





## **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.

INTEGRITY  
SERVICE  
ACCOUNTABILITY  
RELATIONSHIPS  
SOLUTIONS



THE VALUES  
WE LIVE BY

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## To our shareholders:

2014 was a year of significant achievement for Trustmark. We continued to build upon and expand customer relationships as reflected by growth in our diversified banking, wealth management and insurance businesses. Over the course of the year, total revenue exceeded \$578 million, the highest level in Trustmark's history. We experienced excellent growth in our legacy loan portfolio, and the performance of our acquired loan portfolio continued to exceed expectations. Credit quality continued to improve and remained an important contributor to our success. Our wealth management business achieved the highest revenue in its history, while our insurance services business had its best year since 2007. We also made investments to enhance service, revenue generation and productivity as well as built compliance and risk management systems to position Trustmark for continued success in the years ahead.

Our performance is driven by values that have sustained this organization for more than 125 years: integrity, service, accountability, relationships and solutions. These values build strong, long-term relationships, the outcome of which is reflected in Trustmark's solid financial results. Our core values unite Trustmark associates and distinguish us from the competition. Trustmark is a community-focused, values-guided organization whose 3,000+ associates make a sustainable difference in the lives of customers and communities we serve. We would like to take this opportunity to review our notable financial accomplishments, share our direction for the future and highlight a few of the ways Trustmark is serving its customers and communities.

### Financial Highlights

Trustmark continued to produce solid profitability metrics despite continued low interest rates that compressed net interest margins and additional regulatory mandates that reduced revenue and increased compliance and operating costs. Net income in 2014 totaled \$123.6 million, resulting in diluted earnings per share of \$1.83, an increase of 4.6% from the prior year. This performance produced a return on average tangible equity of 12.97% and a return on average assets of 1.03%. Trustmark paid quarterly cash dividends of \$0.23, or \$0.92 annually, in 2014. During the year, over half of Trustmark's net income was returned to shareholders through dividends. These dividends have grown over time — and have never decreased — as the result of the quality and sustainability of

earnings provided by our diverse financial services businesses.

During the year, loans held for investment increased \$650.6 million, or 11.2%, to total \$6.4 billion. This growth was diversified by loan type as well as by geographic market and reflected continued efforts to provide customers with products that met their specific objectives. Collectively, loans held for investment and acquired loans totaled \$7.0 billion at December 31, 2014.

Our deposit base, which totaled \$9.7 billion at year-end 2014, remains diversified and provides an excellent low-cost source of funds. Approximately 58% of our customers' deposits are in checking accounts, including 28% in noninterest-bearing accounts. Experience and attention to customer relationships have afforded Trustmark a position of leadership in the majority of communities we serve. We are particularly pleased to have the #1 deposit market share in Mississippi as well as the Jackson MSA. Among all markets served, Trustmark has a top-three deposit market share in 65% of markets and a top-four position in 75% of markets.

### Credit Quality

Credit quality continues to be a defining strength of Trustmark. During 2014, recoveries exceeded charge-offs, resulting in a net recovery of \$2.0 million while the provision for loan losses for loans held for investment was \$1.2 million. Classified and criticized loan balances declined 12.3% and 15.9%, respectively, over the course of the year. The allowance for loan losses totaled \$69.6 million at December 31, 2014, representing 180.95% of nonperforming loans, excluding impaired loans. The aforementioned credit metrics exclude acquired loans and other real estate covered by FDIC loss-share agreement.

### Risk Management and Capital Strength

Trustmark has embraced an enterprise-wide approach to risk management, which includes comprehensive identification, monitoring and proactive mitigation of potential risks facing the organization. Risk management is also a central component of our strategic planning process as well as the process to introduce new products and services. As a financial institution with assets in excess of \$10 billion, Trustmark is subject to capital stress testing requirements. Our Board remains actively engaged in reviewing our risk management



*Photo courtesy of Ken Murphy*

efforts to ensure liquidity, funding and capital levels are appropriate under varying stressed conditions.

At year-end 2014, total shareholders' equity exceeded \$1.4 billion, while tangible equity totaled \$1.0 billion, or 8.62% of tangible assets. Trustmark's regulatory capital ratios continue to significantly exceed levels 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 organic growth, acquisitions to create additional growth and diversification opportunities, consistent dividends and utilizing share repurchase programs as appropriate.

### **Positioning for Success in the Changing Financial Services Environment**

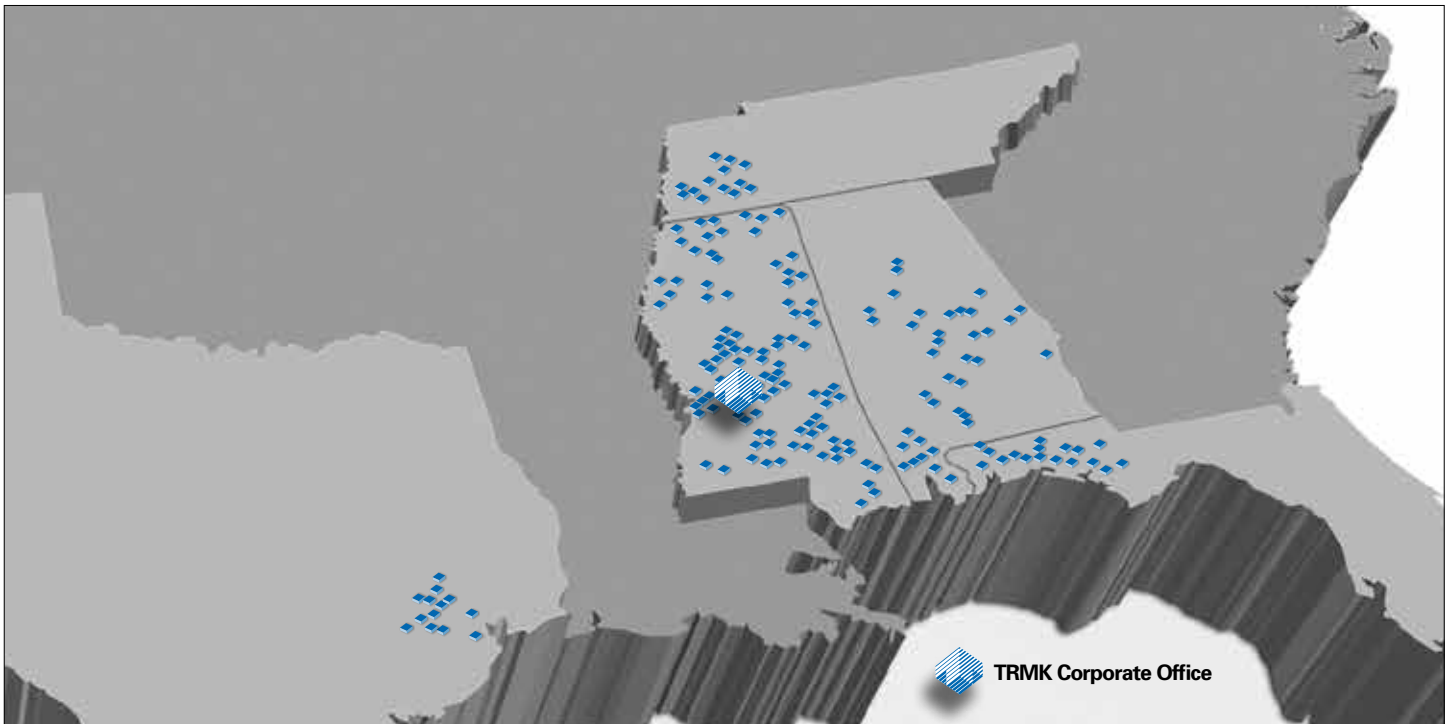
Profitability in the banking industry has diminished as a result of prolonged low interest rates, which reduced net interest income, as well as regulatory mandates that reduced interchange income for financial institutions with assets greater than \$10 billion. In addition to these revenue headwinds, heightened regulatory oversight and related compliance requirements have significantly increased the cost of doing business. Trustmark has been impacted by these challenges as well. Rather than focus upon what is beyond our control, we choose to diligently take action in areas within our control.

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 where, when and how

they choose. While we believe banking center offices will remain an extremely important delivery channel, banking will continue to evolve as something customers will do, not necessarily some place they will go. As such, we are making investments in mobile banking products to ensure our customers' electronic banking experience is secure, dependable and provides state-of-the-art access and functionality.

As customer preferences transition toward conducting more banking transactions electronically, we have the opportunity to optimize our branch network. Over the last three years, we consolidated 22 offices with limited growth opportunities. We reallocated a portion of these resources to expand our banking center presence with the addition of five offices in attractive markets including Birmingham and Montgomery, Alabama; Memphis, Tennessee; and Houston, Texas. These actions better align our branch network to serve our customers, improve efficiency and profitability, and position the corporation for additional growth.

During the year, Trustmark National Bank created a new position of Chief Administrative Officer with responsibility for coordinating resources within the organization that support revenue-generating activities of various business lines. Jim Outlaw, an established banker and former chief information officer with tenure of 18 years at Trustmark, was selected to support our efforts to streamline processes to improve efficiency and profitability across the organization.



## Revenue Generation

Trustmark's total revenue reached a record level of \$578.5 million in 2014. Our banking business continued to post solid growth as revenue increased to \$464.1 million, or 80% of our total revenue. Net interest income (FTE) increased to \$421.2 million, resulting in a net interest margin of 4.03% in 2014 compared to 4.01% in 2013. Excluding acquired loans, the net interest margin in 2014 was 3.52%, down only three basis points from the prior year.

Our mortgage banking, wealth management and insurance businesses continued to make significant contributions to our financial success. Collectively, these complementary businesses represented 20% of Trustmark's total revenue in 2014. Mortgage loan production in 2014 totaled \$1.2 billion, a decline of 17.8% from levels in 2013; this decline was attributable to lower refinancing activity following an extended low interest rate environment. Mortgage banking revenue totaled \$47.6 million, a decline of 18.7% from the prior year, principally due to lower secondary marketing gains resulting from tightening mortgage spreads and reduced volume. One of Trustmark's strengths is the

complementary nature of its diverse businesses. While contributions from our mortgage banking business declined, our wealth management and insurance services each posted significant growth.

Our wealth management division, which provides comprehensive and integrated services to accumulate, preserve and transfer wealth, achieved the highest revenue in its history. For the year, revenue totaled \$33.1 million, an increase of 10.1% from the prior year. This growth was attributable to improved profitability within the trust management business as well as increased sales within investment services resulting from improved market conditions. Wealth management assets, which include trust and brokerage assets, totaled \$11.7 billion at December 31, 2014.

Trustmark's insurance services division, which provides a full range of commercial and personal risk management products, had its best year since 2007. With a continued focus on business development, revenue for the year totaled \$33.7 million, an increase of 8.3% compared to 2013.

## Expense Management

Trustmark remains committed to continuous improvement and has a proven process for investing in our businesses to promote growth and efficiency. As we have said on numerous occasions, expense management at Trustmark is not a one-time program, but is rather a long-standing culture to ensure value is maximized from each dollar spent. In 2014, noninterest expense totaled \$409.0 million, down 1.6% from the prior year. Although total noninterest expense declined, we reallocated resources and made significant investments in mobile and digital banking platforms and will introduce new features in 2015 including remote deposit and enhanced bill pay functionality. These investments are designed to provide additional convenience and service for our customers.

## Community Involvement

Trustmark has a strong legacy of being actively engaged in its communities and believes that a solid understanding of basic financial concepts is essential to creating a stronger future. Each year, our associates spend thousands of hours in their communities in ways that are sustainable and meaningful. In 2014, Trustmark associates taught over 250 financial education classes, covering such topics as homebuyer education, credit counseling, budgeting, savings and other basic financial concepts. In addition, during the year, we implemented the Trustmark Financial Scholars Program to enhance financial literacy of students at 125 high schools across Mississippi. Through this initiative, Trustmark helped to pioneer a statewide public, private and non-profit partnership to bring personal finance education to every high school in the state. We are using the tools teens love — digital learning and gaming — to bring complex financial concepts to life for today's millennial generation. We are proud to support programs that make a positive difference in the community.

Trustmark continues to operate under an "Outstanding" rating by the Office of the Comptroller of the Currency for its Community Reinvestment Act (CRA) program. Our CRA program provided nearly \$100 million in home mortgages within low-to-moderate income areas and \$82 million in home mortgages to low-to-moderate income borrowers. Trustmark also provided approximately \$170 million in

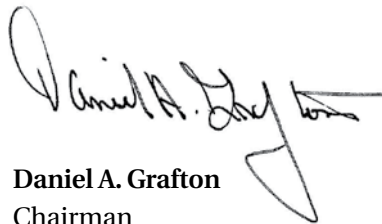
targeted small business lending within low-to-moderate income areas as well as almost \$123 million in community development loans primarily benefiting low- and moderate-income individuals. Our collaborative work with community service providers, developers, realtors, housing advocates and others resulted in nearly \$11 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

We understand and respect the sources of our continuing success and remain steadfast in our commitment to the customers, associates, shareholders and communities we have the privilege of serving. Our core values have sustained this organization for more than 125 years, and we look to the future with confidence and optimism. Trustmark is well positioned to pursue opportunities for growth, navigate the changing regulatory landscape and, most importantly, help our customers achieve financial success. In 2015, we will continue to broaden customer relationships, refine the delivery of our products and services, improve operational efficiency and effectively manage risk.

We appreciate your support and look forward to providing banking and financial solutions to meet your needs. 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





## Built on trust. Guided by values.

Trustmark ranks as one of the South's oldest and strongest financial institutions, comprised of more than 3,000 professionals serving customers through over 200 banking centers. Trustmark now has a five-state franchise, something that the company's founders would have never envisioned. Growth has been achieved by offering sound products and providing exceptional service, while also living the core values that have defined the company throughout its history — integrity, service, accountability, relationships and solutions. These values have earned the trust of customers and community partners, united Trustmark associates and provided the foundation that has helped Trustmark continue to be a solid investment for shareholders.

## An organization rooted in **integrity**

Trustmark's leadership has always believed that earning trust begins with an unwavering commitment to absolute integrity. Every day, in every interaction and in every Trustmark associate, you can see integrity in action.

Integrity has served as Trustmark's guiding philosophy, shaping policies, framing relationships and directing how we present ourselves and conduct business. As we expand into new markets and forge relationships with new customers and communities, the Trustmark name is preceded by a reputation of integrity built through 125 years of conducting business ethically and honestly.



Tractor Supply Company store developed by Hix Snedeker

## Financial strength in action: Hix Snedeker

The next time you drive by a Tractor Supply Company store or a Dollar General, there's a strong possibility that it was built by Hix Snedeker Companies with financing from Trustmark.

Founded by principals Ray Hix and Haymes Snedeker, the firm is a commercial real estate development company specializing in build-to-suit net lease developments. The company is one of the leading developers in the country for Tractor Supply Company, the largest operator of rural lifestyle stores in the United States. In addition to their work with Tractor Supply, Hix Snedeker has developed a significant number of stores for Dollar General, as well as a number of other clients.

Hix Snedeker turned to Trustmark because of its financial strength, responsiveness and reputation.

Over the past several years, Trustmark has financed 37 Hix Snedeker projects totaling more than \$85 million. The projects financed by Trustmark have been located in eleven states: Alabama, California, Colorado, Florida, Georgia, Louisiana, Mississippi, North Dakota, Texas, Utah and Wyoming.

Hix stated, "We have a great deal of confidence in our relationship with Trustmark. They have integrity, and that's important to us. Also, we know that when we enter into a development, our bank will be right there with us. Trustmark has been a critical part of our success."

By working with companies like Hix Snedeker, Trustmark is helping fuel economic growth throughout the Trustmark market area.



Haymes Snedeker and Ray Hix, co-founders of Hix Snedeker

## Creating a culture of **service**

Service is the cornerstone of Trustmark's culture. In today's highly competitive financial services industry, it is not acceptable to provide service that simply meets expectations. A company must consistently exceed expectations in order to gain customer loyalty. Trustmark associates are committed to providing outstanding service and strive daily to exceed expectations, never taking customer loyalty for granted. Our growth over the years can be attributed to a successful combination of repeat business from customers who have relied upon us as their trusted financial partner, along with new customers seeking to experience the level of service our associates are accustomed to providing.



## Changing lives through lending: Waterfront Rescue Mission

Since 1949, Waterfront Rescue Mission has been serving the community by providing meals, overnight housing, job training, healthcare and addiction services for homeless people in Mobile, Alabama.

For years, the Mission was housed in three adjacent Victorian houses, which limited their ability to meet the demand for their services. In order to expand, they needed a new purpose-built facility. Trustmark recognized this need and worked with the Mission to make it happen.

The Mission received a \$7.5 million investment through Southern Community Capital, a subsidiary of Trustmark National Bank that provides below-market cost capital to projects in underserved low-income communities. Utilizing New Market Tax Credits, Trustmark was able to structure a package

that resulted in significant savings for the Mission during the construction phase of the building project.

Mission director Bill Bru explained that the new facility has made a profound difference in their ability to meet the needs of the homeless population in Mobile. “The new facility has allowed the Mission to serve more people than ever. It has almost doubled bed capacity and greatly increased access to the Mission’s services,” said Bru. Currently, the Mission serves approximately 400 meals per day and provides overnight housing for an average of 90 people per night.

Trustmark is proud to work with organizations like Waterfront Rescue Mission because their goal reflects one of Trustmark’s goals — to serve the community in a way that will make life better for all who live there.



**Bill Bru**, director of Waterfront Rescue Mission

## Acting with **accountability**

Actions are oftentimes meaningless without accountability. Throughout the Trustmark organization, every associate understands that they are accountable to customers, communities, shareholders and to each other. Accountability goes far beyond responsibility. It involves taking total ownership of an issue, task or project and seeing it through to a successful completion.

Accountability means making sure that a customer's need is addressed to the fullest extent. It means ensuring that we support our communities to help make them better places to live, work and conduct business. It means doing everything in our power to manage the organization in a manner that creates long-term value for our shareholders. And, for every Trustmark associate, accountability means ensuring that we each carry out our responsibilities thoroughly and professionally every day.



**Olivia Jarman**, Columbia High School teacher, advises Trustmark Financial Scholars Program student

## **An investment in the future: The Trustmark Financial Scholars Program**

Trustmark recognizes that the most impactful way to invest in the future is to invest in children. One example of this philosophy in action is the Trustmark Financial Scholars Program.

In honor of its 125th anniversary, Trustmark partnered with EverFi, a leading education technology company, to bring an interactive financial management program to 125 Mississippi public and private high schools. Focused on financial literacy, the Trustmark Financial Scholars Program educates young people in a number of key areas including taxes, investing, insurance, saving money, debt, building credit and more. For many students, it is their first exposure to financial basics like balancing a checkbook or establishing a savings account.

One of the schools chosen to participate in this innovative program was Columbia High School. Sheila Burbridge, the school's principal, explained that the program is making a tremendous difference in the lives of Columbia students. "This program is preparing our students for success in the real world after graduation," Burbridge said. "It is giving them a solid foundation for their financial future."

The Financial Scholars Program is one more example of how Trustmark is demonstrating accountability by promoting financial literacy programs which position students for success. The program has been so well received that the school has made it a required course for high school juniors and seniors. Even members of the school's staff are taking part in the program as part of their continuing education.



**Sheila Burbridge**, principal of Columbia High School

## Earning business by cultivating **relationships**

Trustmark has grown to serve communities across five states — Alabama, Florida, Mississippi, Tennessee and Texas. These towns and cities are more to us than just locations on a map. They are our communities, filled with families, individuals and businesses that we seek to serve.

We see every member of these communities as part of a network of integral relationships that are important. Trustmark has built its customer base by building relationships: from the customers in the lobby or online to the parents at the local baseball field; from mom-and-pop proprietors to CEOs of the largest corporations; from the teenager opening a first checking account to the wealth management client establishing a trust fund to preserve their legacy for generations. Just as the success we enjoy today is a result of relationships forged years ago, the future of Trustmark is tied to maintaining these relationships as well as those we will continue to develop. Relationships are our future, which is why we work diligently to nurture them at every opportunity.



## A business relationship built on trust: Emerald Coast Culligan

When businesses grow, so do communities. Throughout the South, Trustmark is building strong relationships with businesses like Emerald Coast Culligan, helping them achieve their growth potential through a full spectrum of business banking and risk management services.

From locations in Alabama, Florida and Georgia, Emerald Coast Culligan offers a broad range of water treatment solutions for residential, commercial and industrial applications. The company also provides bottled water for homes and businesses. With annual sales of \$10 million, Emerald Coast Culligan employs more than 75 people and operates a fleet of 60 vehicles.

According to owner Jay Trumbull, much of the company's growth can be attributed to strategic acquisitions. As the company's primary bank, Trustmark has provided Emerald Coast Culligan financing to help achieve their acquisition goals. Trumbull's relationship with Trustmark extends beyond business banking. The company also utilizes the insurance and risk management services of Trustmark subsidiary Fisher Brown Bottrell, Inc.

"We very much value our relationships with Trustmark and Fisher Brown Bottrell," Trumbull stated. "They have always been responsive, efficient and easy to work with."



**Jay Trumbull**, owner of Emerald Coast Culligan



# Financial **solutions** for a changing world

The pace of today's world is much different from that of our founding in 1889, and can often be overwhelming. The business world is more complex than ever. Technology brings new possibilities almost every day, and with these possibilities come new challenges. Clearly, consumers and businesses need more than just products and services from their financial institution. They need advice that works.

Trustmark has responded by providing solutions that make life easier for customers, both business and personal. In recent years, Trustmark has introduced impressive timesaving services like the Deposit Express ATM and a full range of online banking options that provide customers the convenience of safe and secure banking when and where it suits them best. We are helping businesses better manage their bottom line through cash management and risk management solutions that are tailored for their unique needs. Most importantly, we provide solutions in the form of sound, solid advice that we offer customers every day.

## **It all begins with trust**

Many things have changed in the world, and indeed, in the financial services industry, but one thing has not changed — Trustmark remains a company built on trust, guided by values that lie at the heart of every action. Trustmark's core values — integrity, service, accountability, relationships and solutions — have directed Trustmark since its inception and continue to define who we are and what we stand for, both as a company and as individuals. These values have provided direction and perspective. Above all, they have helped us achieve our goal of building and maintaining the trust of our associates, customers, shareholders and the many communities we serve.



## A community success story: Sal & Mookie's

When Jeff Good and Dan Blumenthal opened Sal & Mookie's New York Pizza & Ice Cream Joint, they brought more to their community than just an exciting new restaurant. They also helped bring new economic life to their neighborhood and city.

Rather than locate in a thriving retail center, the pair chose to open their restaurant in the Fondren Historic District of Jackson, Mississippi, a distressed area on the border of a growing shopping, arts and entertainment district. Good explained, "We thought it would be a gift to the city to invest in the area."

Good and Blumenthal, owners of the restaurant group Mangia Bene, had been Trustmark customers for years. Because of their satisfaction with previous experiences, they again turned to Trustmark when they needed

a financing solution for Sal & Mookie's, their third restaurant. Trustmark provided an SBA 7(a) guaranteed loan, helping the restaurateurs obtain more favorable financing terms.

Today, Sal & Mookie's employs approximately 75 people and was named *Best New Restaurant* by *Mississippi Magazine*. Also, Good and Blumenthal were recently named *Small Business Persons of the Year* by the Mississippi District Office of the U.S. Small Business Administration.

After seeing the success of Sal & Mookie's, other restaurant owners followed suit and located nearby, generating even more jobs and further strengthening the local economy.

By providing lending solutions to entrepreneurs like Good and Blumenthal, Trustmark is helping build stronger, more vibrant communities.



**Jeff Good** and **Dan Blumenthal**, co-owners of Sal & Mookie's New York Pizza & Ice Cream Joint

## Trustmark Corporation Directors

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**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,  
Chief Executive Officer  
and Director  
EastGroup Properties, Inc.

**John M. McCullough**  
Associate Dean  
Metro Jackson  
University of Mississippi  
School of Law

**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.  
DBA McDonald's Restaurant

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

## Trustmark Corporation Officers

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**Daniel A. Grafton**  
Chairman

**T. Harris Collier III**  
Secretary

**Melanie A. Morgan**  
Assistant Secretary

**Gerard R. Host**  
President and  
Chief Executive Officer

**Louis E. Greer**  
Treasurer and  
Principal Financial Officer

## Annual Meeting of Shareholders

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Trustmark Corporation's Annual Meeting of Shareholders will be held on Tuesday, April 28, 2015, at 2:00 p.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](http://www.trustmark.com)

### 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

### 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](http://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](mailto: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 Co., LLC  
Operations Center  
6201 15<sup>th</sup> 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](http://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](http://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:

F. Joseph Rein, Jr.  
Senior Vice President  
(601) 208-6898  
[jrein@trustmark.com](mailto:jrein@trustmark.com)

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

### Media Inquiries

Media representatives seeking general information should contact:

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

## Trustmark National Bank Directors

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**Adolphus B. Baker**  
Chairman, President and  
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 Emeritus  
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**  
President  
Jackson Heart Clinic, PA

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

**David H. Hoster II**  
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and Director  
EastGroup Properties, Inc.

**John M. McCullough**  
Associate Dean  
Metro Jackson  
University of Mississippi  
School of Law

**Harris V. Morrissette**  
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**  
President  
Mississippi Business  
and Community Relations  
Trustmark National Bank

**LeRoy G. Walker, Jr.**  
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## Trustmark National Bank Board Officers

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**Daniel A. Grafton**  
Chairman

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Chief Executive Officer

**T. Harris Collier III**  
Senior Vice President,  
General Counsel and  
Secretary

**Melanie A. Morgan**  
Senior Vice President and  
Assistant Secretary

## Trustmark National Bank Executive Management

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**Gerard R. Host**  
President and  
Chief Executive Officer

**Robert B. Harvey**  
Executive Vice President and  
Chief Credit Officer

**Douglas H. Ralston**  
President  
Wealth Management

**C. Scott Woods**  
President  
Insurance Services

**Duane A. Dewey**  
President  
Corporate Banking

**Glynn Ingram**  
Executive Vice President and  
Chief Information Officer

**W. Arthur Stevens**  
President  
Retail Banking

**Louis E. Greer**  
Executive Vice President and  
Chief Financial Officer

**James M. Outlaw, Jr.**  
Executive Vice President and  
Chief Administrative Officer

**Breck W. Tyler**  
President  
Mortgage Services

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

**Thomas C. Owens**  
Executive Vice President and  
Bank Treasurer

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

Regional

Market

**Alabama**

**Michael D. Fitzhugh**  
Regional President  
South Alabama

**John B. Barnett III**  
Brewton

**Kevin S. Carey**  
Mobile

**Paul J. England**  
Monroeville

**David E. Sutley**  
Baldwin County

**Edward T. Livingston**  
Regional President  
West Central Alabama

**John C. Kirby**  
Montevallo

**William V. Lewis**  
Greenville

**Charles E. Singleton**  
Demopolis

**James A. Stewart**  
Selma

**Linwood McClain**  
Regional President  
East Central Alabama

**James B. Hurst**  
Opelika

**Charles R. Schaeffer**  
Eufaula

**R. Wade Seamon**  
Prattville

**Florida**

**John D. Sumrall**  
Regional President  
Florida

**John G. Hindsman**  
Bay County

**Jonathan E. Ochs**  
Okaloosa and  
Walton Counties

**Mississippi**

**Jerry M. Hall**  
Regional President  
West Mississippi

**William C. Callaway, Jr.**  
Greenville

**Michael E. Crandall**  
Canton

**Jason A. Douglas**  
McComb

**Stanley L. Foster**  
Brookhaven

**Thomas Kendall**  
Vicksburg

**Joe B. Madden**  
Hazlehurst

**James A. Smith**  
Magee

**Clifton Thach**  
Greenwood

**W. Holt McMullan**  
Regional President  
South Mississippi

**J. Gregory Bennett**  
Laurel

**Eric C. Brown**  
MS Gulf Coast

**Charles H. Lewis IV**  
Hattiesburg

**Charles T. Magee**  
Columbia

**Darrell W. Temple**  
Taylorsville

**Danny M. Trusty**  
Tylertown

**John S. Stringer**  
Regional President  
Northeast Mississippi

**David G. Anderson**  
Meridian

**Victor L. Marlar**  
Corinth

**H. Frank Rhea**  
Carthage

**Charles R. Russell**  
Tupelo

**Bart C. Wise**  
Columbus

**Tennessee**

**Aubrey E. Henson, Jr.**  
Regional President  
Memphis Region

**John David Douglas**  
Fayette County

**Texas**

**William S. Bridges**  
Regional President  
Houston

# Trustmark National Bank Community Bank Advisory Directors

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## Alabama

### Brewton

---

**John B. Barnett III**  
President  
Trustmark National Bank

**Broox G. Garrett**  
Attorney  
Thompson, Garrett & Hines

**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 Nelson**  
Retired Banker

**Phillip L. Parker**  
Director of Pharmacy  
D. W. McMillan Memorial Hospital

**Stephanie Walker**  
Pre-school Director  
St. Stephen's Episcopal Church

### Centreville

---

**John Downs**  
Business Office Manager  
Alabama Power Company

**Steve Edmonds**  
President  
Windwood Management Group

**Mike Hobson**  
Attorney  
Hobson Law Firm

**Bobby Leach**  
Business Manager  
Cahaba Companies

**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 Realty, Inc.

**Thomas Alvin Williams**  
Partner  
Morgan's Ice

**Dan E. Wilson**  
Owner  
Colony Office Products

### Eufaula

---

**Robert M. Dixon, Jr.**  
CEO  
M C Dixon Lumber Company, Inc.

**Mo Erkins**  
Retired Military

**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

**P. Richard Hartley**  
Partner  
Hartley & Hickman Attorney At Law

**William V. Lewis**  
President  
Trustmark National Bank

**Dexter McLendon**  
Mayor  
City of Greenville

**Allin Whittle**  
Butler County Commissioner  
Retired/Assistant Superintendent  
Butler County Board of Education

**Warren J. Williamson**  
Retired/Attorney  
Williamson & Williamson  
Attorney At Law

### Mobile

---

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

**Frank McKinley Bell III**  
President  
Marine Rigging, Inc.

**Kevin S. Carey**  
President  
Trustmark National Bank

**David C. DeLaney**  
President  
First Small Business Investment Co.  
of Alabama

**Clifton C. Inge, Jr.**  
CEO  
IPC Industries, Inc.

**Frank J. Lott III**  
President  
Heritage Homes

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

**Alfred M. Newmann, Jr., MD**  
Premier Medical ENT West

**Henry F. O'Connor III**  
Attorney  
Jones Walker

**E. Luckett Robinson II**  
Vice President  
Finance  
Overseas Hardwood Corp (OHC)

### Monroeville

---

**Pete Black**  
Alabama Business Development Mgr.  
Parsons & Whittemore

**Haniel Croft**  
Retired – President  
BankTrust

**Paul J. England**  
President  
Trustmark National Bank

**John E. Estes, Jr.**  
Vice President  
J E Estes Wood Company, Inc.

**Sloan Fountain**  
Retired – Vice President/Mgr.  
Vanity Fair Mills, Inc.

**Ed Lee, DMD**  
Dentist

**John T. Lee**  
Retired – Auto Dealer  
Lee Motor Company

**Alex Roberts**  
Retired – Photographer  
Alex Roberts Photography

**Sandy Smith**  
Director  
Monroeville Area Chamber of  
Commerce

**Dr. Reginald L. Sykes**  
President  
Alabama Southern Community College

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#### Montevallo

**Philip C. Hubbard**  
Veterinarian  
Countryside Animal Hospital

**Karen Kelly**  
Director of Compensation and Benefits  
US Pipe and Foundry

**John C. Kirby**  
President  
Trustmark National Bank

**Leroy Lucas, Jr.**  
Owner  
Lelco, Inc.

**John W. Stewart III**  
President  
University of Montevallo

**Thomas Walker**  
Executive Director  
American Village

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#### Montgomery

**Jim W. Benefield, DVM**  
Veterinarian  
Carmichael Road Animal Clinic

**Thomas H. Cawthon, MD**  
Otolaryngologist- Head and Neck Surgeon  
Montgomery Otolaryngology

**Loui P. Cone III**  
President  
The Cone Company, Inc.

**John E. Hall, Jr.**  
Owner/Broker  
John Hall and Company/Real Estate

**Phyllis Ingram**  
Partner/Shareholder  
Carr, Riggs & Ingram, LLC

**Leonard N. Math**  
Partner/Shareholder  
Chambless, Math & Carr, PC  
Attorneys at Law

**William E. Wallace**  
CEO  
Goodwyn, Mills and Cawood

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#### Prattville

**John Boutwell**  
Owner  
Boutwell Farms

**J. N. Buckner**  
Partner  
Buckner and Cook, LLC

**Keith Gamble**  
Owner  
FirstGuard, LLC

**Larry Liveoak**  
Owner  
The Liveoak Agency, Inc.

**David McDowell**  
Partner  
McDowell, Faulk and McDowell, LLC

**R. Wade Seamon**  
President  
Trustmark National Bank

**Richard Williams**  
Owner/Partner  
Williams Hotels

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#### Selma

**Tommy Atchison**  
Attorney  
Pitts, Pitts and Williams

**John Chisolm**  
Retired  
Trustmark National Bank

**Denson Henry**  
Vice President  
Henry Brick Co.

**S. Kirk Johnson**  
Owner  
Oxford Manufacturing

**James A. Stewart**  
President  
Trustmark National Bank

**William P. Swift III**  
Owner  
Swift Drug Co.

**Abigail Tucker, DMD**  
Owner/Dentist  
Tucker Family Dentistry

**Ira M. Wagoner**  
Accountant  
Edwards and Wilkinson, PC

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#### Tallassee

**Ben Atkinson**  
Owner  
Ben Atkinson Motors, Inc.

**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**  
CEO  
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 Services, Inc.

**Dennis A. Wallace**  
Member  
Walton County School Board  
(Retired)



# Trustmark National Bank

## Community Bank Advisory Directors

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### Mississippi

#### Brookhaven

---

**Robert O. Allen**

Partner  
Allen, Allen, Breeland  
& Allen Attorneys

**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 Manager  
Mississippi Economic Council

**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

**Charlie Lee Smith**

Chief Executive Officer  
Southern Diversified Technologies, Inc.

**A. Lavelle Sullivan**

Co-Owner  
Sullivan Ford-Lincoln

#### Canton

---

**Michael E. Crandall**

President  
Trustmark National Bank

**I. Hugh Edwards**

Owner  
Margaret's Estate Silver

#### Carthage

---

**Carl Blocker**

Sales  
Greco Electrical Contractor

**Lee Carson**

President  
N.L. Carson Construction, Inc.

**H. Frank Rhea**

President  
Trustmark National Bank

**Susan Triplett**

Administrator  
Northeast Region  
Sta-Home Health

**Jason Wilcox**

President/Owner  
Wilcox Funeral Home

**Steve Wilkerson**

Owner  
Steve's on the Square

#### Columbus

---

**Mark Alexander**

Chairman  
Dynahealth, Inc.

**William Key Blair, Jr.**

Vice President  
Columbus Marble Works

**Delynn W. Burkhalter**

President  
Burkhalter Rigging, Inc.

**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. & P., Inc.

**Kenneth W. Williams**

President  
Corinth Coca-Cola Bottling Works  
Refreshments, Inc.

#### Greenville

---

**William C. Callaway, Jr.**

President  
Trustmark National Bank

**Paul D. Dees**

Partner  
Greenland Planting Company

**Gregg Alan Gober, MD**

Surgeon  
Mid South Sports  
Medicine & Orthopedics

**Stephen R. Jernigan**

Owner  
River City Rehabilitation

**Harley Metcalfe III**

Retired - Investor

#### Greenwood

---

**H. Don Brock, Jr.**

Partner  
Whittington Brock & Swayze

**Alexander John Malouf III**

Co-Owner  
The John Richard Collection, Inc.

**Clyde V. Manning**

Business Consultant

**R. A. Norris**

President  
S&N Airflow, Inc.

**Clifton Thach**

President  
Trustmark National Bank

**Robert L. Upchurch**

President  
Upchurch Plumbing, Inc.

#### Hattiesburg

---

**Thomas M. Duff**

Managing Partner  
Southern Tire Mart, LLC

**John M. Fitzpatrick III, MD**

President and Physician  
Hattiesburg Clinic

**William H. Gullung III, MD**

Dermatologist  
Hattiesburg Clinic, PA

**Linda Kuykendall**

Vice President  
Commercial Business Interiors, Inc.

**Charles H. Lewis IV**

President  
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

**Jacqueline P. Gordy**  
Secretary-Treasurer  
Pace Oil Company

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

**James A. Smith**  
President  
Trustmark National Bank

**James H. Stuard, DMD**  
James Stuard Family Dentistry

#### McComb

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

**Brad Clark**  
Vice 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

**Michael Faust**  
CPA  
Faust & Associates

**Craig Haskins**  
Vice President  
Commercial Developers, Inc.

**Eric S. Lewis, MD**  
Surgeon  
SW MS Oral and Maxillofacial  
Surgery, Inc.

#### Meridian

**David G. 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  
Mitchell Distributing Company,  
M-Prints and Mitchell Signs

**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.

**Carlisle 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

#### Tylertown

**Timothy O. Jones**  
Assistant District Attorney  
Office of the D.A.,  
14th Circuit Court District

**Steven L. Kennedy**  
Owner  
Tylertown Sports Center

**Rob Loper, DVM**  
Veterinarian  
Tylertown Animal Hospital

**I. Conrad Mord II**  
Attorney  
Mord Law Firm

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

**Danny M. Trusty**  
President  
Trustmark National Bank

#### Vicksburg

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

**Robert R. Bailless**  
Partner  
Wheless, Shappley, Bailless  
& Rector, Attorneys

**John Fredric Farrell**  
President  
Falco Chemical, Inc.  
Vice President and Treasurer  
PolyVulc USA, Inc.  
Member  
Power Transport Service, LLC

**Jimmy G. Gouras**  
President  
Jimmy G. Gouras Urban  
Planning Consultant, Inc.  
(Retired)

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

**Donald Jarratt**  
Managing Partner  
Jarratt Properties, LLC

**Thomas Kendall**  
President  
Trustmark National Bank

**Larry L. Lambiotte, Sr.**  
President and  
Chief Executive Officer  
PolyVulc USA, Inc.  
Vice President  
Falco Chemical, Inc.  
Managing Member  
Power Transport Service, LLC

#### Tennessee

**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 Region  
Trustmark National Bank

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

*(\$ in thousands except per share data)*

	2014	2013
<b>Net Income</b>	<b>\$ 123,562</b>	<b>\$ 117,060</b>

**Per Share Data**

Basic earnings per share	<b>\$ 1.83</b>	<b>\$ 1.75</b>
Diluted earnings per share	<b>1.83</b>	<b>1.75</b>
Dividends	<b>0.92</b>	<b>0.92</b>
Book value	<b>21.04</b>	<b>20.11</b>
Tangible book value	<b>15.13</b>	<b>13.95</b>

**Performance Ratios**

Return on average tangible equity	<b>12.97%</b>	<b>13.09%</b>
Return on average equity	<b>8.83</b>	<b>8.75</b>
Return on average assets	<b>1.03</b>	<b>1.02</b>

**Capital Ratios**

Total equity/total assets	<b>11.59%</b>	<b>11.49%</b>
Tangible equity/tangible assets	<b>8.62</b>	<b>8.26</b>
Tier 1 leverage ratio	<b>9.63</b>	<b>9.06</b>
Tier 1 risk-based capital ratio	<b>13.47</b>	<b>12.97</b>
Total risk-based capital ratio	<b>14.56</b>	<b>14.18</b>

**Year-end Balance Sheet Data**

Securities	<b>\$ 3,545,252</b>	<b>\$ 3,362,882</b>
Loans	<b>7,131,074</b>	<b>6,752,256</b>
Total assets	<b>12,250,633</b>	<b>11,790,383</b>
Total deposits	<b>9,698,358</b>	<b>9,859,902</b>
Total borrowings	<b>981,665</b>	<b>438,190</b>
Total shareholders' equity	<b>1,419,940</b>	<b>1,354,953</b>