

TEXAS REGIONAL BANCSHARES, INC.

FOR IMMEDIATE RELEASE
January 9, 2006

Texas Regional Bancshares, Inc. Schedules Annual Earnings Release Conference Call

MCALLEN, TEXAS - Texas Regional Bancshares, Inc. (“Texas Regional”) (NASDAQ: [TRBS](#)), bank holding company for Texas State Bank, will announce its 2005 earnings results on Tuesday, January 17, 2006 prior to the stock market opening. Company management will host a conference call with analysts and investment professionals on the same day at 10:00 a.m. CDT.

Interested parties may listen to the live call by dialing (800) 289-0436 or can access the live webcast on the Internet at www.trbsinc.com. The broadcast can be accessed by clicking the webcast link from the home page.

A telephone replay will be available through the end of day Friday, January 20th. To access the replay, dial (888) 203-1112; ID number 1347984. The webcast of the conference call will be archived on the Company’s website www.trbsinc.com.

OTHER INFORMATION

Texas Regional is a McAllen-based bank holding company whose stock trades on The NASDAQ Stock Market[®] under the symbol [TRBS](#). Texas State Bank, its wholly owned subsidiary, conducts a commercial banking business through 73 banking centers across Texas primarily located in the metropolitan areas of Beaumont-Port Arthur, Brownsville-Harlingen-San Benito, Corpus Christi, Dallas, Houston, McAllen-Edinburg-Mission and Tyler.

Additional financial, statistical and business-related information, as well as business trends, is included in a Financial Supplement. This release, the Financial Supplement and other information are available on Texas Regional’s website at www.trbsinc.com. The Financial Supplement and other information available on Texas Regional’s website can also be obtained at no charge by calling John A. Martin, Chief Financial Officer, at (956) 631-5400.

FORWARD-LOOKING INFORMATION

This document, information filed by Texas Regional with the SEC and information on Texas Regional's website may contain forward-looking information (including information related to plans, projections or future performance of Texas Regional and its subsidiaries and planned market

Texas Regional Schedules Annual Earnings Release Conference Call

opportunities, employment opportunities and synergies from mergers), the occurrence of which involve certain risks, uncertainties, assumptions and other factors which could materially affect future results. If any of these risks or uncertainties materializes or any of these assumptions prove incorrect, Texas Regional's results could differ materially from Texas Regional's expectations in these statements. Texas Regional assumes no obligation and does not intend to update these forward-looking statements. For further information, please see Texas Regional's reports filed with the SEC pursuant to the Securities Exchange Act of 1934, which are available at Texas Regional's website at www.trbsinc.com and the SEC's website at www.sec.gov.

CONTACT: Glen E. Roney, Chief Executive Officer, or John A. Martin, Chief Financial Officer, at (956) 631-5400, both of Texas Regional.