

SOUTHSIDE BANCSHARES, INC.

RISK COMMITTEE CHARTER

Revised April 16, 2026

I. Purpose

The purpose of the Risk Committee (the “Committee”) of the Board of Directors (the “Board”) of Southside Bancshares, Inc. and Southside Bank (the “Bank”, and collectively, the “Company”) is to assist the Board in fulfilling its oversight responsibilities regarding: (i) the level and type of risk the Company is willing to assume in its business activities, given its business objectives and obligations to stakeholders (the “risk appetite”); (ii) enterprise-wide risk management and compliance framework; and (iii) the governance structure that supports these objectives.

II. Committee Membership

The Committee shall be comprised of three or more non-management directors selected by the Board, the majority of whom shall meet the independence requirements of the New York Stock Exchange (“NYSE”) and any other applicable law or standards established by the Board. The members will be free from any financial, familial or other material relationship that, in the opinion of the Board or the Committee members, would interfere with the exercise of his or her independence from management and the Company.

Members of the Committee should have collective risk management skills that are commensurate with the Company’s capital structure, risk profile, complexity, activities, size, and other appropriate risk-related factors, as the Board determines.

Each member of the Committee shall be elected by the Board annually and serve until the earlier to occur of her or his resignation or removal or the election and qualification of such member’s successor. Unless a Chair of the Committee is elected by the Board, the members of the Committee may designate a Chair by majority vote of the full Committee membership. Any member of the Committee may be removed with or without cause by a majority of the Board. All vacancies in the Committee shall be filled by the Board.

III. Meetings

The Committee will meet with such frequency and at such intervals as it determines necessary to carry out its duties and responsibilities, but in any case, not less than four (4) times per year. All Committee members are expected to attend each meeting. A majority of the Committee members shall constitute a quorum to conduct the business of the Committee. The action of a majority of those present at a meeting, at which a quorum is present, shall be the act of the Committee. The Committee may also act by unanimous written consent. The Committee may meet in joint session with the Audit Committee of the Board from time to time to discuss areas of

common interest and significant matters including, but not limited to, major investment portfolio issues, frauds, major regulatory enforcement actions, major litigation or whistleblower matters, and systemic technology issues.

The Committee may invite any officer or employee of the Company or the Company's independent counsel, independent auditors or other advisor to attend any meeting of the Committee or to meet with any members of, or consultants to, the Committee. The Committee may meet periodically with management (including the Chief Risk Officer ("CRO"), the Chief Compliance Officer, the Chief Information Security Officer) in separate executive sessions, as appropriate. Written minutes of meetings shall be approved by the Committee and maintained.

IV. Specific Responsibilities and Duties

To carry out its purpose, the Committee shall have the following responsibilities and duties:

A. Enterprise Responsibilities

1. Assist in establishing and maintaining an enterprise-wide risk culture by setting the tone, promoting open discussion on risk-related matters, integrating risk management into the Company's goals and compensation structure, and fostering a corporate culture in which individuals at all levels manage risks;
2. Provide input to management regarding the Company's risk appetite and tolerance and, ultimately, approve risk appetite and the statement of risk appetite and tolerance messaged throughout the Company and by line of business;
3. Monitor the Company's risk profile, including its ongoing and potential exposure to risks of various types;
4. Define risk review activities for the Company's various matters, including (i) decisions (e.g., acquisitions), (ii) initiatives (e.g., new products) and (iii) transactions and exposures (e.g., by amount) and prioritize such review prior to bringing such matters to the Board's attention;
5. Monitor all enterprise risks; in doing so, the Committee recognizes the responsibilities delegated to other committees by the Board and understands the other committees may emphasize specific risk monitoring through their respective activities;
6. Oversee the Company's risk program and periodically review and evaluate the Company's policies and practices with respect to risk assessment and risk management;
7. Review and approve the risk management infrastructure and the critical risk management policies adopted by the Company;
8. Continually, as well as at periodic intervals, monitor risks and risk management capabilities within the Company, including communication protocols, escalating procedures and crisis preparedness and recovery plans;
9. Continually obtain reasonable assurance from management that all known key and emerging risks have been identified and mitigated or managed;

10. Communicate formally and informally with the executive team and risk management team regarding risk governance and oversight;
11. Discuss with management and the CRO the company's major risk exposures and review the steps management has taken to monitor and control such exposures, including the Company's risk assessment and risk management policies;
12. Review, assess and recommend improvements to the Company's enterprise-wide risk assessment processes and management's corrective actions and deficiencies that arise with respect to the effectiveness of such processes;
13. Monitor governance rating agencies and their assessments of the Company's risk and proxy advisory services policies, and make recommendations as appropriate to the Board; and
14. In coordination with the Audit Committee, discuss how the company's internal audit work plan is aligned with the risks that have been identified and with risk governance and risk management information needs.

B. Chief Risk Officer

1. Ensure the Company's CRO has sufficient stature, authority, and seniority within the Company; and
2. Review the appointment, performance, and replacement of the CRO of the Company in consultation of the Corporate Governance and Nominating Committee and the full Board.

C. Reporting

1. Review and approve management's determination of the risk-related reports that the Committee should, as well as their form and frequency;
2. Read and provide input to the Board and the Audit Committee regarding risk disclosures in financial statements, proxy statements, and other public statements;
3. Review and approve the management-level risk committee charter, if applicable;
4. Make regular reports and recommendations to the Board on matters that fall within the scope of the Committee's responsibilities, and at least annually present a report to the Board summarizing the Committee's review of the Company's methods for identifying, managing, and reporting risks and risk management deficiencies; and
5. Perform any other activities consistent with this Charter the Company's Bylaws and applicable law, as the Committee deems appropriate or as requested by the Board.

V. Committee Resources and Authority

The Committee shall have the resources and authority appropriate to discharge its duties and responsibilities, including the authority to select, retain, terminate, and approve the fees and other retention terms of independent counsel or other advisors, as it deems necessary or appropriate, without seeking approval of the Board or management.

VI. Delegation

The Committee may, in its discretion, delegate all or a portion of its duties and responsibilities to a subcommittee, unless prohibited by applicable law, rule, regulation or the Company's Certificate of Formation or Bylaws. Any such subcommittee shall report any action to the full Committee at its next meeting.

VII. Annual Review

At least annually, the Committee will (i) review this Charter with the Board and recommend any changes to the Board and (ii) evaluate its performance in the manner described by the Committee and report the results of this evaluation to the Board.

VIII. Internal Risk Committee

The Committee, in conjunction with management of the Company, shall establish a risk committee for the Bank (the "Internal Risk Committee") which shall consist of the following members:

1. Chief Risk Officer;
2. Chief Executive Officer;
3. Chief Financial Officer;
4. Chief Treasury Officer;
5. Chief Operations Officer;
6. Chief Compliance Officer;
7. Chief Credit Officer;
8. Chief Innovation Officer;
9. Chief Information Officer;
10. Chief Information Security Officer;
11. Corporate Services Administrator;
12. Director of Corporate Relations & Communications; and
13. Chief Audit Executive (non-voting member).

The Internal Risk Committee will meet as needed to review risks identified in this Charter and report its findings to the Committee as needed.

In addition, the following subject matter experts will work in consultation with the Internal Risk Committee to provide additional insight, perform any necessary duties and reporting regarding risks in their area(s) of expertise:

1. Senior Loan Review Officer;
2. Chief Lending Officer;
3. Chief Banking Officer;
4. Human Resources Director; and
5. President, Wealth Management.