



## GROWTH

In the Houston region, the Magnolia banking center held a soft opening in late December, extending TRB's presence into one of Montgomery County's fastest-growing communities. In Central Texas, construction advanced on new banking centers in Boerne and Bulverde/Spring Branch, both expected to open in Q1 2026. In North Texas, development continued on the Frisco banking center, scheduled to open early in Q2. Collectively, these projects support TRB's long-term expansion into high-opportunity markets across the state.

During the quarter, TRB also completed a unified brand transition for TRB Capital Markets, bringing its capital markets platform fully under the TRB brand while preserving the Estrada Hinojosa name exclusively for advisory services. The transition strengthens platform clarity and supports TRB's broader strategy to scale a diversified financial services company.



\*As of Dec. 31, 2025 reporting in FDIC call report.

## COMMUNITY

In Q4, TRB expanded its support of youth athletics through a new partnership with Solar Soccer Club in North Texas. In Central Texas, the bank sponsored a new scoreboard at Texas Military Institute Episcopal School, supporting student programs and campus infrastructure. In South Texas, TRB advanced its longstanding relationship with UTRGV Athletics, including the completion of the bank's first name, image, and likeness (NIL) agreement alongside continued athletic sponsorships tied to the university's inaugural football season.

The bank also supported initiatives addressing long-term community needs, including affordable housing efforts in the Rio Grande Valley, through a project spearheaded by TRB Economic Development & Public Funds.

## PEOPLE

In Q4, TRB added strategic hires within its International Private Banking division. Michael Costa joined the bank as Senior Advisor and Director of International Wealth Management, expanding capabilities in cross-border advisory services. Guillermo Gomez also joined the IPB team in South Texas as Factoring Officer, supporting the continued diversification of financial solutions for bi-national companies.

Organization wide, TRB also concluded the inaugural cohort of its Women in Leadership Mentoring Program in Q4, underscoring the bank's continued investment in its most valuable asset: its people.

**Click or scan the QR code for full articles.**



MAGNOLIA



UTRGV PARTNERSHIP



BUENA VIDA HOUSING PROJECT

## 2025 COMMUNITY SERVICE BY THE NUMBERS



10,600+ SERVICE HOURS



280+ VOLUNTEERS



4,100+ SERVICE ACTIVITIES



670+ ORGANIZATIONS ACROSS TEXAS



Click or scan the QR code to read more about each event.