

TEXAS REGIONAL BANCSHARES, INC.

FOR IMMEDIATE RELEASE
January 30, 2006

Texas Regional Bancshares, Inc. to Present at JPMorgan Small Cap Conference

MCALLEN, TEXAS - Texas Regional Bancshares, Inc. ("Texas Regional" or the "Company") (NASDAQ: [TRBS](#)) today announced that Glen E. Roney, Chairman of the Board and Chief Executive Officer, and John A. Martin, Chief Financial Officer, are scheduled to present at the JPMorgan Small Cap Conference in Philadelphia, Pennsylvania on Wednesday, February 15, 2006 at 12:15 p.m. Eastern (11:15 a.m. Central).

Interested parties may access the live webcast of the presentation on the Internet through a link on Texas Regional's home page at www.trbsinc.com under Webcasts. The webcast of the Texas Regional presentation will be archived on the Company's website at www.trbsinc.com for ninety days following the presentation.

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 commercial banking business through over 70 banking centers 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 opportunities, employment opportunities and synergies from mergers), the occurrence of which involve certain risks, uncertainties, assumptions and other factors which could materially affect future

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results. If any of these risks or uncertainties materialize 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, including information concerning risks and uncertainties affecting Texas Regional, 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.