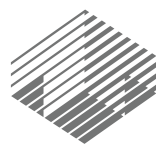


one
hundred
twenty
five



One hundred twenty five years of
dedication, commitment, support, growth,
stability, strength...

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one hundred twenty five years

February 25, 1863

The Office of the Comptroller of the Currency (OCC) was founded to charter, regulate and supervise all national banks.

December 23, 1913

The Federal Reserve Act creates the Federal Reserve System.

June 16, 1933

President Franklin Roosevelt signs the Banking Act of 1933 and creates the FDIC.

1960

The use of drive-in teller windows gains popularity.

1966

Deposit insurance increased to \$15,000.

1970

Automated Teller Machines (ATMs) emerge.

1970

Bank Secrecy Act passed by Congress.

February 8, 1971

NASDAQ began trading as the world's first electronic stock market.

Banking Industry

1800

1900

1960

1970

Trustmark

November 14, 1889

Trustmark National Bank is chartered as The Jackson Bank.

December 19, 1889

The Jackson Bank opened its doors to a thriving city of 5,920 people. The bank later absorbed the State National Bank and became Jackson State National Bank.

1949

Capitol National Bank merged with Jackson State Bank to form First National Bank. Today, the site of First National Bank remains as the headquarters for Trustmark.

1968

First Capital Corporation, Trustmark's predecessor name for Trustmark Corporation, was established.

February 8, 1971

Trustmark began trading on the NASDAQ exchange.

Since the company's inception, Trustmark has always paid quarterly cash dividends to shareholders.

July 1, 1988

Regulations permit Mississippi banks to expand into Tennessee, Alabama and Louisiana.

October 1, 1995

Reigle-Neal Interstate Banking and Branching Efficiency Act signed allowing banks to make acquisitions across state lines, not just in specific regions.

November 12, 1999

With the passage of the Gramm-Leach-Bliley Act, commercial banks, investment banks, securities firms and insurance companies are now allowed to consolidate.

1980

1990

1985

First National Bank becomes Trustmark National Bank, giving the bank a statewide presence and a distinctive new identity.

1989

New technology such as Trustmark's Branch Teller Automation System enables tellers to access accounts instantly from any location.

1990

Trustmark launched TrustNet, a corporate cash management system.

1996

Trustmark expands its online banking presence through TrustTouch pc.

1999

Trustmark expands its products and services to include insurance.

In the 1980s, Trustmark total assets increased from \$1.3 billion to \$3.1 billion.

In the 1990s, Trustmark total assets increased from \$3.1 billion to \$6.7 billion.

There have been many important landmarks in the history of Trustmark since our inception in 1889. In the years that have passed, we have experienced significant success even in times of industry hardship. We have built relationships that have lasted generations and become a strong, stable financial institution. Today, Trustmark continues the commitment we began 125 years ago to improving our business, investing in our customers, increasing revenue and pursuing opportunities for growth. While we revere the important events that define our history, and that of our industry, we look optimistically toward the milestones that are yet to come.

July 30, 2002
Sarbanes-Oxley Act enacted.

2004
Electronic transactions
outnumber checks.

July 21, 2010
Dodd-Frank Wall Street Reform
and Consumer Protection Act was
signed into federal law.

2000

2013

2001
Trustmark completed its first
interstate banking transaction
by extending into the Memphis,
Tennessee, market.

2003
Trustmark extends into the Florida
market.

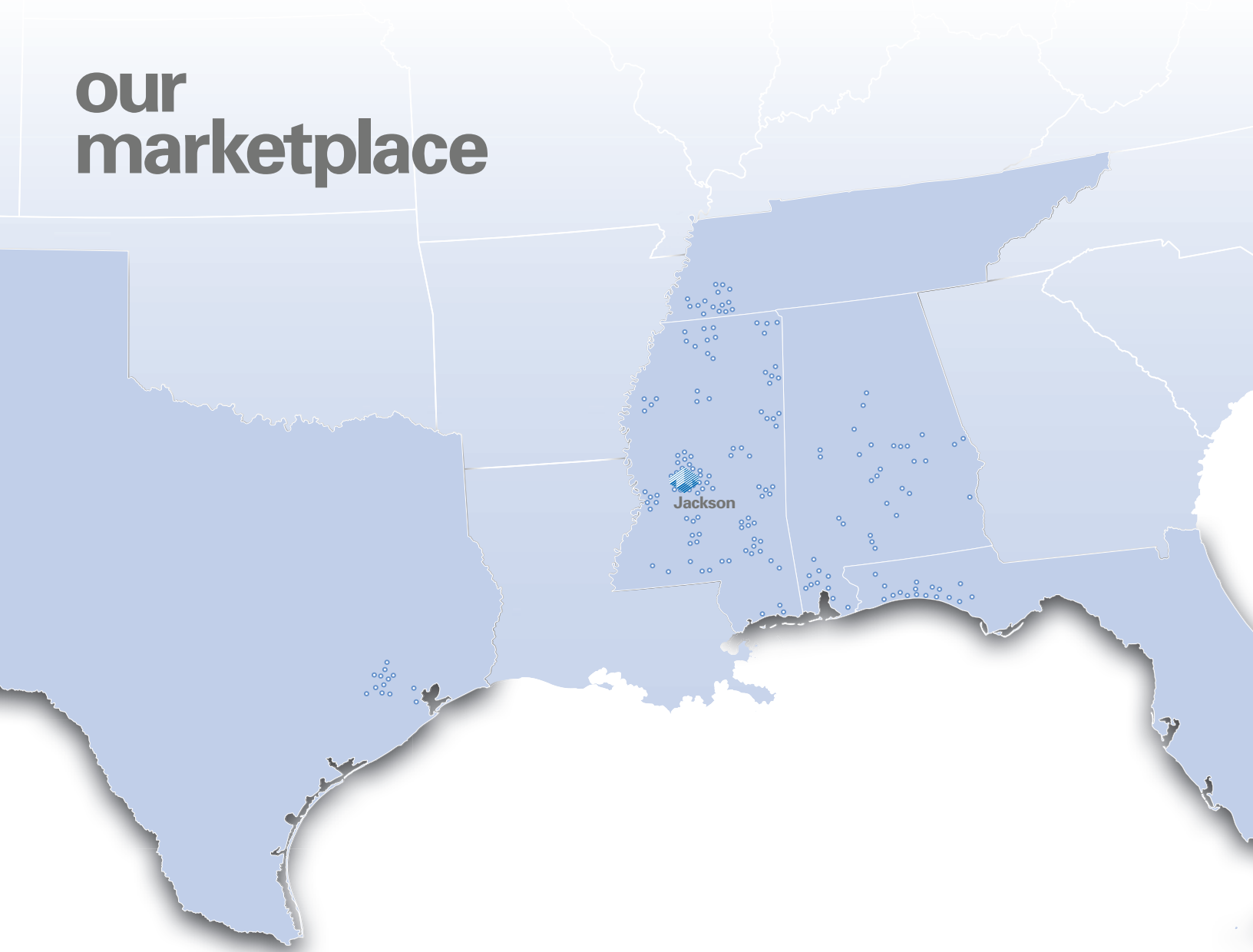
2004
Trustmark expands into the
Houston, Texas, market.

2013
Trustmark expands its footprint to
the Alabama market.

In the 2000s, Trustmark total assets
increased from \$6.7 billion to \$9.5 billion.

**Trustmark is now in more than 200
locations with 3,100 associates and
\$11.8 billion in assets.**

our marketplace



 TRMK Corporate Office

From our beginnings in Jackson, MS, during the past 125 years, we have grown to include over 200 locations across five states. Together we house a team of 3,100 dedicated professionals who handle everything from opening first checking

accounts to providing wealth management consultations and risk management solutions. As we continue to expand our footprint, we embrace the future along with the opportunities for growth that it brings.

Reaching our 125th anniversary is a tribute to the dedication of our associates, our customers who chose us as their financial partner, our shareholders for their belief in our ability to deliver value and the communities we have the privilege to serve.

To our shareholders: Trustmark's history of meeting the needs of its customers extends back to 1889. Since inception as a small start-up bank in Jackson, Mississippi, Trustmark has grown to meet the changing needs of its customers and has expanded the markets in which it operates. Today, Trustmark provides a complete array of banking, wealth management and insurance services through 3,100 associates in more than 200 offices across five states. Reaching our 125th anniversary is a tribute to the dedication of our associates, our customers who chose us as their financial partner, our shareholders for their belief in our ability to deliver value and the communities we have the privilege to serve.

The most recent chapter of our history, 2013, was one of significant growth and progress. We continued to build upon and expand customer relationships as reflected by growth in our banking, wealth management and insurance businesses. Over the course of the year, revenue increased 8.9% to

a record level of \$562.3 million. Credit quality continued to post significant improvements and was an important contributor to our financial success. In 2013, we successfully completed the largest acquisition in our history, entering a number of new markets throughout Alabama as well as enhancing our position in the Florida Panhandle. We would like to take this opportunity to review our significant accomplishments and share our direction for the future.

Financial Highlights

Trustmark's net income available to common shareholders in 2013 totaled \$117.1 million, resulting in diluted earnings per share of \$1.75. Excluding non-routine merger costs and litigation expense that reduced after-tax net income by \$8.3 million, or approximately \$0.12 per diluted share, Trustmark's net income available to common shareholders in 2013 totaled \$125.3 million, or \$1.87 per diluted share. Trustmark's performance during the year produced a return on average tangible common

equity of 13.09% and a return on average assets of 1.02%. Trustmark paid quarterly cash dividends of \$0.23, or \$0.92 annually, in 2013. During the year, we returned 52.6% of net income to shareholders through dividends. Since inception, Trustmark has consistently paid quarterly cash dividends to shareholders. These dividends have grown over time — and have never decreased — due to the quality and sustainability of earnings provided by our diverse financial services businesses. During 2013, Trustmark's total return to shareholders was 23.88%, which includes capital appreciation and reinvestment of dividends. We believe investors recognize the value of Trustmark's consistent financial performance and solid dividend history through the economic cycle.

To further enhance shareholder value, we continued to selectively expand the Trustmark franchise through acquisitions. During the first quarter of 2013, Trustmark completed the acquisition of BancTrust Financial Group, Inc., in Mobile, Alabama, gaining assets of



Gerard R. Host
President and Chief Executive Officer

Daniel A. Grafton
Chairman

\$1.8 billion and access to more than 15 attractive Alabama markets. This transaction also strengthened our existing franchise in the Florida Panhandle. Operating net income attributable to this acquisition totaled \$16.6 million in 2013. During the third quarter, we completed the purchase of two branch offices in Oxford, Mississippi, with deposits of \$11.7 million; by the end of the year, deposits in these offices had nearly tripled to \$33.6 million. These transactions illustrate our commitment to increase shareholder value through a disciplined acquisition strategy.

We experienced solid growth in our legacy loan portfolio that accelerated over the course of the year. Loans held for investment grew \$206.1 million to total \$5.8 billion at year-end while acquired loan balances increased \$670.6 million as a result of the BancTrust merger. Collectively, loans held for investment and acquired loans increased \$876.8 million, or 15.3%, to total \$6.6 billion at December 31, 2013. Trustmark's loan portfolio remains well

diversified by loan type as well as by geographic market.

During 2013, deposits increased \$2.0 billion, or 24.9%, to total \$9.9 billion, reflecting our expansion into Alabama as well as growth of existing customer relationships. Approximately 55% of Trustmark's deposits are in checking accounts, including 27% in noninterest-bearing accounts. We are particularly pleased to have the #1 deposit market share in Mississippi as well as in the Jackson MSA. Among all markets served, Trustmark has a Top 3 deposit market share in 66% of markets and a Top 5 position in 75% of markets.

Credit Quality

By virtually every measure, Trustmark continued to experience significant improvements in credit quality during 2013. Nonperforming loans declined 20.8% to total \$65.2 million at year-end 2013. Excluding foreclosed other real estate attributable to BancTrust, other real estate declined 20.4%. During 2013, recoveries exceeded charge-offs, resulting in a net

recovery of \$1.1 million. The provision for loan losses for loans held for investment was a negative \$13.4 million during the year. Classified and criticized loan balances declined 12.95% and 21.63%, respectively, over the course of the year. Allocation of Trustmark's \$66.4 million allowance for loan losses represented 1.30% of commercial loans and 0.75% of consumer and home mortgage loans, resulting in an allowance to total loans held for investment of 1.15% at December 31, 2013. The allowance for loan losses represented 190.70% of nonperforming loans, excluding impaired loans. All of the aforementioned credit metrics exclude acquired loans and other real estate covered by FDIC loss-share agreement.

Capital Strength

Trustmark's solid capital position reflects the consistent profitability of our diversified financial services businesses as well as prudent balance sheet management. At December 31, 2013, tangible common

Trustmark is committed to continuous improvement and has a proven process for investing in our businesses to promote growth and efficiency.

equity totaled \$940.1 million and represented 8.26% of tangible assets while the total risk-based capital ratio was 14.18%, significantly exceeding the 10% benchmark to be classified as well-capitalized. We strive to deploy capital in manners that enhance shareholder value; these capital management options include reinvesting in the franchise to support additional organic growth, investing in acquisitions to create additional growth and diversification opportunities, consistent dividends and utilizing share repurchase programs as appropriate.

Revenue Generation

Reflecting contributions from newly acquired markets, total revenue increased \$46.2 million, or 8.9%, to a record level of \$562.3 million in 2013. Trustmark's banking business continued to post solid performance as revenue increased 12.5% to total \$438.8 million, or 78% of our total revenue. Net interest income (FTE)

increased 13.5% to total \$403.3 million in 2013, resulting in a net interest margin of 4.01%.

Our Mortgage Banking, Wealth Management and Insurance businesses continued to significantly contribute to our financial success. Collectively, these complementary businesses represented 22% of Trustmark's total revenue in 2013. Mortgage loan production during the year totaled \$1.45 billion, down 23.3% from levels one year earlier, reflecting the industry-wide decline in refinance activity following an extended low interest rate environment. As a result of reduced volume and lower secondary marketing gains resulting from tightening spreads, mortgage banking revenue declined 14.9% to \$58.5 million to represent 10.4% of Trustmark's total revenue.

Trustmark's Wealth Management division, which provides comprehensive and integrated services to accumulate, preserve and transfer wealth, produced revenue of \$33.9 million during 2013,

an increase of 17.3% from the prior year. Wealth management assets, which include trust and brokerage assets, increased 58.2% during the year to total \$12.5 billion at December 31, 2013. Growth in our Wealth Management business reflects expansion of existing relationships as well as the successful integration of trust business from the BancTrust acquisition.

Our Insurance Services division, which provides a full range of commercial and personal risk management products, generated revenue of \$31.2 million in 2013, an increase of 9.3% from the prior year. Improved performance resulted from expanded business development efforts as well as the addition of new offices in Oxford, Mississippi, and Nashville, Tennessee, during the fourth quarter.

Expense Management

Trustmark is committed to continuous improvement and has a proven process for investing in our businesses to promote growth and

efficiency. Expense management is not a one-time program, but rather a long-standing culture to ensure the most value from every dollar spent. In 2013, noninterest expense totaled \$415.7 million. Excluding business combinations and non-routine expenses, noninterest expense in 2013 increased 4.5% relative to the prior year. We continued realignment of our branch network over the course of the year as 14 banking centers were consolidated and three new offices opened. Trustmark is committed to investments to support profitable revenue growth as well as reengineering and efficiency opportunities to enhance shareholder value.

Community Involvement

Our commitment to our communities was unwavering in 2013. For the year, Trustmark's charitable giving exceeded \$3.0 million, providing support for programs and services benefiting youth, education, the arts, health and social services, and community-based organizations. In addition, our associates provided more than 30,000 hours of volunteer time through participation in more than 80 nonprofit programs designed to improve the quality of life for our friends and neighbors. We are proud to support programs that make a positive difference in the communities we serve.

We are pleased to again report that Trustmark's Community Reinvestment Act (CRA) program received an "Outstanding" rating from the Office of the Comptroller of the Currency. Our CRA program provided more than \$115 million in home mortgages within

low-to-moderate income areas and \$108 million in home mortgages to low-to-moderate income borrowers. Trustmark also provided approximately \$168 million in targeted small business lending within low-to-moderate income areas as well as more than \$105 million in community development loans primarily benefiting low and moderate income individuals. Our collaborative work with community service providers, developers, realtors, housing advocates and others resulted in over \$40 million of investments that provided affordable housing, employment and community services for those with low-to-moderate incomes. This is a direct reflection of our commitment to strengthen the communities in which we operate.

Focus on the Future

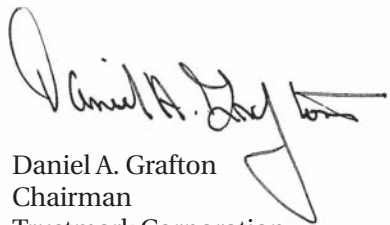
Much has changed since Trustmark's inception 125 years ago. Through the years, we have grown to become a trusted financial advisor for businesses and consumers across the southeast. We recognize and appreciate the sources of our continuing success — our associates, customers, shareholders and communities we have the privilege to serve. While we have a rich history of accomplishments, we believe the best is yet to come. Trustmark is well-positioned to pursue opportunities for profitable growth, successfully navigate the evolving regulatory landscape and most importantly, help our customers achieve their financial goals.

We have worked diligently to position the company to ensure financial strength, achieve consistent growth and create enduring value for our customers and shareholders. In 2014, we will


continue to broaden customer relationships, enhance the delivery of our products and services, improve operational efficiency and manage risks effectively.

We appreciate the trust and confidence of our customers and shareholders and commend our associates for their efforts to expand relationships and provide outstanding customer satisfaction. We look forward to continuing our story of success in 2014.

Sincerely,



Daniel A. Grafton
Chairman
Trustmark Corporation



Gerard R. Host
President and Chief Executive Officer
Trustmark Corporation

While we have a rich history of accomplishments, we believe the best is yet to come. Trustmark is well-positioned to pursue opportunities for profitable growth, successfully navigate the evolving regulatory landscape and most importantly, help our customers achieve their financial goals.

“Trustmark is exciting! It has challenged me professionally and afforded me opportunities to take on new roles and enhance my personal development. I’ve matured here. I’ve grown up here. I am Trustmark.”

There are a few dates that stand out in the mind of Trustmark manager Cheryl Greene. These include the birthdays of her son and husband, her wedding day and first day at Trustmark on April 18, 1991. On that day, Cheryl turned her career over to a company that has molded and shaped her into the respected, successful manager that she is today. It was also the day she became part of a team that has consistently inspired, encouraged and stood by her. In fact, she has actually grown to value this team just as much as she does her own family.

After working at Trustmark for a while, Cheryl returned to college at Belhaven University to obtain her business degree. During this early part of her career at Trustmark, she had no idea that her initial role then would not be the one she is in today. “That’s the beauty of Trustmark,” she stated. “This company wants associates to follow their passion, so where you start at Trustmark may not be where you end up spending most of your career, and that’s great. Trustmark values the individual skills and interests of all its

associates and strives to place each one in a position where he or she can excel.”

In Cheryl’s current position as Human Resource Business Unit Manager, no day is the same as the last. She encounters many exciting and challenging situations and is often tasked with resolving conflicts. “I live for success stories,” she said. “I want to help achieve a positive outcome for each situation I encounter throughout the day.” While her professional role ranks high in priority, she believes her greatest calling is to be a caring wife and mother. Given that each role has its own significant demands, she is grateful that Trustmark respects this and has a culture that helps support both.

Cheryl has been a Trustmark customer for many more years than her time as an associate. Throughout this collective time, Cheryl has been impressed with Trustmark’s community involvement. To follow the example, she has been personally involved in a variety of community organizations and often finds herself in a position to share the merits of the company. It’s in these discussions that her

passion for Trustmark really shines. She is truly proud of the care Trustmark shows its customers, its investment in each associate and its corporate integrity. Cheryl also reveres the leadership at Trustmark and respects their wisdom, knowledge, experience, thoughtfulness and guidance. She makes it a point to be in prayer for them daily.

As Trustmark looks toward the future, Cheryl does also and is ready to meet it with the same optimism she brings to work each day. “I have been so blessed to work for a company that has a true interest in me. This has allowed me to move forward, and I want to do all that I can to make my Trustmark family look good,” she said. “Trustmark has much left to accomplish and so do I. I want to make a positive impact because Trustmark is still doing that for me.”

Cheryl Greene
Vice President
Senior Human Resources Business Unit Manager
Trustmark National Bank



“For a partnership to work you need a financial institution who understands your business and its cycles, and who is committed to your growth as much as its own. You need someone like Trustmark.”

The story of Sanderson Farms and Trustmark began over 20 years ago. It is a story of success, a true example of a partnership that has stood the test of time and developed into a lasting relationship built on mutual trust and respect.

It all began in the early 1990s when Sanderson Farms developed a growth plan that included establishing double shifts at plants and building a new complex. To allow this new growth strategy to move from plan to reality, Sanderson Farms needed to obtain a revolving line of credit. Completely new to this type of financial option, the executives at Sanderson Farms needed a partner who could guide this new venture and provide the capital necessary for expansion. Now more than 20 years later, the partnership is still going strong.

Before its expansion, Sanderson Farms was a small player in the poultry industry. Once the growth strategy became reality, with a new complex in McComb, Missis-

sippi, and three more in Texas, Sanderson Farms quickly became the third-largest poultry producer in the United States, with sales skyrocketing to \$2.68 billion in 2013. “Trustmark has been with us through challenging times as well as times of growth,” Mr. Sanderson said. “Trustmark is a well-run business that has continued to grow as we have.”

While Trustmark’s financial performance is evidence of its sound business acumen, it’s Trustmark’s associates who really stand out to Mr. Sanderson. He credits much of his company’s success to having a Relationship Manager and financial team who truly know Sanderson Farms and are dedicated to helping meet its needs and goals. It should be no surprise that the strength of this partnership today is a result of the combination of Trustmark’s industry knowledge, professionalism and personal attention to the customer.

The relationship between a financial institution and its business customer hinges

on teamwork and is further supported by the respective strength of each. Both Sanderson Farms and Trustmark possess such strength and many similar attributes, including a regional footprint, quality of product, longevity in the marketplace and solid reputation. “We have grown together,” noted Mr. Sanderson. “I admire the way Trustmark runs its business. Its principles are intact, and it’s as strong a partner as you’ll ever want. I am very proud of our 20-year relationship.”

Today and in the future, Mr. Sanderson knows that Trustmark will be ready to help facilitate the endeavors of his business. He knows Trustmark will be there for Sanderson Farms, just as it has for all its customers since 1889, helping them turn dreams and strategies into successful realities.

Joe Sanderson
Chairman and Chief Executive Officer
Sanderson Farms, Inc.



“Trustmark is a team we trust, rely on, are encouraged by and who makes us better. We can do more with them than we can do alone. That is a true partner.”

Giving back — it is a big part of the Trustmark story. It's the kind of giving that is recognizable not just for the act, but also for the commitment that follows it. One of the prime examples of Trustmark's commitment to serving the community is the 27-year partnership with Habitat for Humanity Mississippi Capital Area (HFHMCA). Throughout this long-standing relationship, Trustmark has consistently provided financial solutions and resources to help meet HFHMCA's burgeoning fiscal needs. Trustmark has also provided sponsorships for home construction, as well as other significant monetary donations and led the initiative that resulted in a \$1.5 million participatory bank line of credit with 0% interest to fund mortgages for Habitat homeowners. Trustmark volunteers have donated talents and thousands of hours of their time towards home-building projects. Without question, Trustmark's unwavering commitment is recognized and appreciated by the HFHMCA staff — in particular its Executive Director, Cindy Griffin.

Since becoming the Executive Director in 2005, Cindy has seen firsthand the value of

the partnership with Trustmark and its impact on the community. The relationship has not only helped empower low-to-moderate income families through homeownership, it has helped create stable neighborhoods, a steadier work force and an opportunity for wealth-building. Cindy appreciates the fact that this level of success has only been realized through the assistance of dedicated community partners like Trustmark, willing to invest in HFHMCA and its mission.

“I am amazed at all Trustmark has done for us. Their return to the communities they service is tremendous,” Cindy said. “Trustmark has given to Habitat for Humanity through their leadership, volunteer hours and contributions. Altogether it's truly remarkable. They invest their time and talents in their community and are good stewards of them both. We are fortunate to be a recipient of their generosity.” Throughout the construction of numerous homes, Cindy has watched executives work hand-in-hand with homeowners. She has heard laughter shared across rooftops and seen support flow beyond the physical home construction and into the

heart of each project. “It is truly a blessing to behold,” she said. “The Trustmark people are amazing. They know we are in this together. They invest, actively participate and take pride in their work. They think bigger than themselves and celebrate our accomplishments just as if they were their very own.” Inspiring, trustworthy and empowering — that is Cindy's Trustmark.

As Cindy looks toward the future, she hopes the relationship HFHMCA has with Trustmark will continue as it started — with trust, respect and professionalism framed around genuine care and commitment. This perfectly balanced combination has allowed Trustmark to be an ideal partner for HFHMCA. As this relationship continues to grow and prosper, so too will the communities it serves. “Together we will continue to break new ground,” she said. “Just wait and see what we unveil next!”

Cindy Griffin
Executive Director
Habitat for Humanity
Mississippi Capital Area



Trustmark Corporation Directors

Adolphus B. Baker
Chairman, President and
Chief Executive Officer
Cal-Maine Foods, Inc.

Toni D. Cooley
President
Systems Electro Coating

Daniel A. Grafton
Chairman
Trustmark Corporation
Chairman
Trustmark National Bank
President
L-3 Communications
Vertex Aerospace
(Retired)

Gerard R. Host
President and
Chief Executive Officer
Trustmark Corporation
President and
Chief Executive Officer
Trustmark National Bank

David H. Hoster II
President and
Chief Executive Officer
EastGroup Properties, Inc.

John M. McCullough
President
AT&T Mississippi
(Retired)

Richard H. Puckett
Chairman and
Chief Executive Officer
Puckett Machinery Company

R. Michael Summerford
President and
Chief Operating Officer
ChemFirst, Inc.
(Former)

LeRoy G. Walker, Jr.
President
LTM Enterprises, Inc.

William G. Yates III
President and
Chief Executive Officer
W.G. Yates & Sons
Construction Company

Trustmark Corporation Officers

Daniel A. Grafton
Chairman

Gerard R. Host
President and
Chief Executive Officer

T. Harris Collier III
Secretary

Louis E. Greer
Treasurer and
Principal Financial Officer

Melanie A. Morgan
Assistant Secretary

Annual Meeting of Shareholders

Trustmark Corporation's Annual Meeting of Shareholders will be held on Tuesday, April 29, 2014, at 9:00 a.m. in the Trustmark Conference Center at the Mississippi Sports Hall of Fame, 1152 Lakeland Drive, Jackson, Mississippi.

Trustmark Corporation

248 East Capitol Street | Jackson, MS 39201 | www.trustmark.com

Common Stock

Trustmark common stock is listed on the NASDAQ National Market System and is traded under the symbol TRMK.

Shareholder Services

Trustmark's shareholder services are provided by American Stock Transfer & Trust Company, LLC (AST). AST will assist with:

- Registration status
- Dividend payments
- Change of address
- Lost certificates
- Transfer of ownership
- Other inquiries or requests

Shareholder Requests and Account Access

Shareholders may contact AST through one of the following methods:

Online:

Registered shareholders can view their account information through AST's website, www.amstock.com, by clicking on Shareholder Account Access. This website provides instructions on how to gain access to shareholder account information, perform certain transactions, request forms or participate in the Investors Choice Dividend Reinvestment & Direct Stock Purchase and Sale Plan. Shareholders may also e-mail our transfer agent at info@amstock.com.

Toll-Free:

Shareholders may call our toll-free number (877) 476-4393 for assistance.

Written Correspondence:

Shareholders should mail written account inquiries or other requests for assistance regarding stock ownership to:

Trustmark Corporation
c/o American Stock Transfer & Trust Co., LLC
Operations Center
6201 15th Avenue
Brooklyn, NY 11219

Dividend Reinvestment and Stock Purchase and Sale

Trustmark is pleased to offer the Investors Choice Dividend Reinvestment & Direct Stock Purchase and Sale Plan (Plan), a voluntary plan administered by AST. Under the Plan, shareholders may reinvest dividends, purchase additional shares, sell all or part of shares owned or deposit their Trustmark stock certificates for safekeeping or sale. For more information, call (877) 476-4393 or visit AST's website at www.amstock.com.

Financial Publications Available at No Charge

Additional copies of Trustmark's Annual Report on Form 10-K, quarterly reports and other corporate publications are available, without charge, at www.trustmark.com or upon request by calling our Investor Relations Department at (601) 208-6898 or by writing to:

Trustmark Corporation
Attn: Investor Relations
248 East Capitol Street
Jackson, MS 39201

Investor Inquiries

Analyst and investor inquiries may be directed to:

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Senior Vice President
(601) 208-6898
jrein@trustmark.com

Louis E. Greer
Treasurer and Principal Financial Officer
(601) 208-2310
lgreer@trustmark.com

Media Inquiries

Media representatives seeking general information should contact:

Melanie A. Morgan
Senior Vice President
(601) 208-2979
mmorgan@trustmark.com

Trustmark National Bank Directors

Adolphus B. Baker
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Chief Executive Officer
Cal-Maine Foods, Inc.

William A. Brown
President and
Chief Executive Officer
Brown Bottling Group, Inc.

James N. Compton
General Manager and
Chief Executive Officer
South Mississippi Electric
Power Association

Tracy T. Conerly
Partner
Carr, Riggs & Ingram, LLC

Toni D. Cooley
President
Systems Electro Coating

Daniel A. Grafton
Chairman
Trustmark Corporation
Chairman
Trustmark National Bank
President
L-3 Communications
Vertex Aerospace
(Retired)

J. Clay Hays, Jr., MD
Cardiologist
Partner, Jackson Heart Clinic

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Trustmark National Bank

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Chief Executive Officer
EastGroup Properties, Inc.

John M. McCullough
President
AT&T Mississippi
(Retired)

Harris V. Morrisette
President
China Doll Rice & Beans, Inc.
Dixie Lily Foods

Richard H. Puckett
Chairman and
Chief Executive Officer
Puckett Machinery Company

R. Michael Summerford
President and
Chief Operating Officer
ChemFirst, Inc.
(Former)

Harry M. Walker
Regional President
Central Mississippi
Trustmark National Bank

LeRoy G. Walker, Jr.
President
LTM Enterprises, Inc.

William G. Yates III
President and
Chief Executive Officer
W.G. Yates & Sons
Construction Company

Trustmark National Bank Board Officers

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President and
Chief Executive Officer

T. Harris Collier III
General Counsel and
Secretary

Melanie A. Morgan
Senior Vice President and
Assistant Secretary

Trustmark National Bank Executive Management

Gerard R. Host
President and
Chief Executive Officer

Robert B. Harvey
Executive Vice President and
Chief Credit Officer

Douglas H. Ralston
President
Wealth Management

Harry M. Walker
Regional President
Central Mississippi

Duane A. Dewey
President
Corporate Banking

Glynn Ingram
Executive Vice President and
Chief Information Officer

W. Arthur Stevens
President
Retail Banking

Chester A. Wood, Jr.
Executive Vice President and
Chief Risk Officer

Louis E. Greer
Executive Vice President and
Chief Financial Officer

James M. Outlaw, Jr.
President and
Chief Operating Officer
Trustmark – Texas

Breck W. Tyler
President
Mortgage Services

C. Scott Woods
President
Insurance Services

George C. Gunn
Executive Vice President and
Real Estate Banking Manager

Thomas C. Owens
Executive Vice President and
Bank Treasurer

Rebecca N. Vaughn-Furlow
Executive Vice President and
Human Resources Director

Trustmark National Bank

Regional and Market Executives

Trustmark Corporation Annual Report 2013

Regional

Market

Alabama

Michael D. Fitzhugh
Regional President
South Alabama

John B. Barnett III
Brewton

Paul J. England
Monroeville

Henry F. O'Connor III
Mobile

David E. Sutley
Fairhope

Edward T. Livingston
Regional President
Central Alabama

William B. Armagost
Montgomery

David C. Darby
Bessemer

James B. Hurst
Opelika

William V. Lewis
Greenville

Jimmy R. Norrell
Tallassee

Charles R. Schaeffer
Eufaula

R. Wade Seamon
Prattville

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Hazlehurst

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Alex Roberts Photography

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Selma

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Hollis Mann
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Tallassee Super Foods, Inc.

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City of Brookhaven
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SW MS Oral and Maxillofacial
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Office of the D.A.,
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Rob Loper, DVM
Veterinarian
Tylertown Animal Hospital

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Memphis Region
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John S. Wilder, Jr.
Treasurer and General Manager
Long Town Gin & Supply

(\$ in thousands except per share data)

| | 2013 | 2012 |
|--|-------------------|-------------------|
| Net Income Available To Common Shareholders | \$ 117,060 | \$ 117,283 |

Per Common Share Data

| | | |
|----------------------------|----------------|----------------|
| Basic earnings per share | \$ 1.75 | \$ 1.81 |
| Diluted earnings per share | 1.75 | 1.81 |
| Dividends | 0.92 | 0.92 |
| Book value | 20.11 | 19.86 |
| Tangible book value | 13.95 | 15.10 |

Performance Ratios

| | | |
|--|---------------|---------------|
| Return on average tangible common equity | 13.09% | 12.55% |
| Return on average common equity | 8.75 | 9.30 |
| Return on average assets | 1.02 | 1.20 |

Capital Ratios

| | | |
|--|---------------|---------------|
| Total equity/total assets | 11.49% | 13.10% |
| Tangible common equity/tangible assets | 8.26 | 10.28 |
| Tier 1 leverage ratio | 9.06 | 10.97 |
| Tier 1 risk-based capital ratio | 12.97 | 15.53 |
| Total risk-based capital ratio | 14.18 | 17.22 |

Year-end Balance Sheet Data

| | | |
|---------------------|---------------------|---------------------|
| Securities | \$ 3,362,882 | \$ 2,699,933 |
| Loans | 6,752,256 | 5,984,304 |
| Total assets | 11,790,383 | 9,828,667 |
| Total deposits | 9,859,902 | 7,896,517 |
| Total borrowings | 438,190 | 487,476 |
| Total common equity | 1,354,953 | 1,287,369 |

