Vision
Our vision is to be a premier financial services company in our marketplace.

Mission
Our mission is to achieve outstanding customer satisfaction by providing banking, wealth management and insurance solutions through superior sales and service, utilizing excellent people, teamwork and diversity, while meeting our corporate financial goals.
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Trustmark made significant achievements in 2016 as we continued to provide the service and solutions our customers expect while positioning Trustmark for continued success in the evolving financial services industry. We achieved our third consecutive year of substantial loan growth, expanding the held for investment loan portfolio by $759.8 million, or 10.7%. Our acquired loan portfolio continued to exceed expectations and made meaningful contributions to our earnings. Credit quality – a defining characteristic of the Trustmark franchise – remained solid with substantial reductions in nonperforming assets. Our Insurance business had another record year in terms of revenue, while Mortgage Banking continued to expand in new markets and experienced growth in loan production volume of 8.4% during the year. Our focus on providing financial solutions with integrity and accountability has garnered numerous customer satisfaction awards, including recognition from the J.D. Power 2016 U.S. Retail Banking Satisfaction Study, in which Trustmark was recognized as having the “Highest Customer Satisfaction with Retail Banking in the South Central Region.” All of this was achieved in light of the complexities our industry continues to face – changes in customer preferences, evolving regulatory frameworks and protracted low interest rates.

Rather than focus upon what is beyond our control, we choose to diligently take action in areas within our control. We continued to realign our delivery channels, cognizant of the fact that banking has evolved into something customers do, not necessarily some place they will go. We have adapted to this changing environment by repositioning product offerings, reducing the square footage of our new banking centers and investing in technology that enables customers to conduct business anywhere, when and how they choose. What has not changed, however, is the need for trustworthy service and solutions. To that end, banking continues to remain a people business. We would like to take this opportunity to review our notable accomplishments, share our direction for the future and highlight a few of the ways Trustmark is well positioned for success in the years to come.

Financial Highlights

Trustmark’s net income in 2016 totaled $108.4 million, which represented diluted earnings per share of $1.60. This performance produced a return on average tangible equity of 9.99% and a return on average assets of 0.84%. Trustmark paid quarterly cash dividends of $0.23 per share, or $0.92 annually, in 2016. During the year, over half of Trustmark’s net income was returned to shareholders through dividends, which have grown – and never decreased – throughout Trustmark’s 127-year history. This consistent, reliable source of shareholder income reflects the steady earnings and profitability of our diversified financial services businesses. The success of our continuing investments in expanding the number of commercial relationship managers and realigning lending resources to areas with additional growth opportunities is reflected in our held for investment loan portfolio, which at year end 2016 totaled $7.9 billion, up $759.8 million, or 10.7%, for the year. Growth was diversified by loan type as well as by geographic market, both of which reflect the continued effort of providing customers with the solutions they need, when they need them.

* Trustmark National Bank received the highest numerical score among 15 retail banks in the South Central region in the J.D. Power 2016 Retail Banking Satisfaction Study, based on 76,233 total responses, measuring opinions of consumers with their primary banking provider, surveyed April 2015–February 2016. Your experiences may vary. Visit jdpower.com.
Our customer-focused, values-driven culture has enabled us to maintain share in markets we traditionally served, while also expanding in markets with additional growth opportunities. Collectively, held for investment and acquired loans totaled $8.1 billion at December 31, 2016, an increase of 8.6% from the prior year.

Although not fully apparent in this protracted low interest rate environment, our diversified and low-cost deposit base remains a source of strength for the Trustmark franchise. At year end 2016, deposits totaled $10.1 billion, an increase of $467.8 million, or 4.9%, from the prior year. Approximately 60% of deposits are in transaction accounts, including 30% in noninterest-bearing accounts. Experience and attention to customer relationships have afforded Trustmark a position of leadership in the majority of the communities served. We are privileged to maintain the #1 deposit market share in the Jackson, MS metropolitan area and, across the franchise, a top-three deposit share in 57% and a top-four deposit share in 70% of markets served.

Credit Quality

Disciplined underwriting, competitive pricing and prudent credit management continue to be hallmarks of Trustmark. Levels of nonperforming assets improved significantly throughout the year as nonperforming loans declined 11.0%, while other real estate declined 19.6%. At December 31, 2016, Trustmark’s $71.3 million allowance for loan losses represented 267.4% of nonperforming loans, excluding specifically reviewed impaired loans. These credit metrics exclude acquired loans and other real estate covered by an FDIC loss-share agreement.

Risk Management and Capital Strength

Trustmark is committed to a comprehensive, enterprise-wide risk management approach to not only ensure regulatory compliance, but also
to manage the Corporation and its businesses more effectively. We have committed significant resources to the enhancement of our infrastructure and remain well positioned to support the regulatory requirements commensurate of a larger financial institution. In achieving our plans for continued growth, risk management is integral to both the strategic planning process as well as the process for new product and service introductions. Our Board remains actively engaged in reviewing our risk management efforts, ensuring that liquidity, funding and capital levels are reflective of a strong financial institution.

At December 31, 2016, total shareholders’ equity was $1.5 billion, while tangible equity totaled $1.1 billion, which represented 8.74% of tangible assets. Trustmark’s regulatory capital ratios continue to significantly exceed levels to be classified as well capitalized. We continue to review opportunities to deploy capital in a manner that enhances long-term shareholder value, including investments that support organic or acquisitive growth, as well as delivering consistent dividends and utilizing share repurchase programs as appropriate.

Revenue Generation

Despite the protracted low interest rate environment, our businesses continued to perform well as Trustmark’s total revenue, excluding interest income on acquired loans, increased $17.6 million from the prior year to total $531.3 million in 2016. Fundamentally, our banking business proved to be resilient, growing net interest income (FTE) excluding acquired loans by $18.7 million, or 5.2%, and resulted in a net interest margin, excluding acquired loans, of 3.37%.

Our diverse, complementary fee income businesses continued to achieve solid results and contributed significantly to our financial success, representing approximately 18% of total revenue excluding acquired loans in 2016. Trustmark’s Insurance business – which provides a full range of commercial and personal risk management products – had another record year and produced revenue of $36.8 million. This performance reflects our steadfast focus on business development as well as continuing investments in relationship managers and geographic market expansion. Our
insurance subsidiary, Fisher Brown Bottrell Insurance, Inc., was recognized as a 2016 Best Practices Agency by Independent Insurance Agents and Brokers of America.

Mortgage Banking posted another year of solid results, partially reflecting expansion into new markets. In 2016, revenue totaled $28.2 million while loan production volume increased 8.4% to total $1.6 billion. Our Wealth Management business – which provides comprehensive and integrated services to accumulate, preserve and transfer wealth – was impacted by volatile market conditions, which pressured both asset values and brokerage activity throughout the year. In 2016, revenue totaled $30.5 million while assets under management and administration totaled $11.9 billion.

**Investing for the Future**

Trustmark is committed to continuous improvement and has a clear and deliberate process for investing in businesses, increasing revenue where possible and reallocating resources where revenue growth is challenged or returns are unacceptable. We are excited about and attentive to evolving technology which provides opportunities to expand product offerings and delivery channels that enhance the customer experience while reducing servicing costs. As you may recall, we upgraded our ATM fleet several years ago to enhance same-day deposit credit capabilities and strengthen our competitive advantage. Customers embraced the technology,
and deposits made via ATMs increased significantly. Since the release of myTrustmark℠, our consumer digital banking service, adoption of online banking has notably increased with approximately two-thirds of customers accessing myTrustmark℠ via mobile devices. Through Trustmark’s mobile banking platform, customers are able to monitor accounts, pay bills, transfer funds, deposit checks and track spending habits across multiple accounts, including those of other financial institutions. In 2017, we will introduce myTrustmark℠ for business, a robust digital banking service for commercial customers. We remain excited about the opportunities this platform, in addition to others, may present for our franchise. Also, we are piloting myTeller℠, an interactive video teller service provided through a centralized teller center which delivers most functions provided by traditional tellers. The potential applications for this technology include deployment beyond the traditional branch network and expanded service hours, further enhancing customer convenience and improving operational efficiency.

We continued to realign our retail delivery channels as consumer preferences have changed, ensuring minimal disruption to established relationships and striving to provide a consistent Trustmark experience, regardless of the delivery channel. During 2016, Trustmark consolidated nine branch offices across Alabama, Mississippi and Florida and reallocated a portion of those resources into a new banking center.
in Tuscaloosa, Alabama, and a new loan production office in Pensacola, Florida. Over the last four years, we have consolidated 36 branch offices with limited growth potential and established 9 banking centers in attractive growth markets.

In addition to expanding product lines and delivery channels, Trustmark announced plans to expand in the Huntsville, Alabama MSA, one of the most attractive metropolitan areas in the Southeast. During the fourth quarter, Trustmark announced the signing of a definitive agreement to acquire RB Bancorporation and its subsidiary, Reliance Bank, in Athens, Alabama. With assets of $217 million, Reliance Bank has seven offices serving the Huntsville MSA. This transaction, which has received regulatory approval and remains subject to the approval of RB Bancorporation shareholders and customary closing conditions, is expected to be completed in the second quarter of 2017. Our affiliation with Reliance Bank represents a natural avenue for the expansion of our Alabama franchise.

At Trustmark, expense management is not a one-time program, but rather part of a long-standing culture that has led to solid profitability levels year after year. During the second quarter, we offered a voluntary early retirement program that was accepted by 188 associates, or 6.4% of our workforce. The cost of this program totaled $9.8 million in 2016, which was offset in part by expense savings of $4.4 million in the second half of the year. We expect to generate savings of approximately $8.5 million as a result of this program in 2017. This voluntary early retirement program provides organizational efficiencies resulting from investments in technology and realignment of work processes, as well as advancement opportunities for associates. Noninterest expense totaled $407.3 million in 2016. Excluding the cost of the aforementioned early retirement program, as well as expense related to reducing the risk profile of the assets in the Corporation’s defined benefit pension plan prior to termination, noninterest expense totaled $396.2 million, a decrease of $5.4 million, or 1.4%, on a comparable basis from the prior year. Trustmark is committed to investments that promote profitable revenue growth as well as reengineering and efficiency opportunities that enhance long-term shareholder value.

Leadership

We are most appreciative of the leadership, counsel and guidance provided by the Board of Directors of Trustmark. Our directors are engaged in the governance of the organization, embrace the Corporation’s strategic direction and support our efforts to realize the full potential of the franchise. During the year, David H. Hoster II retired from the Trustmark Corporation Board of Directors after nine years of dedicated service. We have greatly appreciated David’s contributions to Trustmark and will miss his advice and counsel.

Community Reinvestment

Trustmark is dedicated to investing in the future of building stronger communities in its marketplace, and we realize the significance of practicing good corporate citizenship and the added value it brings to all stakeholders involved. Strengthening the communities we serve is instrumental to our approach of responsible growth. Through the means of community partnerships, lending and investing, Trustmark is working to advance long-term sustainability.

We are actively engaged in corporate social responsibility initiatives, and in 2016, we contributed over $3 million in financial resources and thousands of volunteer hours from associates to community organizations across our footprint. We continued our focus on financial literacy education through the implementation of the Trustmark Financial Scholars Program in 125 high schools throughout Mississippi, as well as provided financial resources to 32 schools included in our Adopt-A-School program throughout our markets. Through Trustmark’s A Gift of Time campaign,
our associates volunteered more than 4,100 hours at one of 40 participating community organizations, assisting these non-profits in accomplishing their missions as well as inspiring our associates to find additional ways to support our communities.

In addition to community engagement through monetary gifts and volunteer service, Trustmark made significant contributions through its lending efforts in 2016. Trustmark originated nearly $94 million in home mortgages and more than $127 million in small business loans within low-to-moderate income areas, as well as approximately $115 million in home mortgages to low-to-moderate income borrowers and over $79 million in community development loans. These collective efforts, in collaboration with local community leaders, have provided opportunities for affordable housing, employment and community services.

**Strategic Focus**

We look to the future with confidence and optimism. In 2017, we will continue efforts to broaden customer relationships, enhance the delivery of our products and services, streamline processes to drive greater efficiency, manage risks effectively and proactively manage our balance sheet to produce consistently strong profitability. We appreciate the dedication and commitment of our associates, our shareholders who have invested in Trustmark and its future, and our customers who look to us as their financial partner. Trustmark is "People you trust. Advice that works."

Sincerely,

Daniel A. Grafton  
Chairman  
Trustmark Corporation

Gerard R. Host  
President and  
Chief Executive Officer  
Trustmark Corporation
R. Michael Summerford was elected to succeed Daniel A. Grafton as Chairman of the Board of Trustmark Corporation effective January 1, 2017. Mr. Grafton plans to retire from Trustmark’s Board of Directors at the 2017 Annual Shareholders’ meeting after eleven years of service, including six years as Chairman.

Regarding his tenure on the Board, Grafton commented, “My time with Trustmark has been both professionally satisfying and stimulating. The Board and management are highly engaged and among the best in the business, which gives me great confidence in the future success of Trustmark. By electing Mike Summerford as Chairman, Trustmark has selected the right person for the right time. I have served with Mike for the last ten years and found him to be an extremely bright, hardworking professional with excellent leadership acumen. The Host/Summerford team ensures continuity of leadership that benefits our communities, associates, customers and shareholders.”

“Under Dan’s guidance and leadership as Chairman,” said Gerard R. Host, President and Chief Executive Officer, “Trustmark has experienced significant growth and expanded into new markets, well positioning us for continued success. We greatly appreciate Dan’s many contributions to our organization.”

“We are fortunate to have Mike serve in this leadership position on our Board,” continued Host. “He is well known and respected in the community and has a firm commitment to upholding the interests of Trustmark and our shareholders. Mike will do an exemplary job in guiding our Board as we continue to build our diverse financial services business.”

Michael Summerford commented, “Trustmark is well positioned for continued success, thanks in part to Dan Grafton’s solid leadership and wise counsel. I look forward to the opportunity to serve as Chairman of Trustmark and continuing to work with our Board and management to lead a strong regional banking organization committed to providing value for its customers, shareholders, communities and associates.”
Adolphus B. Baker (1) (2)
Chairman, President and
Chief Executive Officer
Cal-Maine Foods, Inc.

Toni D. Cooley (1) (2)
Chief Executive Officer
Systems Electro Coating

William A. Brown (2)
President and
Chief Executive Officer
Brown Bottling Group, Inc.

Daniel A. Grafton (1) (2)
Chairman
Trustmark Corporation and
Trustmark National Bank
(Through 12-31-16)
President
L-3 Communications
Vertex Aerospace
(Retired)

James N. Compton (2)
President and
Chief Executive Officer
Cooperative Energy

J. Clay Hays, Jr., M.D. (2)
Cardiologist, Partner and
President
Jackson Heart Clinic, PA

Tracy T. Conerly (1) (2)
Partner Emeritus
Carr, Riggs & Ingram, LLC

Gerard R. Host (1) (2)
President and
Chief Executive Officer
Trustmark Corporation
President and
Chief Executive Officer
Trustmark National Bank
John M. McCullough (1)(2)
Associate Dean -
Metro Jackson
University of Mississippi
School of Law
(Retired)
President, AT&T Mississippi
(Retired)

Harry M. Walker (2)
President
Mississippi Business
and Community Relations
Trustmark National Bank
(Retired)

Harris V. Morrissette (1)(2)
President
China Doll Rice & Beans, Inc. /
Dixie Lily Foods

LeRoy G. Walker, Jr. (1)(2)
President
LTM Enterprises, Inc.

Richard H. Puckett (1)(2)
Chairman and
Chief Executive Officer
Puckett Machinery Company

William G. Yates III (1)(2)
President and
Chief Executive Officer
W.G. Yates & Sons
Construction Company

R. Michael Summerford (1)(2)
Chairman
Trustmark Corporation and
Trustmark National Bank
(Effective 1-1-17)
Chief Operating Officer
ChemFirst, Inc.
(Former)

(1) Director, Trustmark Corporation
(2) Director, Trustmark National Bank
Common Stock
Trustmark common stock is listed on the NASDAQ Global Select Market 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

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

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.

Telephone:
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 Company, LLC
Operations Center
6201 15th Avenue
Brooklyn, NY 11219
ANNUAL MEETING OF SHAREHOLDERS

Trustmark Corporation’s Annual Meeting of Shareholders will be held on Tuesday, April 25, 2017, at 2:00 p.m. Central Time in the Trustmark Conference Center at the Mississippi Sports Hall of Fame, 1152 Lakeland Drive, Jackson, Mississippi.

TRUSTMARK CORPORATION OFFICERS

Daniel A. Grafton
Chairman
(Through 12-31-16)

R. Michael Summerford
Chairman
(Effective 1-1-17)

Gerard R. Host
President and Chief Executive Officer

Louis E. Greer
Treasurer and Principal Financial Officer

Granville Tate, Jr.
Secretary

F. Joseph Rein, Jr.
Assistant Secretary
EXECUTIVE

Gerard R. Host  President and Chief Executive Officer
Duane A. Dewey  President - Corporate Banking
Louis E. Greer  Executive Vice President and Chief Financial Officer
George C. Gunn  Executive Vice President and Real Estate Banking Manager
Robert B. Harvey  Executive Vice President and Chief Credit Officer
Glynn Ingram  Executive Vice President and Chief Information Officer
James M. Outlaw, Jr.  Executive Vice President and Chief Administrative Officer
Thomas C. Owens  Executive Vice President and Bank Treasurer
Douglas H. Ralston  President - Wealth Management
W. Arthur Stevens  President - Retail Banking
Granville Tate, Jr.  Executive Vice President, Chief Risk Officer and General Counsel
Breck W. Tyler  President - Mortgage Services
C. Scott Woods  President - Insurance Services

MARKETS
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<tr>
<th>REGIONAL PRESIDENT</th>
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<tr>
<td>William S. Bridges</td>
<td>Houston</td>
<td>Leonard P. Hein, Southeast Houston</td>
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<td>Christine Petrilla, North Houston</td>
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<td>Travis H. Van Horn, Southwest Houston</td>
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<td>Michael D. Fitzhugh</td>
<td>Alabama/Mississippi Gulf Coast</td>
<td>Eric C. Brown, Mississippi Gulf Coast</td>
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<td>Kevin S. Carey, Mobile, AL</td>
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<td>Paul J. England, Monroeville, AL</td>
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<td>Tommy B. Faust, Jr., Baldwin County, AL</td>
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<td>Deborah C. Hardee, Brewton, AL</td>
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<td>William C. Hart, Pensacola, FL</td>
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<td>Aubrey E. Henson, Jr.</td>
<td>Memphis/North Mississippi</td>
<td>John David Douglas, Fayette County, TN</td>
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<td>Victor L. Marlar, Corinth, MS</td>
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<td>R. Andrew McGahey, Greenville, MS</td>
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<td>J. Clifton Thach, Greenwood, MS</td>
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<td>Charles H. Lewis IV</td>
<td>South Mississippi</td>
<td>Jason A. Douglas, McComb, MS</td>
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<td>Stanley L. Foster, Brookhaven, MS</td>
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<td>Charlie Scott King, Tylertown, MS</td>
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<td>Charles T. Magee, Columbia, MS</td>
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<td>W. Mark Lewis</td>
<td>Central Mississippi</td>
<td>Michael E. Crandall, Canton, MS</td>
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<td>Brandon S. Hubbard, Magee, MS</td>
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<td>Thomas Kendall, Vicksburg, MS</td>
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<td>Joe B. Madden, Hazlehurst, MS</td>
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<td>Linwood O. McClain</td>
<td>Central Alabama</td>
<td>Dave Crenshaw, Greenville, AL</td>
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<td>David C. Darby, Montevallo, AL</td>
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<td>James B. Hurst, Opelika, AL</td>
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<td>William V. Lewis, Tuscaloosa, AL</td>
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<td>Charles R. Schaeffer, Eufaula, AL</td>
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<td>R. Wade Seamon, Prattville, AL</td>
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<td>Charles E. Singleton, Demopolis, AL</td>
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<td>James A. Stewart, Centreville/Selma, AL</td>
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<td>W. Holt McMullan</td>
<td>East Mississippi</td>
<td>David G. (&quot;Archie&quot;) Anderson, Meridian, MS</td>
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<td>J. Gregory Bennett, Laurel, MS</td>
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<td>Charles R. Russell, Tupelo, MS</td>
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<td>Darrell W. Temple, Taylorsville, MS</td>
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<td>Larry A. Waggoner, Carthage, MS</td>
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<td>Bart C. Wise, Columbus, MS</td>
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<td>John D. Sumrall</td>
<td>Florida</td>
<td>John G. Hindsman, Bay County</td>
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<td>Jonathan E. Ochs, Okaloosa and Walton Counties</td>
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</tbody>
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ALABAMA

Brewton

Broox G. Garrett
Attorney
Thompson, Garrett & Hines

Chris B. Griffin
Administrator
D.W. McMillan Memorial Hospital

Deborah C. Hardee
President
Trustmark National Bank

Mark Manning
Administrator
West Gate Village Nursing Home

Cosby Martin
Owner
Marco Land & Petroleum

Thomas E. McMillan, Jr.
Managing Member
Longleaf Energy

McGowin Miller
President
Miller Relocation Services

Steve Edmonds
President
Windwood Management Group

Stephanie Kemmer
Probate Judge
Bibb County

Debbie Martin
Funeral Director/Office Administrator
Rocko Funeral Home

J.W. Oakley
Recruiting Coordinator
School of Communications
University of Alabama

Demopolis

Gary B. Butler
President
Butler & Company, Inc.

Johnnie Anderson Shows II
Owner
Jaber, Inc.

Charles E. Singleton
President
Trustmark National Bank

Mem Stewart Webb
Owner
Webb Reality, Inc.

Thomas Alvin Williams
Partner
Morgan’s Ice

Dan E. Wilson
Owner
Colonial Office Products

Eufaula

Robert M. Dixon, Jr.
Chief Executive Officer
M.C. Dixon Lumber Company, Inc.

Mo Erkins
Military (Retired)

Mary Foy Kirkland
President
Young Johnston and Associates, Inc.

Charles R. Schaeffer
President
Trustmark National Bank

Joel Smith, Jr.
Attorney
Williams, Potthoff, Williams & Smith

Robert L. Taylor
Owner
Bobby Taylor Enterprises

Deltonya Warren
Director of Curriculum
Eufaula City Schools

Doug Winkleblack
Southern Regional Manager
Alabama Interforest Corp

Greenville

Barry E. Boan
President
Boan Contracting

Ken Chesser
Owner
KC Land & Cattle Company

Dave Crenshaw
President
Trustmark National Bank

P. Richard Hartley
Partner
Hartley & Hickman Attorneys At Law

Dexter McLendon
Mayor
City of Greenville

Allin Whittle
Butler County Commissioner

Mobile/Baldwin County

Sumner G. Adams
Vice President
Cash Management/Finance
Norton Lilly International

Tommy B. Faust, Jr.
President
Trustmark National Bank – Baldwin County

Frank McKinley Bell III
President
Marine Rigging, Inc.

Kevin S. Carey
President - Mobile
Trustmark National Bank

Jacob L. Cunningham
Manager
Summit Industries, LLC
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<thead>
<tr>
<th>Business Location</th>
<th>Name</th>
<th>Title/Role</th>
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<tr>
<td>Monroeville</td>
<td>Pete Black</td>
<td>Alabama Business Development Mgr.</td>
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<td>Parsons &amp; Whittemore</td>
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<td>Haniel Croft</td>
<td>President</td>
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<td>BankTrust</td>
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<td>(Retired)</td>
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<td>Paul J. England</td>
<td>President</td>
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<td>Trustmark National Bank</td>
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<td></td>
<td>John E. Estes, Jr.</td>
<td>Vice President</td>
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<td>J. E. Estes Wood Company, Inc.</td>
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<td>Sloan Fountain</td>
<td>Vice President/Mgr.</td>
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<td>Vanity Fair Mills, Inc.</td>
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<td></td>
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<tr>
<td></td>
<td>Ed Lee, DMD</td>
<td>Dentist</td>
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<tr>
<td></td>
<td>John T. Lee</td>
<td>Auto Dealer</td>
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<td></td>
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<tr>
<td></td>
<td>Alex Roberts</td>
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<tr>
<td></td>
<td>Sandy Smith</td>
<td>Director</td>
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<td>Monroeville Area Chamber of Commerce</td>
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<tr>
<td>Montevallo</td>
<td>David C. Darby</td>
<td>President</td>
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<td>Trustmark National Bank</td>
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<tr>
<td></td>
<td>Philip C. Hubbard</td>
<td>Veterinarian</td>
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<td>Countryside Animal Hospital</td>
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<tr>
<td></td>
<td>Karen Kelly</td>
<td>Human Resources</td>
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<td></td>
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<td>McWane, Inc.</td>
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<tr>
<td></td>
<td>Leroy Lucas, Jr.</td>
<td>Owner</td>
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<td></td>
<td></td>
<td>Lelco, Inc.</td>
</tr>
<tr>
<td></td>
<td>John W. Stewart III</td>
<td>President</td>
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<tr>
<td></td>
<td></td>
<td>University of Montevallo</td>
</tr>
<tr>
<td></td>
<td>J.N. Buckner</td>
<td>Partner</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Buckner and Cook, LLC</td>
</tr>
<tr>
<td></td>
<td>Keith Gamble</td>
<td>Owner</td>
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<tr>
<td></td>
<td></td>
<td>FirstGuard, LLC</td>
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<tr>
<td></td>
<td>Larry Liveoak</td>
<td>Owner</td>
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<tr>
<td></td>
<td></td>
<td>The Liveoak Agency, Inc.</td>
</tr>
<tr>
<td></td>
<td>David McDowell</td>
<td>Partner</td>
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<tr>
<td></td>
<td></td>
<td>McDowell, Faulk and McDowell, LLC</td>
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<tr>
<td></td>
<td>R. Wade Seamon</td>
<td>President</td>
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<tr>
<td></td>
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<tr>
<td></td>
<td>Abigail Tucker, DMD</td>
<td>Owner/Dentist</td>
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<tr>
<td></td>
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<tr>
<td></td>
<td>David A. Dye</td>
<td>Chairman and Chief Growth Officer</td>
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<tr>
<td></td>
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<td>Computer Programs and Systems, Inc. (CPSI)</td>
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<td></td>
<td>Thomas Gross</td>
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<td>H. Ray Hix, Jr.</td>
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<td>Clifton C. Inge, Jr.</td>
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<td>IPC Industries, Inc.</td>
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<td>Frank J. Lott III</td>
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<td>Harris V. Morrissette</td>
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<td>China Doll Rice &amp; Beans, Inc.</td>
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<td>Alfred M. Newmann, Jr., MD</td>
<td>Premier Medical ENT West</td>
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<tr>
<td></td>
<td>Henry F. O’Connor III</td>
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<td></td>
<td>E. Luckett Robinson II</td>
<td>Vice President - Finance</td>
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<td>David Sutley</td>
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<td>Jim W. Benefield, DVM</td>
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<tr>
<td></td>
<td>Thomas H. Cawthon, MD</td>
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<td></td>
<td>Tommy Atchison</td>
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<td></td>
<td>James A. Stewart</td>
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<tr>
<td></td>
<td>William P. Swift III</td>
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<td>Abigail Tucker, DMD</td>
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</tbody>
</table>
TRUSTMARK NATIONAL BANK
COMMUNITY MARKET ADVISORY DIRECTORS

Ira M. Wagoner
Accountant
Edwards and Wilkinson, PC

Tallassee

Cecil Mack Daugherty
Chief of Security
Russell Lands

Gary Fuller
Owner
Fuller Warehouse & Gin, Inc.

Charles Frank Keith
Owner
Johnson Furniture

David Lawrence
Vice President/Owner
Tallassee Super Foods, Inc.

Hollis Mann
Store Manager
Tallassee Super Foods, Inc.

Jennie Rhinehart
Chief Executive Officer
Community Hospital, Inc.

FLORIDA

Angus G. Andrews
Real Estate Investor/Developer

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

Gerald R. Dunkle
President
Sundial Developers, Inc.

Robert C. McLendon
Commercial Insurance
Fisher Brown Bottrell Insurance, Inc.

James R. Moody IV
Accountant
Jinks & Moody, P.A.

Floyd Skinner
President
Skinner Tax Consulting, Inc.

David Spencer
President
Glass Center, Inc.

John D. Sumrall
Regional President
Florida Trustmark National Bank

Jay N. Trumbull
Owner
Culligan Water Solutions

Dennis A. Wallace
Walton County School Board (Retired)
Real Estate Investor
Lumber Distributor

MISSISSIPPI

Brookhaven

Robert O. Allen
Partner
Allen, Allen, Breeland & Allen, PLLC

Cecil Estess
Corporate Officer
Dickerson & Bowen

Robin Tyler Faust, CFSP
Funeral Director
Tyler Funeral Home, Inc.

Stanley L. Foster
President
Trustmark National Bank

Kenneth W. Goza
Program Coordinator
Copiah Lincoln Community College

Arlustra Henderson, Jr.
Chief of Police
City of Brookhaven (Retired)

J. Spencer Mooney, MD
Physician/Owner
Quail Ridge Enterprise, Inc.

J. Kim Sessums, MD
Physician
Brookhaven OB-GYN Associates

Charles Lee Smith
Chief Executive Officer
Southern Diversified Technologies, Inc.

A. Lavelle Sullivan
Co-Owner
Sullivan Ford-Lincoln

Carthage

Carl Blocker
Sales
Greco Electrical Contractor

Lee Carson
President
N.L. Carson Construction, Inc.

H. Frank Rhea
President
Trustmark National Bank (Retired)

Susan Tripplett
Administrator
Northeast Region
Sta-Home Health

Columbus

Mark G. Alexander
Chairman
Dynahealth, Inc.

William Key Blair, Jr.
Vice President
Columbus Marble Works

W. R. Phillips IV
Vice President
Phillips Contracting Company, Inc.

Bart C. Wise
President
Trustmark National Bank

Corinth

Victor L. Marlar
President
Trustmark National Bank

William J. Napier III
Vice President
Corinth Mill Supply

Ricky R. Stockton
Hotel Manager
S.S.S.S. &P., Inc.
Kenneth W. Williams  
President  
Corinth Coca-Cola Bottling Works Refreshments, Inc.

Greenville
Paul D. Dees  
Partner  
Greenland Planting Company

Stephen R. Jernigan  
Owner  
River City Rehabilitation

R. Andrew McGahey  
President  
Trustmark National Bank

Harley Metcalfe III  
Investor  
(Retired)

Steven R. Millwood  
President  
Mississippi Marine Corporation

Greensboro
H. Don Brock, Jr.  
Partner  
Whittington Brock & Swayze

Alexander John Malouf III  
Co-Owner  
The John Richard Collection, Inc.

R.A. Norris  
President  
S&N Airflow, Inc.

Clifton Thach  
President  
Trustmark National Bank

Robert L. Upchurch  
President  
Upchurch Plumbing, Inc.

Hattiesburg
Hugh Bolton  
Executive Vice President  
Trustmark National Bank  
(Retired)

Thomas M. Duff  
Managing Partner  
Southern Tire Mart, LLC

John M. Fitzpatrick III, MD  
President and Physician  
Hattiesburg Clinic, PA

Linda Kuykendall  
Vice President  
Commercial Business Interiors, Inc.

Charles H. Lewis IV  
Regional President  
South Mississippi Trustmark National Bank

W. A. Payne III  
President  
Camellia Home Health

Robert O. Tatum, Jr.  
Principal/Owner  
CR Properties, LLC

Robert R. Vardaman  
Owner and President  
Vardaman Buick-Honda, Inc.

Hazlehurst
Olen C. Bryant, Jr.  
Attorney  
Bryant & Rutland, PLLC

Joe B. Madden  
President  
Trustmark National Bank

Fred J. McDonnell, MD  
Physician  
Copiah Medical Associates

John C. Pyron  
Co-Owner  
Copiah Forest Products, Inc.  
Copiah Lumber Company, Inc.

A. Wendell Stringer  
President  
Stringer Family Funeral Services

Laurel
J. Gregory Bennett  
President  
Trustmark National Bank

Louis S. Crumbley  
President  
Crumbley Paper & Food Service Co., Inc.

Linda R. Gavin  
Associate Executive Director of Marketing  
South Central Regional Medical Center

Jerome Harless  
President  
Flarestack, Inc.

Victor Jones, Jr.  
President  
Jones Sales and Service, Inc.

Rhes V. Low, Sr.  
Investor  
Low Company, LLC

Richard L. Yoder, Jr.  
Attorney  
Gilchrist Sumrall Yoder & Boone, PLLC

Magee
Julie Polk Breazeale  
Chief Executive Officer  
Polk’s Meat Products, Inc.

Jacqueline P. Gordy  
Secretary-Treasurer  
Pace Oil Company

Brandon S. Hubbard  
President  
Trustmark National Bank

Charles Pruitt III, MD  
Physician  
Magee Medical and Surgical Clinic, PLLC

James H. Stuard, DMD  
James Stuard Family Dentistry

James Price Wallace  
Owner and Manager  
River Birch Farm

McComb
Pat H. Brumfield, Jr.  
President  
Brumfield Oil Company, Inc.

Brad Clark  
President  
Clark Construction Co., Inc.  
of Mississippi

David B. Craddock  
President  
Craddock Oil Company

Jason A. Douglas  
President  
Trustmark National Bank

John Dale Dumas, DMD  
John Dale Dumas PA
TRUSTMARK NATIONAL BANK
COMMUNITY MARKET ADVISORY DIRECTORS

Michael Faust
CPA
Faust & Associates

Craig Haskins
Vice President
Commercial Developers, Inc.

Eric S. Lewis, MD
Surgeon
Southwest Mississippi Oral & Maxillofacial Surgery, Inc.

John Andrew Watson, DO
Southwest Mississippi Regional Medical Center

Meridian

David G. "Archie" Anderson
President
Trustmark National Bank

Jay L. Davidson
President and Director
Southern Pipe & Supply, Inc.

Mark L. Denney
Owner
Meridian Order Buyers, Inc.
(Former)

Tommy E. Dulaney
President and Chief Executive Officer
Structural Steel Services, Inc.

Billy W. Estes
President
Trustmark National Bank
(Retired)

Larkin Kennedy
Executive Vice President/Administrator
Rush Foundation Hospital

John M. Mitchell, Jr.
Owner
The Mitchell Companies

C.D. Smith, Jr.
Regional Manager
AT&T Mississippi

Tupelo

V.M. Cleveland
President
Tupelo Furniture Market

Johnny L. Crane II
President
F.L. Crane & Sons, Inc.

Carlyle S. Harris, Jr.
General Partner
Harris Holdings LP

D. Colin Maloney
President
Century Construction and Realty, Inc.

Adam Mitchell
Vice President
Mitchell Distributing Company

Elizabeth J. Randall
President
Randall Commercial Group, LLC

Charles R. Russell
President
Trustmark National Bank

David S. Talton, MD
President
Cardiothoracic Surgery Clinic of North Mississippi

Tybertown

Timothy O. Jones
Assistant District Attorney
14th Judicial District

Steven L. Kennedy
Owner
Tybertown Sports Center

Charlie Scott King
President
Trustmark National Bank

Rob Loper, DVM
Veterinarian
Tybertown Animal Hospital

I. Conrad Mord II
Attorney
Mord Law Firm

J. Keith Speed, DO
Doctor of Osteopathy
William Carey University

Vicksburg

Ronald L. Andrews, Sr.
President
Vicksburg Insurance Agency, Inc.

Robert R. Bailess
Partner
Wheless, Shappley, Bailess & Rector, LLP

Charles R. Russell
President
Trustmark National Bank

W. Briggs Hopson III
Partner
Teller, Hassell & Hopson, LLP

Donald Jarratt
Managing Partner
Jarratt Properties, LLC

THOMAS KENDALL
President
Trustmark National Bank

TENNESSEE

Fayette County

Charles E. Dacus, Jr.
Farmer
Dacus Farms

John David Douglas
President
Trustmark National Bank

Paul S. Harris
General Manager
Chickasaw Electric
(Retired)

Aubrey E. Henson, Jr.
Regional President
Memphis/North Mississippi
Trustmark National Bank

John S. Wilder, Jr.
Treasurer and General Manager
Long Town Gin & Supply
### TRUSTMARK CORPORATION
#### FINANCIAL HIGHLIGHTS

$( in thousands except per share data)$

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<tr>
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<td><strong>Net Income</strong></td>
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<td><strong>Per Share Data</strong></td>
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<tr>
<td>Basic earnings per share</td>
<td>$1.60</td>
<td>$1.72</td>
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<td>Diluted earnings per share</td>
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<td>1.71</td>
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<td>Dividends</td>
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<td>Book value</td>
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<td>Tangible book value</td>
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<td><strong>Performance Ratios</strong></td>
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<td>Return on average tangible equity</td>
<td>9.99 %</td>
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<td>Return on average equity</td>
<td>7.14 %</td>
<td>7.94 %</td>
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<td>Return on average assets</td>
<td>0.84 %</td>
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<td><strong>Capital Ratios</strong></td>
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<td>Total equity/total assets</td>
<td>11.39 %</td>
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<td>Tangible equity/tangible assets</td>
<td>8.74 %</td>
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<td>Tier 1 leverage ratio</td>
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<td>Tier 1 risk-based capital ratio</td>
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<td>13.21 %</td>
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<td>Total risk-based capital ratio</td>
<td>13.59 %</td>
<td>14.07 %</td>
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<td>Loans</td>
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<td>Total assets</td>
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<td>Total deposits</td>
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<td>Total borrowings</td>
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<tr>
<td>Total shareholders’ equity</td>
<td>1,520,208</td>
<td>1,473,057</td>
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People you trust.
Advice that works.