



SOUTHSIDE BANCSHARES, INC. ANNOUNCES NEW DIRECTORS AND CHIEF OPERATING OFFICER

TYLER, TEXAS (October 17, 2025) – On October 16, 2025, the Board of Directors (the “Board”) of Southside Bancshares, Inc. (the “Company”) and Southside Bank (the “Bank”), a subsidiary of the Company, announced the appointment of Keith M. Donahoe, Jeb W. Jones, and Raymond C. McKinney, CPA, to serve as members of the boards, effective November 15, 2025.

“We are honored to add such a respected and talented group of new Directors to our board,” said Lee Gibson, Southside Bank Chief Executive Officer (“CEO”). “We are looking forward to the contributions each of them will bring to Southside, our team members, our customers, and our shareholders.”

In addition, on October 16, 2025, the boards of the Company and the Bank, approved the appointment of Mitchell Craddock to Chief Operating Officer (“COO”) of the Company and Bank, effective immediately following the retirement of Brian K. McCabe, current Southside COO, on November 14, 2025.

“We are excited that Mitchell will be at the helm of operations following Brian’s incredible career here at Southside,” said Gibson. “Mitchell’s contributions to Southside, even in his short time back at the Bank, have complimented Brian’s remarkable leadership. We thank Brian for all he has done and look forward to continued success and innovation under Mitchell’s leadership.”

Mr. Donahoe, President of the Company and the Bank, was appointed by the Board as the next CEO, on September 18, 2025, effective upon the retirement of Lee Gibson, current Southside CEO, on December 31, 2025.

Mr. Jones is the CEO of Pro Star Rental, a multi-site equipment rental company in Texas, a spin-off of the Cassity Jones Companies in 2015 through Pro Star Capital LP, in which he serves as President and General Partner. Prior to the spin off, he served as the COO of the Cassity Jones Companies, a portfolio of real estate supply and service companies, from 2009 to 2015. Mr. Jones began his career in management consulting and financial valuation before joining Tenet Healthcare, where he held various management positions throughout Texas from 2002 to 2009, including COO of Nacogdoches Medical Center. Mr. Jones has served on the boards of numerous organizations including: Vice Chair of the Christus Health Northeast Texas Region, Past Chair of Hospice of East Texas, Past Chair of the City of Tyler Planning and Zoning Commission and executive committee of The Texas Lyceum. He holds a BA in economics from Texas A&M University and an MBA from Harvard Business School.

Mr. McKinney is CEO and President of the The Genecov Group, a real estate and oil & gas investment company based in Tyler, Texas, a position he has held since 2016. Prior to joining the Genecov Group in 2015, he served as a Partner at Gollob Morgan Peddy P.C., an East Texas public accounting firm. Mr. McKinney currently serves as a member of the UT Health Tyler Board of Trustees, the UT Tyler Audit Committee and is a Past Chairman of the Tyler Economic Development Council. He is a graduate of Louisiana Tech University and a licensed Certified Public Accountant.

Mr. Craddock has served as Executive Vice President and Associate Chief Operations Officer of the Bank since joining the Bank in August 2024. Mr. Craddock previously served at Q2, a digital banking solutions company, from 2011 - 2024, and most recently as Vice President of Premier Solutions at Q2, where his role included creating vision and strategy for business development and streamlining processes and systems to drive revenue growth and improve operational efficiencies. He also previously served in various information technology and bank operations

roles with Southside Bank from 2002 - 2011. Mr. Craddock has over 20 years of experience in the banking industry.

About Southside

Southside Bancshares, Inc., holding company of Southside Bank, is headquartered in Tyler, Texas, with approximately \$8.34 billion in assets as of June 30, 2025. Southside currently operates 53 branches and a network of 70 ATMs/ITMs throughout East Texas, Southeast Texas, and the greater Dallas/Fort Worth, Austin, and Houston areas. Serving customers since 1960, Southside Bank is a community-focused financial institution that offers a full range of financial products and services to individuals and businesses.

Forward-Looking Statements

Certain statements of other than historical fact that are contained in this press release and in other written materials, documents and oral statements issued by or on behalf of the Company may be considered to be “forward-looking statements” within the meaning of and subject to the safe harbor protections of the Private Securities Litigation Reform Act of 1995. These forward-looking statements are not guarantees of future performance, nor should they be relied upon as representing management’s views as of any subsequent date. These statements may include words such as “expect,” “estimate,” “project,” “anticipate,” “appear,” “believe,” “could,” “should,” “may,” “might,” “will,” “would,” “seek,” “intend,” “probability,” “risk,” “goal,” “target,” “objective,” “plans,” “potential,” and similar expressions. Forward-looking statements are statements with respect to the Company’s beliefs, plans, expectations, objectives, goals, anticipations, assumptions, estimates, intentions and future performance and are subject to significant known and unknown risks and uncertainties, which could cause the Company’s actual results to differ materially from the results discussed in the forward-looking statements. For example, benefits of the Share Repurchase Plan, trends in asset quality, capital, liquidity, the Company’s ability to sell nonperforming assets, expense reductions, planned operational efficiencies and earnings from growth and certain market risk disclosures, including the impact of interest rates and our expectations regarding rate changes, tax reform, inflation, tariffs, the impacts related to or resulting from other economic factors are based upon information presently available to management and are dependent on choices about key model characteristics and assumptions and are subject to various limitations. By their nature, certain of the market risk disclosures are only estimates and could be materially different from what actually occurs in the future. Accordingly, our results could materially differ from those that have been estimated. The most significant factor that could cause future results to differ materially from those anticipated by our forward-looking statements include the ongoing impact of higher inflation levels, interest rate fluctuations, including the impact of changes in interest rates on our financial projections, models and guidance, and general economic and recessionary concerns, as well as the effects of declines in the real estate market, tariffs or trade wars (including reduced consumer spending, lower economic growth or recession, reduced demand for U.S. exports, disruptions to supply chains, and decreased demand for other banking products and services), high unemployment and increasing insurance costs, as well as the financial stress to borrowers as a result of the foregoing, all of which could impact economic growth and could cause a reduction in financial transactions and business activities, including decreased deposits and reduced loan originations, and our ability to manage liquidity in a rapidly changing and unpredictable market.

Additional information concerning the Company and its business, including additional factors that could materially affect the Company’s financial results, is included in the Company’s Annual Report on Form 10-K for the year ended December 31, 2024, under “Part I - Item 1. Forward Looking Information” and “Part I - Item 1A. Risk Factors” and in the Company’s other filings with the Securities and Exchange Commission. The Company disclaims any obligation to update any factors or to announce publicly the result of revisions to any of the forward-looking statements included herein to reflect future events or developments.

