SOUTHSIDE BANCSHARES, INC.

INNOVATION, DIGITAL BANKING AND INFORMATION TECHNOLOGY COMMITTEE CHARTER

Revised July 16, 2026

I. Purpose

The purpose of the Innovation, Digital Banking and Information Technology Committee (the "Committee") of the Board of Directors (the "Board") of Southside Bancshares, Inc. (the "Company") is to assist the Board in overseeing the Company's strategy and operations regarding innovation, digital banking and information technology, as well as information governance and the associated compliance framework.

II. Committee Membership

The Committee shall consist of three or more directors, as determined by the Board, each of whom shall be a voting member of the Committee. Each voting member of the Committee shall be elected by the Board annually and serve until the earlier to occur of their resignation or removal or the election and qualification of such member's successor.

The Board, or the Committee, may from time to time appoint officers or employees of Southside Bank (the "Bank") to serve as non-voting members of the Committee. Non-voting members shall serve at the pleasure of the Board or the Committee, as applicable, may participate in the Committee's deliberations, and shall not vote on any matter before the Committee or be counted for the purposes of determining a quorum.

Unless a Chair of the Committee is elected by the Board, the voting members of the Committee may designate a Chair by majority vote. Any voting member of the Committee may be removed with or without cause by a majority of the Board. All vacancies in the Committee's voting membership will be filled by the Board.

III. Meetings

The Committee will meet as often as it determines necessary to carry out its duties and responsibilities. All voting members of the Committee are expected to attend each meeting. Non-voting members are expected to attend as appropriate or as requested by the Chair. A majority of the voting members of the Committee shall constitute a quorum to conduct the business of the Committee. The action of a majority of the voting members 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 or Risk Committee of the Board from time to time to discuss areas of common interest and significant matters.

The Committee may meet periodically with management, employees, independent counsel, auditors or advisors in either open or executive sessions with the Chief Information Officer and/or the Chief Innovation Officer. Written minutes of meetings shall be approved by the Committee and maintained.

IV. Duties and Responsibilities

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

1. Provide oversight on the Company's strategies related to innovation, digital banking and information technology and their impact on the Company's performance, growth and competitiveness, including reviewing the Company's:
    a. information technology and software development and products;
    b. competitiveness from an innovation, digital banking and information technology standpoint, including related to talent, organizational structure and resources;
    c. investments in information technology, including through acquisition, joint venture, license, partnerships, and other business development activities; and
    d. Information technology functions as well as the leadership of such functions.

2. Oversee the Company's information technology ecosystem.

3. Review at least annually the Bank's innovation strategic plan to ensure alignment with the Company's overall strategic plan.

4. Review at least annually management's reports regarding digital innovation, digital banking and information technology.

5. Provide input to the Board, Audit Committee and Risk Committee regarding innovation, digital banking and information technology issues and developments, and in conjunction with the Audit Committee and Risk Committee review technology risks and discuss how the Company's internal audit and enterprise risk management work plans are aligned with the technological risks that have been identified.

6. 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 on the Company's policies, practices and strategies regarding innovation, digital banking and information technology.

7. 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 comprised of one or more voting members of the Committee, 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.