

SOUTHSIDE BANCSHARES, INC.

AUDIT COMMITTEE CHARTER

Revised May 15, 2026

I. Purpose

The purpose of the Audit Committee (the “Committee”) of the Board of Directors (the “Board”) of Southside Bancshares, Inc. (the “Company”) is to assist the Board in overseeing: (i) the integrity of the Company’s financial statements and management’s responsibilities for accounting, financial reporting, and internal controls and procedures; (ii) the qualifications, independence and performance of the Company’s independent auditor; (iii) the performance of the Company’s internal audit function; and (iv) the Company’s compliance with legal and regulatory requirements. The Committee will also be responsible for preparing the audit committee report required by the Securities and Exchange Commission (the “Commission”) to be included in the Company’s annual proxy statement.

II. Committee Membership

The Committee shall be comprised of three or more directors selected by the Board, each of whom shall meet the independence and experience requirements of the New York Stock Exchange (“NYSE”), the Securities Exchange Act of 1934, as amended (the “Exchange Act”), the rules and regulations of the Commission 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. Each member of the Committee shall, in the judgment of the Board, be financially literate. At least one member of the Committee will be an “audit committee financial expert” as defined by the Commission.

Committee members shall not simultaneously serve on the audit committees of more than two other public companies, unless the Board determines that such simultaneous service would not impair the ability of such member to effectively serve on the Committee, and discloses such determination in the Company’s annual proxy statement.

The members of the Committee and the Committee Chairperson shall be appointed by the Board on the recommendation of the Corporate Governance and Nominating Committee. The Board may appoint or remove any member of the Committee at any time with or without cause.

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 invite any officer or employee of the Company or the Company’s independent counsel, independent auditor or other advisor to attend any meeting of the Committee or to meet with any

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members of, or consultants to, the Committee. Written minutes of meetings shall be approved by the Committee and maintained.

The Committee will periodically, but not less than annually, meet with management (including the Chief Executive Officer and Chief Financial Officer), the Chief Audit Executive and the independent auditor in separate executive sessions, as appropriate.

IV. Duties and Responsibilities

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

A. Oversight of the Independent Auditor

1. Exercise direct responsibility for (i) the appointment, compensation, retention, replacement and oversight of the work of the independent auditor for the purpose of preparing or issuing an audit report or performing other audit, review or attest services, and (ii) the resolution of any disagreements between management and the independent auditor regarding financial reporting and internal control-related matters. The independent auditor shall report directly to the Committee.
2. Approve the appointment, compensation, retention, and oversight of the work of any other registered public accounting firm engaged for audit, review, or attestation services.
3. Review and discuss with management and the independent auditor the scope and adequacy of resources for the audit and pre-approve, or adopt appropriate procedures to pre-approve, all audit and permitted non-audit services to be provided by the independent auditor.
4. Obtain and review at least annually reports from the independent auditor describing: (i) its internal quality control procedures; (ii) any material issues raised by the most recent inspection by the Public Company Accounting Oversight Board (“PCAOB”), internal quality-control review, and peer review of the independent auditor, or by any inquiry or investigation by governmental or professional authorities within the preceding five years respecting one or more independent audits carried out by the independent auditor, and any steps taken to deal with any such issues; (iii) all relationships between the auditor and the Company; and (iv) non-audit activities of the independent auditor and any other matters set forth in PCAOB Rule 3526 or a successor rule.
5. Discuss with the independent auditor any relationships, services or other factors that may impact its objectivity and independence.
6. Consider the opinions of the Company’s management and internal audit department in assessing the independent auditor’s qualifications, independence and performance.
7. Review and evaluate the qualifications, performance, and independence of the lead partner of the independent auditor.
8. Oversee that all audit partner rotation requirements, as promulgated by applicable rules and regulations, are complied with.
9. Review and discuss with the independent auditor as necessary or appropriate (i) any accounting adjustments that were noted or proposed by the independent auditor but

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were passed as immaterial or otherwise, (ii) any communications with the independent auditor's national office respecting auditing or accounting issues presented by the engagement, (iii) any management or internal control letter issued or proposed to be issued by the independent auditor; [and (iv) the responsibilities, resources and staffing of the Company's internal audit department].

10. Obtain assurance from the independent auditor that the audit was conducted in a manner consistent with Section 10A of the Exchange Act.

B. Oversight of the Internal Audit Function

1. Review and concur in the appointment, replacement, reassignment, and dismissal of the Chief Audit Executive, with the Chief Audit Executive directly reporting to the Committee functionally and to the Chief Executive Officer administratively.
2. Approve annually the internal audit charter, risk-based internal audit plan, and overall risk assessment methodology including any changes to the approved internal audit plan.
3. Approve annually the budget and staffing and resource plan for the internal audit function.
4. Discuss with management and the Chief Audit Executive any scope or resource limitations that may impact or limit the annual internal audit plan.
5. Periodically assess the performance of the Chief Audit Executive and the Company's internal audit department including feedback from executive management regarding the compensation and performance of the Chief Audit Executive.
6. Approve outsourcing and/or co-sourcing of internal audit services, including approval of the provider of such services.
7. Review with the Chief Audit Executive and management significant findings on internal audits during the year and management's plan of action to remediate such findings, including any difficulties the internal audit team encountered in the course of its audits, including any restrictions on the scope of its work or access to required information and any changes required in the scope of its internal audit.
8. Consider an external quality assessment review of the internal audit function to be performed every five years.
9. On regular basis, meet separately with the Chief Audit Executive to discuss any matters that the Committee or Chief Audit Executive believes should be discussed privately.

C. Financial Statement and Disclosure Matters

1. Review and discuss with management and the independent auditor the annual audited financial statements, including disclosures made in management's discussion and analysis, and recommend to the Board whether the audited financial statements should be included in the Company's Form 10-K.
2. Review and discuss with management and the independent auditor the Company's quarterly financial statements, including disclosures made in management's discussion and analysis, prior to filing its Form 10-Q, including the results of the independent auditor's review of the quarterly financial statements.

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3. Discuss with management the independent auditor's significant financial reporting issues and judgements made in connection with the preparation of the Company's financial statements, including any significant changes in the Company's selection or application of accounting principles.
4. Review and discuss with management and the independent auditor the adequacy of the Company's internal controls over financial reporting and disclosure controls and procedures as well as any special steps adopted in light of material control deficiencies.
5. Review and discuss with management (including the Chief Audit Executive) and the independent auditor any communications with the certification of the Company's Forms 10-K and 10-Q by the Chief Executive Officer and Chief Financial Officer, including any communications about significant deficiencies or material weakness in the design or operation of internal controls over financial reporting, the effectiveness of disclosure controls and procedures, and any fraud involving any employees who have a significant role in the internal controls over financial reporting.
6. Review and discuss timely reports from the independent auditor on: (i) all critical accounting policies and practices to be used by management in the preparation of the financial statements; (ii) all alternative treatments of financial information within generally accepted accounting principles in the United States ("GAAP") that have been discussed with management, ramifications of the use of such alternative disclosures and treatments, and the treatment preferred by the independent auditor; and (iii) summaries of other material written communication between the independent auditor and management, including any management letters, schedule of unadjusted differences, or uncorrected misstatements.
7. Discuss with management and the independent auditor the effect of regulatory and accounting initiatives as well as off-balance sheet structures on the Company's financial statements and inquire of management, the Chief Audit Executive, and the independent auditor about significant risks or exposure and the steps management has taken to monitor and control such exposures.
8. Discuss with the independent auditor the matters required to be discussed by PCAOB Auditing Standard No.1301 – Communications with Audit Committee – relating to the conduct of the audit, including any difficulties encountered in the course of the audit work, any restrictions on the scope of activities or access to requested information, and any significant disagreements with management.
9. Discuss, prepare, and review Regulation S-K Item 407(d)(3)(i) disclosures.
10. Review and discuss, which may be done generally, the Company's quarterly earnings releases, as well as financial information and earnings guidance provided to analysts and rating agencies.

D. Compliance and Risk Management Oversight Responsibilities

1. Annually review the Company's Code of Ethical Conduct and recommend any proposed changes to the Board for approval.
2. Establish and review procedures for the receipt, retention, and treatment of complaints received by the Company regarding accounting, internal accounting controls or

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auditing matters, and the confidential, anonymous submission by employees of concerns regarding questionable accounting or auditing matters. Review any complaints that might have been received, current status, and resolution if one has been reached.

3. Discuss with management and the independent auditor any correspondence from regulators or governmental agencies and any published reports which raise material issues regarding the Company's financial statements or accounting policies.
4. Discuss with the Chief Audit Executive any legal or regulatory matters that may have a material impact on the financial statements or the Company's compliance policies and internal controls.
5. Periodically discuss with the Chief Audit Executive, the Chief Risk Officer and management the Company's systems to manage, assess and monitor financial risk and the Company's major financial risk exposures. While it is the responsibility of management and the Risk Committee of the Board of Directors (the "Risk Committee") to assess, manage and monitor the Company's enterprise-wide exposure to risk ("ERM"), the Committee will review in a general manner the guidelines and policies to govern the processes used by the Risk Committee and the management-level risk committee with respect to ERM.
6. Establish hiring policies for employees or former employees of the independent auditor.

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.

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. Scope of Responsibilities

The function of the Committee is oversight. While the Committee has the responsibilities and powers set forth in this Charter, it is not the duty of the Committee to plan or conduct audits, or to determine that the Company's financial statements and disclosures are complete and accurate and are in accordance with GAAP and applicable rules and regulations. These are the responsibilities of management and the independent auditor.