

TEXAS REGIONAL BANCSHARES, INC.

Texas Division Bancshares, Inc. Reports 2004 Annual Results

department increased \$971,248,000 from December 31, 2003 to \$1,466,841,000 at December 31, 2004. The increase in trust assets held resulted primarily from the Southeast Texas merger and additional trust business developed in the southeast Texas markets. Net realized gains on sales of securities available for sale decreased \$177,000 to \$1,010,000 for 2004. (Source: Texas Division Bancshares, Inc. 2004 Annual Report, page 15)

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ASSET QUALITY

At December 31, 2004, total loans held for investment of \$3,750,519,000 included \$19,750,000 or 0.53 percent cl

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Additional financial, statistical and business-related information, as well as business trends, is included in a Financial S

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Texas Regional Bancshares, Inc. and Subsidiaries

Financial Highlights (Unaudited)

(Dollars in Thousands,
Except Per Share Data)

	<u>At / For Three Months Ended</u>				
	<u>Dec 31,</u>	<u>Sep 30,</u>	<u>Jun 30,</u>	<u>Mar 31,</u>	<u>Dec 31,</u>
	<u>2004</u>	<u>2004</u>	<u>2004</u>	<u>2004</u>	<u>2003</u>

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Financial Highlights (Unaudited)
(Dollars in Thousands,
Except Per Share Data)

	At / For Year Ended	
	Dec 31, 2004	Dec 31, 2003
Condensed Balance Sheets		
Loans Held for Investment	\$3,750,519	\$2,519,694
Securities	1,530,713	1,386,224