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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): February 19, 2026 (February 17, 2026)

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**Tectonic Financial, Inc.**

(Exact name of registrant as specified in its charter)

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Texas  
(State or other jurisdiction  
of incorporation)

001-38910  
(Commission File Number)

82-0764846  
(IRS Employer  
Identification No.)

16200 Dallas Parkway, Suite 190  
Dallas, Texas 75248  
(Address of principal executive offices) (Zip Code)

(972) 720-9000  
(Registrant's telephone number, including area code)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Securities registered pursuant to Section 12(b) of the Act:**

Title of each class	Trading symbol(s)	Name of each exchange on which registered
Series B preferred stock, par value \$0.01 per share	TECTP	The NASDAQ Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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**Item 8.01 Other Events.**

On February 17, 2026 Tectonic Financial, Inc. (the "Company") completed the previously announced redemption of all 1,725,000 of its outstanding shares of Series B Preferred Stock. Also on February 17, 2026, T Bancshares, Inc., a wholly-owned subsidiary of the Company, completed the previously announced redemption of its 7.125% Fixed-to-Floating Rate Subordinated Notes due July 30, 2027 and 7.125% Fixed-to-Floating Rate Subordinated Notes due March 31, 2028.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**TECTONIC FINANCIAL, INC.**

Date: February 19, 2026

By: /s/ A. Haag Sherman

Name: A. Haag Sherman

Title: Chief Executive Officer