 ⁽²⁾ | | D | | |
| Common Stock | | | | | | | | | | | | | | 74,0 |)79 ⁽³⁾ | | I | By Rick Davis 2006 Family Trust | | |
| Common Stock | | | | | | | | | | | | | | 74,0 |)79 ⁽⁴⁾ | | I | By Sheree Davis 2006 Children's Trust | | |
| Depository Shares ⁽⁵⁾ | | | | | | | | | \top | | | 20,000 | | D | | | | | | |
| | | Tal | ble II - | | | | | | | | osed of, c | | | | Owne | d | , | | | |
| 1. Title of Derivative Security (Instr. 3) | ative Conversion Date Execution Date, rity or Exercise (Month/Day/Year) if any | | | emed ion Date, | Transaction Code (Instr. 8) S A (// D ((I | | 5. Nu of Deriv Secu Acqu (A) o Dispo | rative rities rired r osed) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | | 7. Title and Amount of Securities Underlying Derivative Security (Ins 3 and 4) | | 8. D Sc (II | Price of erivative ecurity nstr. 5) | 9. Number derivative Securities Beneficia Owned Following Reported Transacti (Instr. 4) | e s illy | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4 | Beneficial Ownership (Instr. 4) | |
| | | | | Code | v | (A) (D) | | Date Exercisable | | Expiration Date | Title | Amo or Num of Shar | ber | | | | | | | |

Explanation of Responses:

- 1. Represents a gift by the reporting person to a 501(c)(3) charitable organization
- 2. Consists of (i) 16,634 shares of common stock of Issuer beneficially owned by reporting person, and (ii) 37,540 shares of common stock of Issuer beneficially owned jointly with reporting person's spouse Sheree Davis
- 3. These 74,079 shares are beneficially owned by reporting person as trustee of the Rick Davis 2006 Family Trust. Reporting person disclaims beneficial ownership of such shares except to the extent of his pecuniary interest therein.
- 4. These 74,079 shares are beneficially owned by reporting person as trustee of the Sheree Davis 2006 Children's Trust. Reporting person disclaims beneficial ownership of such shares except to the extent of his pecuniary interest therein.
- 5. Each Depository Share represents a 1/40th interest in a share of the Issuer's 7.125% Series C Fixed Rate Non-Cumulative Perpetual Preferred Stock, par value \$0.01 per share.

Remarks:

/s/ Adam D. Nelson, Attorney-12/23/2024 in-fact

Date

** Signature of Reporting Person

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.