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TRUSTMARK CORP Form 8-K January 20, 2004

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

January 20, 2004
Date of Report (Date of earliest event reported)

TRUSTMARK CORPORATION (Exact name of registrant as specified in its charter)

Mississippi (State or other jurisdiction of incorporation) 0-3683 (Commission File Number) 64-0471500 (IRS Employer Identification No.)

248 East Capitol Street

Jackson, MS 39201
(Address, including zip code, of principal executive office)

(601) 208-5111 (Registrant's telephone number, including area code)

Item 12. Results of Operations and Financial Condition

On January 20, 2004, Trustmark Corporation issued a press release announcing its financial results for the period ended December 31, 2003. This press release is attached as Exhibit 99.1 to this report and incorporated herein by reference.

Included in Note 3 to the Consolidated Financial Information is certain information that has been prepared in accordance with Generally Accepted Accounting Principles, except that the financial effects of Trustmark's early retirement program during the first quarter have been excluded (net income, earnings per share and selected financial ratios). We have provided this information because Management believes it is useful for investors to be able to evaluate the impact of this one-time charge on these line items, and thus be able to compare these results to the periods presented on a consistent basis.

The following exhibit is filed as part of this Form 8-K:

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Exhibit No. Description

99.1 Press release announcing financial results for the period

ended December 31, 2003

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

TRUSTMARK CORPORATION

BY: /s/ Richard G. Hickson BY: /s/ Zach L. Wasson

Richard G. Hickson Zach L. Wasson
Chairman of the Board, President Treasurer (Principal & Chief Executive Officer Financial Officer)

DATE: January 20, 2004 DATE: January 20, 2004

EXHIBIT INDEX

99.1 Press release announcing financial results for the period ended December 31, 2003.