SOUTHSIDE BANCSHARES, INC.

NYSE & NYSE TEXAS: SBSI

Raymond James Texas Bank Symposium

November 10, 2026



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, 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 factors that could cause future results to differ materially from those anticipated by our forward-looking statements include: general economic conditions in our markets, including the ongoing impact of higher inflation levels, including higher energy and gas prices, interest rate fluctuations, including the impact of changes in interest rates on our financial projections, models and guidance, 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; the extensive regulations the Company is subject to and legislative and regulatory changes; the Company’s ability to successfully execute its business strategy, including risks related to potential acquisitions; the Company’s ability to innovate, to anticipate the needs of our current and future customers and to manage increased or expanded competition from banks and other financial service providers in its markets; the Company’s ability to effectively manage information technology systems, including third party vendors, cyber or data privacy incidents or other failures, outages, disruptions or security breaches; the Company’s ability to use technology to provide products and services to its customers, including the use of artificial intelligence; adverse developments in the banking industry and the potential impact of such developments on customer confidence, liquidity and regulatory responses to these developments, including in the context of regulatory examinations and related findings and actions; negative press and social media attention with respect to the banking industry or the Company, in particular; claims, litigation or regulatory investigations and actions that the Company may become subject to; the failure to identify, attract and retain key personnel and other employees and to engage in adequate succession planning; the Company’s recent executive transition; and the additional risks included in the Company’s Annual Report on Form 10-K for the year ended December 31, 2025, 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.

Key management team



Keith Donahoe

PRESIDENT AND CHIEF EXECUTIVE OFFICER

- Has served as President of the Company since 2024
- Previously served as Regional President, Central Texas from 2022-2024
- Over 30 years of experience in the banking and financial services industry



Julie Shamburger

CHIEF FINANCIAL OFFICER

- Chief Accounting Officer of Southside Bank from 2011-2016
- Over 40 years with Southside



Suni Davis

CHIEF TREASURY OFFICER

- Chief Risk Officer of Southside from 2016-2024
- 26 years with Southside

Key management team (continued)



TL Arnold

CHIEF CREDIT OFFICER

- Board member of William Mann Community Development Corporation
- 11 years with Southside and over 35 years of experience in the banking and financial services industry



Mitchell Craddock

CHIEF OPERATIONS OFFICER

- EVP and Associate Chief Operations Officer from 2024-2025
- Over 20 years in the banking and financial services industry



Curtis Burchard

CHIEF LENDING OFFICER

- Prior to Southside, served as Head of Commercial Real Estate at another Texas public bank
- Over 40 years of experience in the banking and financial services industry

SOUTHSIDE SNAPSHOT

Company overview

Founded in 1960
Headquartered in Tyler, TX

Community-focused
Financial institution

Full-service banking
Consumer, commercial, mortgage, private banking, wealth, trust and brokerage

55 branches
A diversified footprint, 12 of which are located in grocery stores

807 employees
Full-time equivalent

Best Banks to Work For
Fourth Consecutive Year

Experienced management
Each member with over 20 years of experience in banking

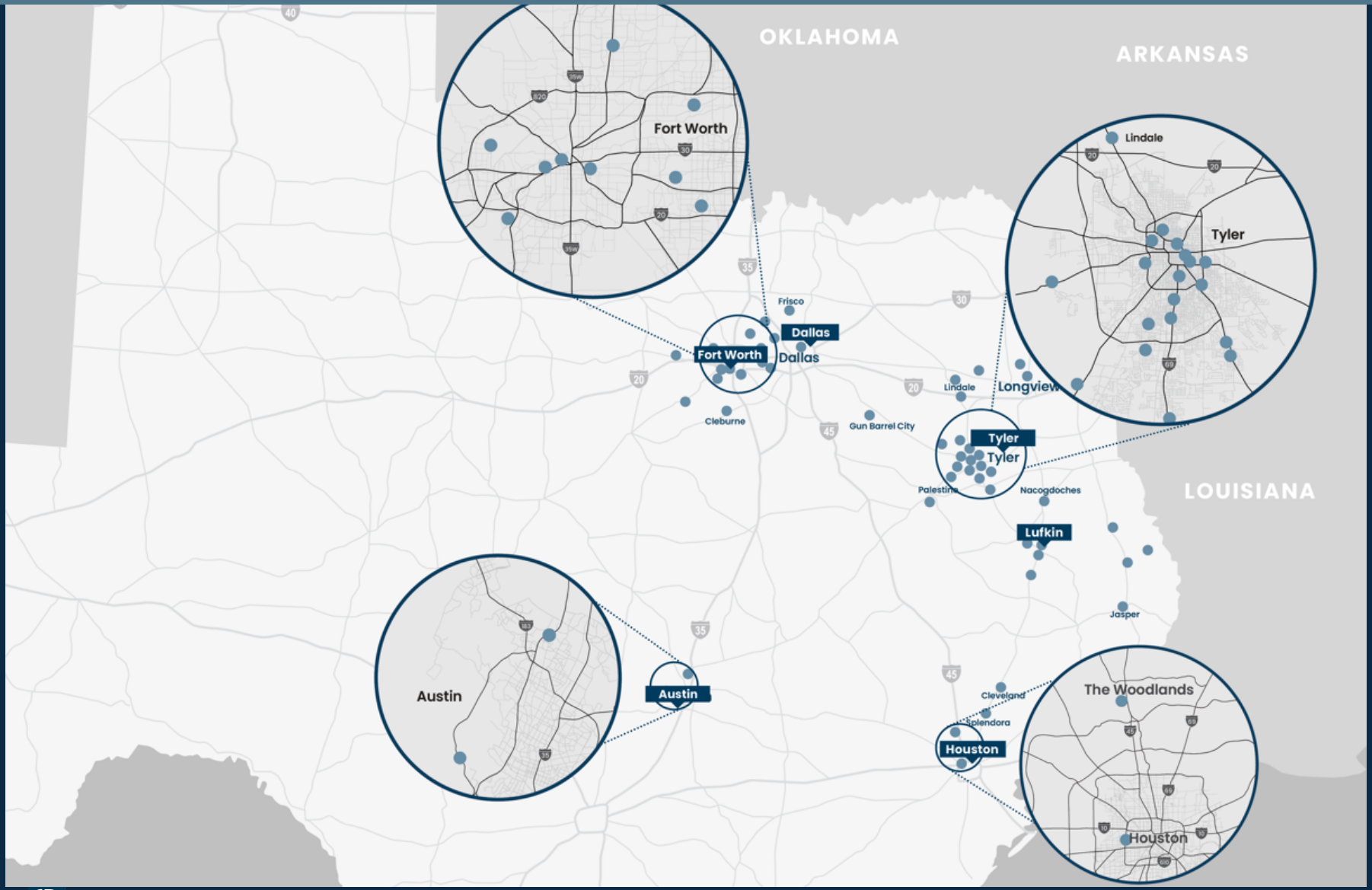
Strong asset quality
NPA to Total Assets of 0.18%

$mm	2024	2025	YTD Q3 2026
Balance Sheet			
Total Assets	$ 8,517	$ 8,515	$ 8,865
Total Loan (EX HFS)	4,662	4,818	4,959
Total Deposits	6,654	6,865	6,014
Total Equity	812	848	843
Profitability			
ROAA	1.06 %	0.83 %	1.20 %
ROATCE(1)	14.92	11.22	15.62
Net Interest Margin(1)(2)	2.88	2.93	2.97
Efficiency Ratio(1)(2)	53.52	53.48	53.13
Capital			
TCE/TA(1)	7.33 %	7.77 %	7.40 %
Common Equity Tier 1 Ratio	13.04	12.87	13.12
Tier 1 Risk-Based Ratio	14.07	13.88	14.08
Total Risk-Based Ratio	16.49	18.54	17.35
Leverage Ratio	9.67	9.72	9.96
Asset Quality			
NPAs/Loans and Oreo	0.08 %	0.79 %	0.32 %
NCOs/Avg Loans	0.04	0.06	—
Reserve/ Total Loans	0.96	0.94	0.94
Reserve/NPLs	1,408.35	118.70	302.23
Per Common Share			
Tangible Book Value(1)	$ 20.05	$ 21.72	$ 21.50
Diluted Earnings	2.91	2.29	2.61

(1) See Non-GAAP Reconciliation
(2) Calculated on a fully taxable-equivalent basis (FTE)

Geographic Footprint

Geographic Footprint consists of 55 branches in Texas, including 12 grocery store branches



Markets of operation

26

BRANCHES

East Texas

- Founded in 1960 in Tyler, TX
- Leading deposit market share (34%) in Smith County
- Tyler metropolitan area population of approximately 240,000

15

BRANCHES

Dallas / Fort Worth

- Acquired Fort Worth Bancshares, Inc. ($129m in Assets) in 2007 and OmniAmerican Bancorp, Inc. ($1.4b in Assets) in 2014
- #1 largest MSA in Texas and #4 in U.S.
- 21 Fortune 500 Companies

10

BRANCHES

Southeast Texas

- Acquired Diboll State Bancshares, Inc. ($1.0b in Assets) in 2017
- Second largest deposit market share (23%) in Angelina County
- Lufkin metropolitan area population of approximately 90,000

2

BRANCHES

Austin

- Expanded footprint to Austin with LPO acquired through Fort Worth Bancshares, Inc. transaction in 2007, became a full service branch in 2011
- #4 largest MSA in Texas

2

BRANCHES

Houston

- #2 largest MSA in Texas and #5 in the US
- Expanded market presence with a full service branch in The Woodlands in 2026
- 26 Fortune 500 Companies

Source: FDIC (as of 6/30/2026), S&P Market Intelligence, Fortune Magazine

Goals for 2026

Maintain asset quality

Continue focus on consistent customer experience across all markets and delivery channels

Increase net interest income through organic loan & non-maturity deposit growth

Increase noninterest income through metro market expansion of wealth management services

Identify potential acquisition targets

Further enhance digital/ technology strategies specifically related to operational efficiencies

Financial Results Three Months Ended

	September 30, 2026	June 30, 2026	September 30, 2025
Net Income (in thousands)	$ 27,976	$ 26,837	$ 4,913
EPS (diluted)	$ 0.93	$ 0.90	$ 0.16
ROAE	12.55 %	12.33 %	2.40 %
ROAA	1.27 %	1.23 %	0.23 %
Efficiency Ratio (FTE)[1]	51.55 %	52.96 %	52.99 %

3.3%

Increase in diluted EPS Q3 2026 vs Q2 2026

$0.77

Increase in diluted EPS Q3 2026 vs Q3 2025

(1) Calculated on a fully taxable-equivalent basis (FTE). See Non-GAAP Reconciliation.

Financial Results Nine Months Ended

	September 30, 2026	September 30, 2025	%Chg.
Net Income (in thousands)	$ 78,072	$ 48,233	61.9%
EPS (diluted)	$ 2.61	$ 1.59	64.2%
ROAE	11.96 %	7.89 %	
ROAA	1.20 %	0.77 %	
Efficiency Ratio (FTE)[1]	53.13 %	53.89 %	

61.9%

Increase in net income YTD 2026 vs YTD 2025

$1.02

Increase in diluted EPS YTD 2026 vs YTD 2025

(1) Calculated on a fully taxable-equivalent basis (FTE). See Non-GAAP Reconciliation.

Balance sheet growth

Total Assets ($mm)



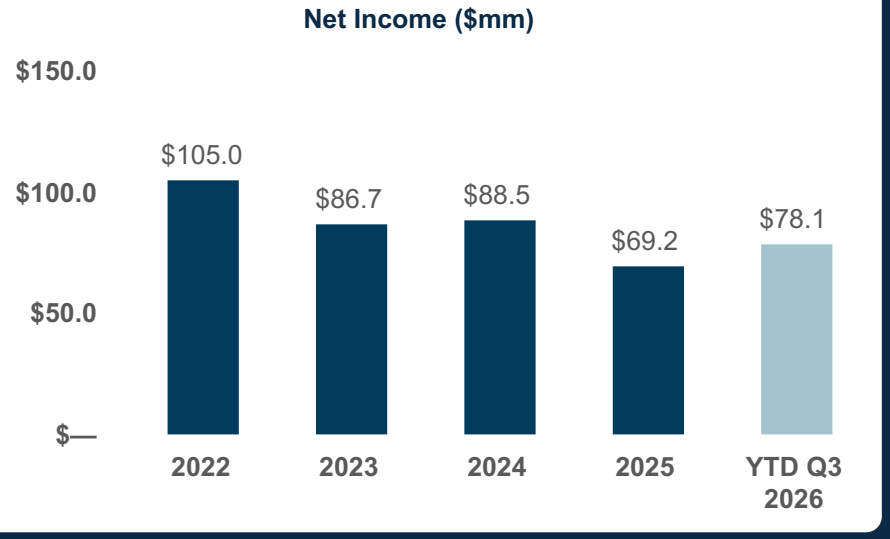
Total Deposits ($mm)

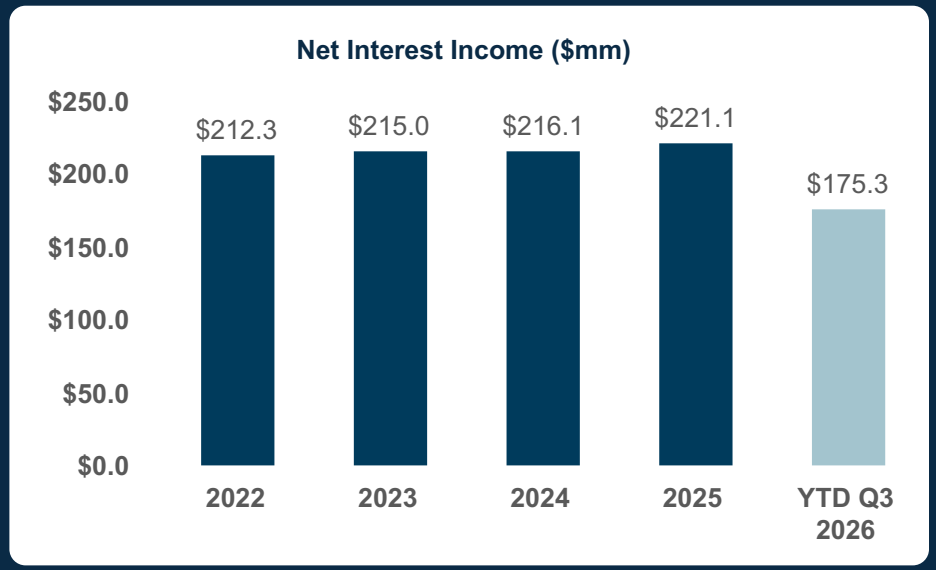


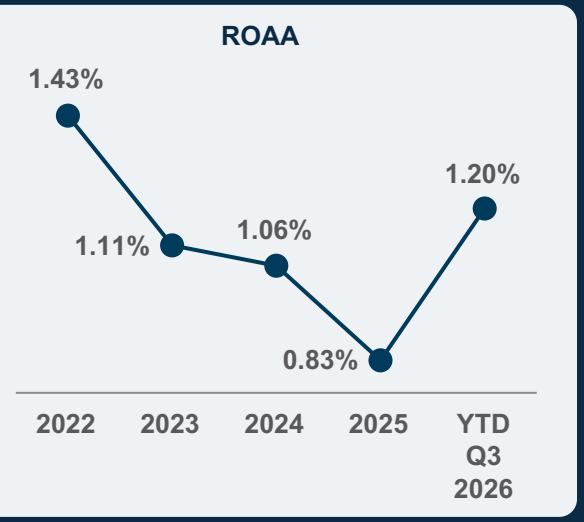
Loans HFI ($mm)

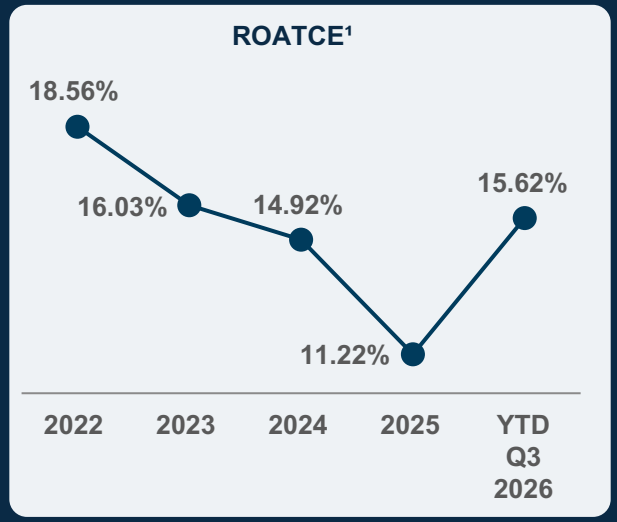


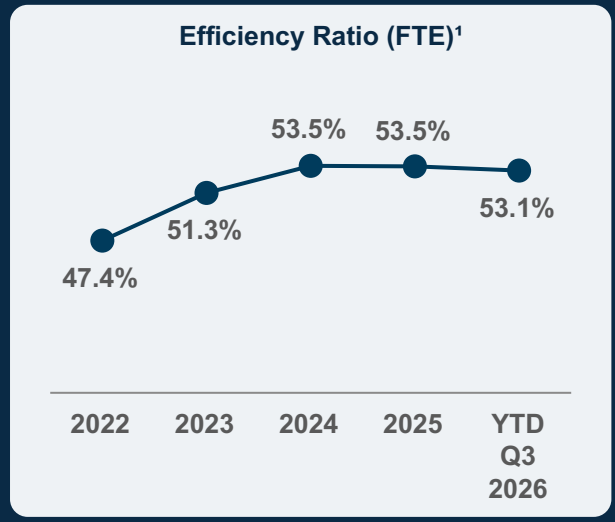
Profitability





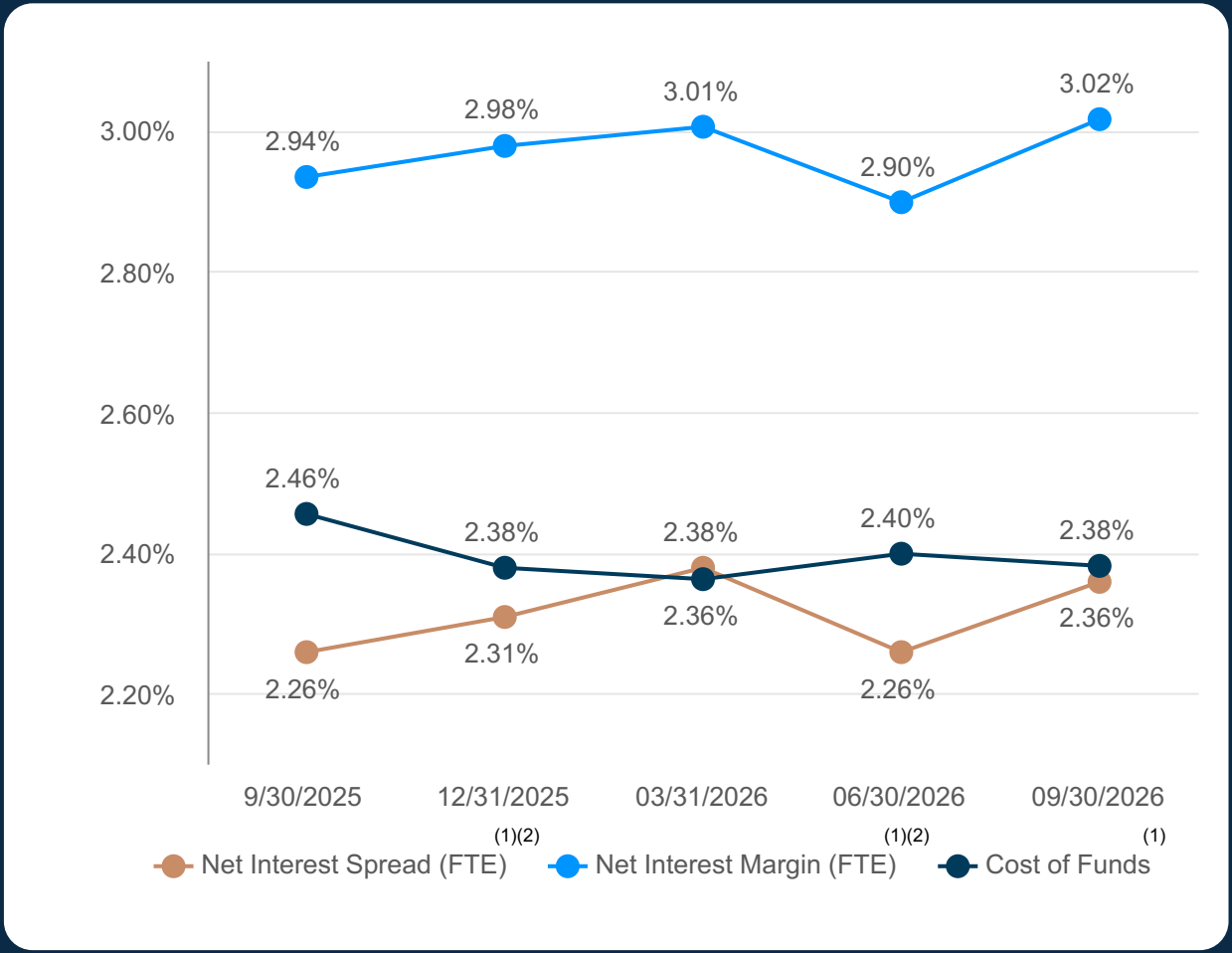






(1) Calculated on a fully taxable-equivalent basis (FTE). See Non-GAAP Reconciliation.

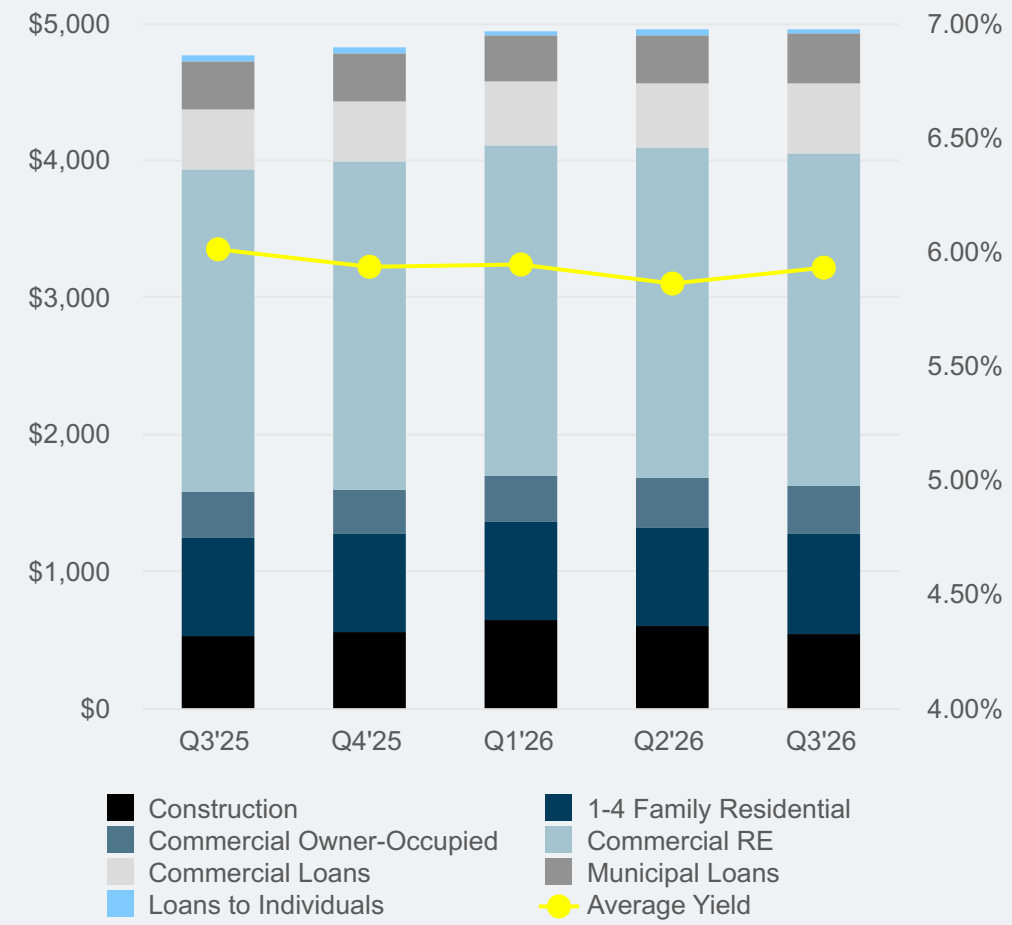
Quarterly yield & cost trends

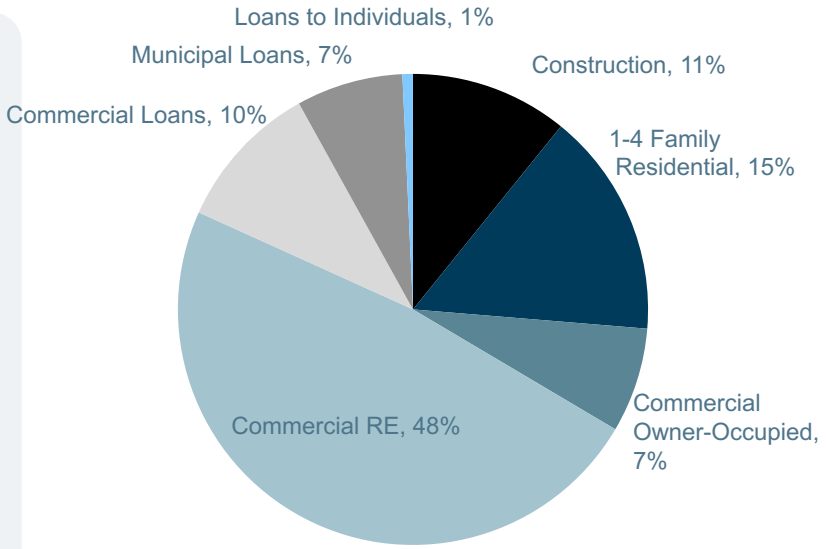


(1) Annualized (2) Calculated on a fully taxable-equivalent basis (FTE), a non-GAAP measure. See Non-GAAP Reconciliation.

Loan portfolio

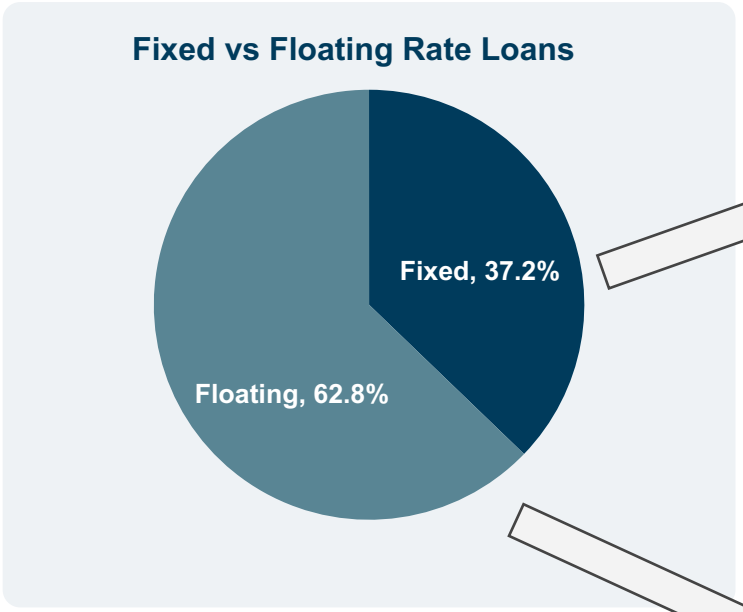
Loan Balances ($mm)

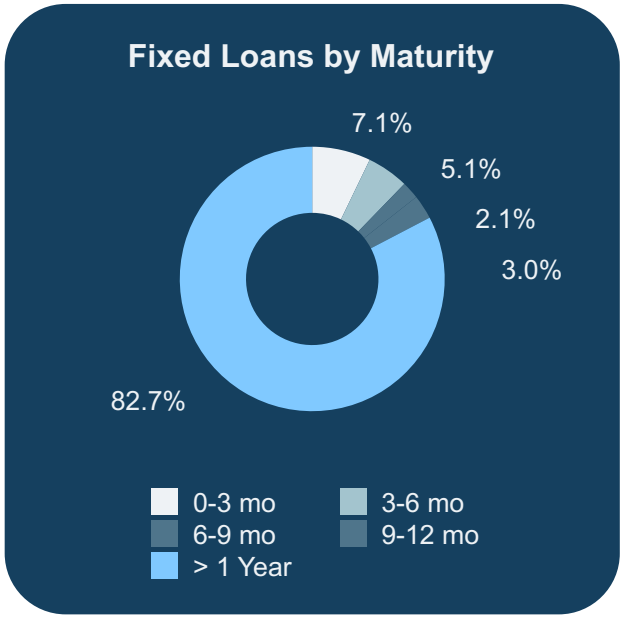


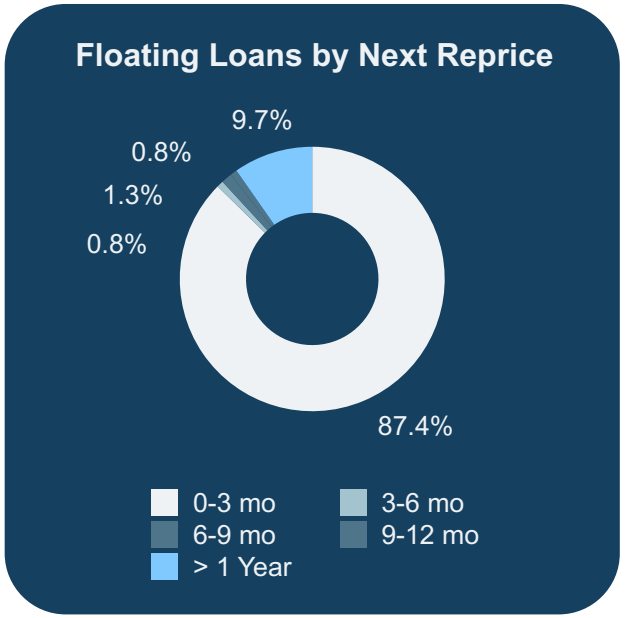


Loan Type		$mm	%
Real Estate Loans (RE):			
Construction	$	543	11 %
1-4 Family Residential		725	15 %
Commercial Owner-Occupied		361	7 %
Commercial RE		2,416	49 %
Commercial Loans		510	10 %
Municipal Loans		368	7 %
Loans to Individuals		36	1 %
Total	$	4,959	100 %

Loan Maturity & Repricing



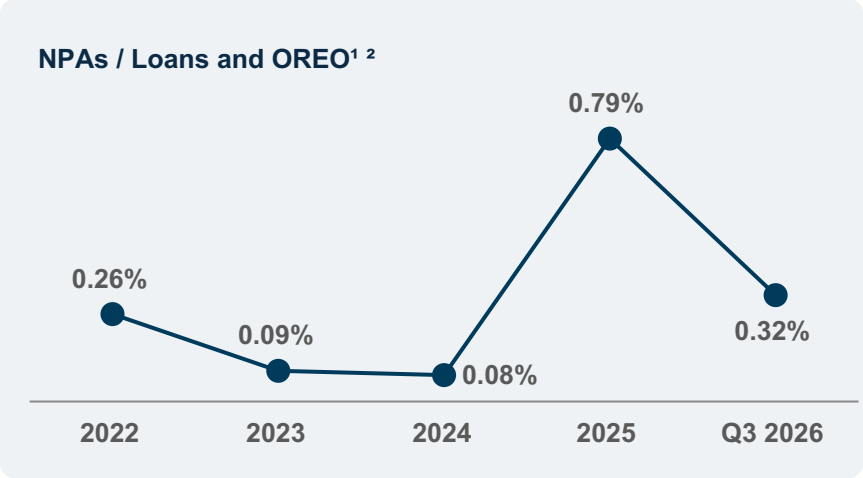


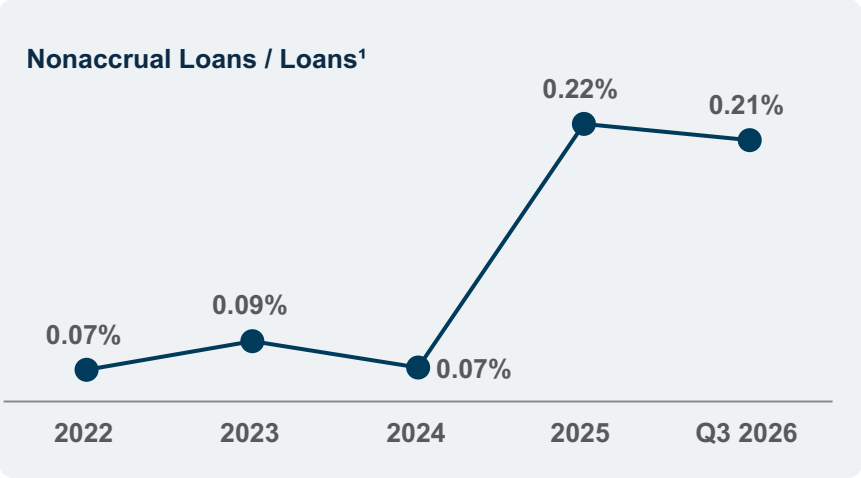


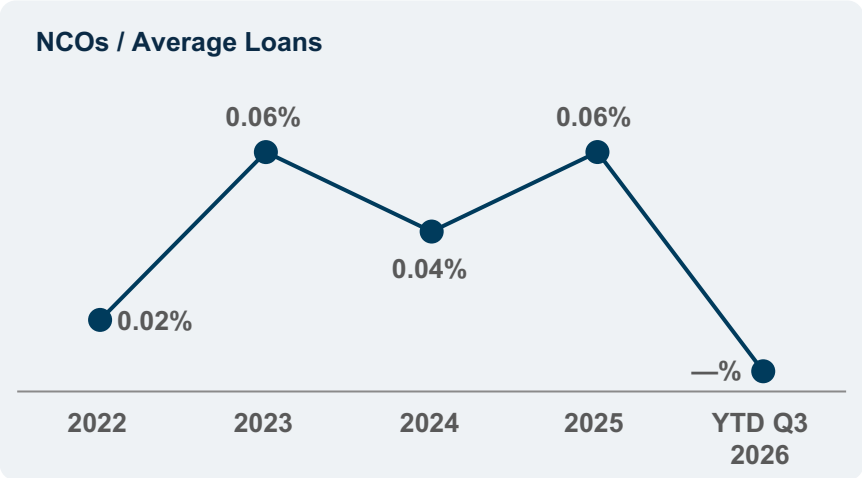
Fixed vs Floating Highlights

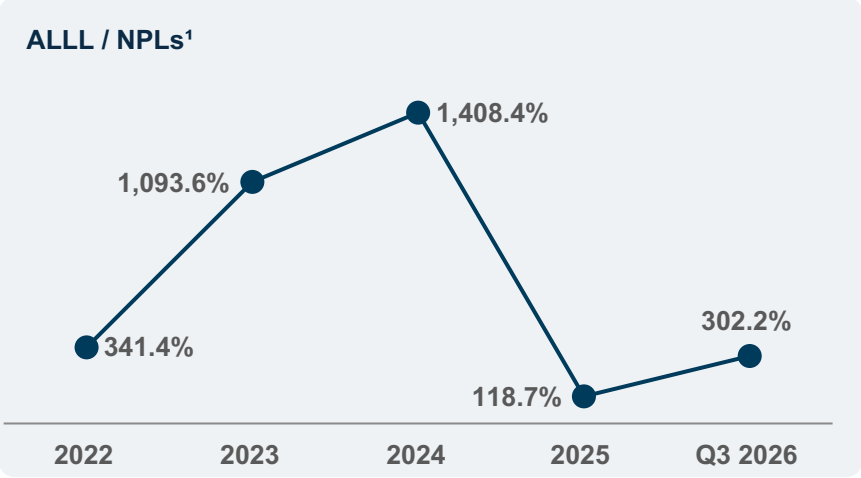
- Approximately 63% of loans are floating
- Approximately $2.7B in floating loans will reprice in Q4 2026
- Approximately $318M in fixed rate loans will mature or reprice in the next 12 months

Asset quality trends



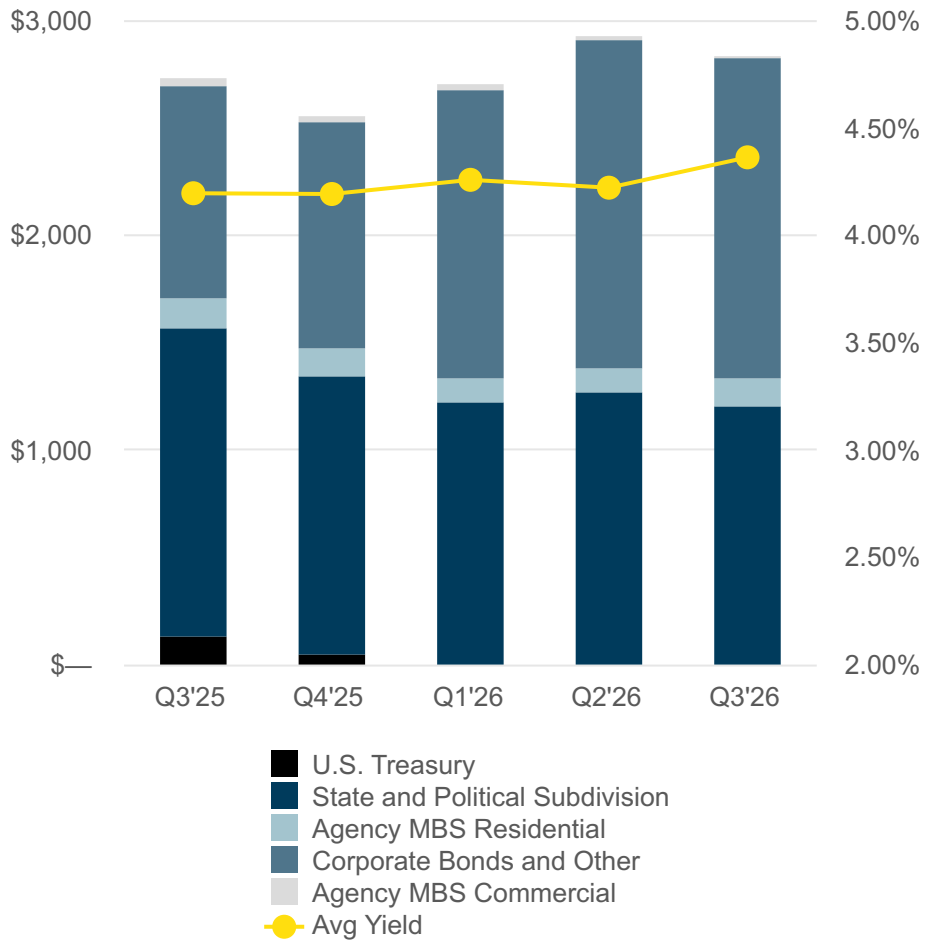


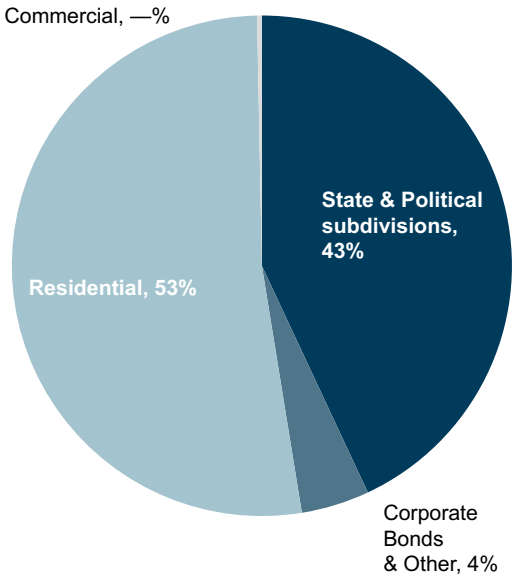




(1) Pursuant to our adoption of ASU 2022-02, effective January 1, 2023, we prospectively discontinued the recognition and measurement guidance previously required on troubled debt restructures. As a result, non-performing loans (NPLs) beginning March 31, 2023 exclude any loan modifications that are performing but would have previously required disclosure as troubled debt restructures.
(2) Nonperforming assets increased during 2025 primarily due to an increase of $27.5 million in restructured loans due to an extension of maturity on a CRE loan to allow for an extended lease up period. The CRE loan paid off in the first quarter of 2026.

Securities mix as of September 30, 2026



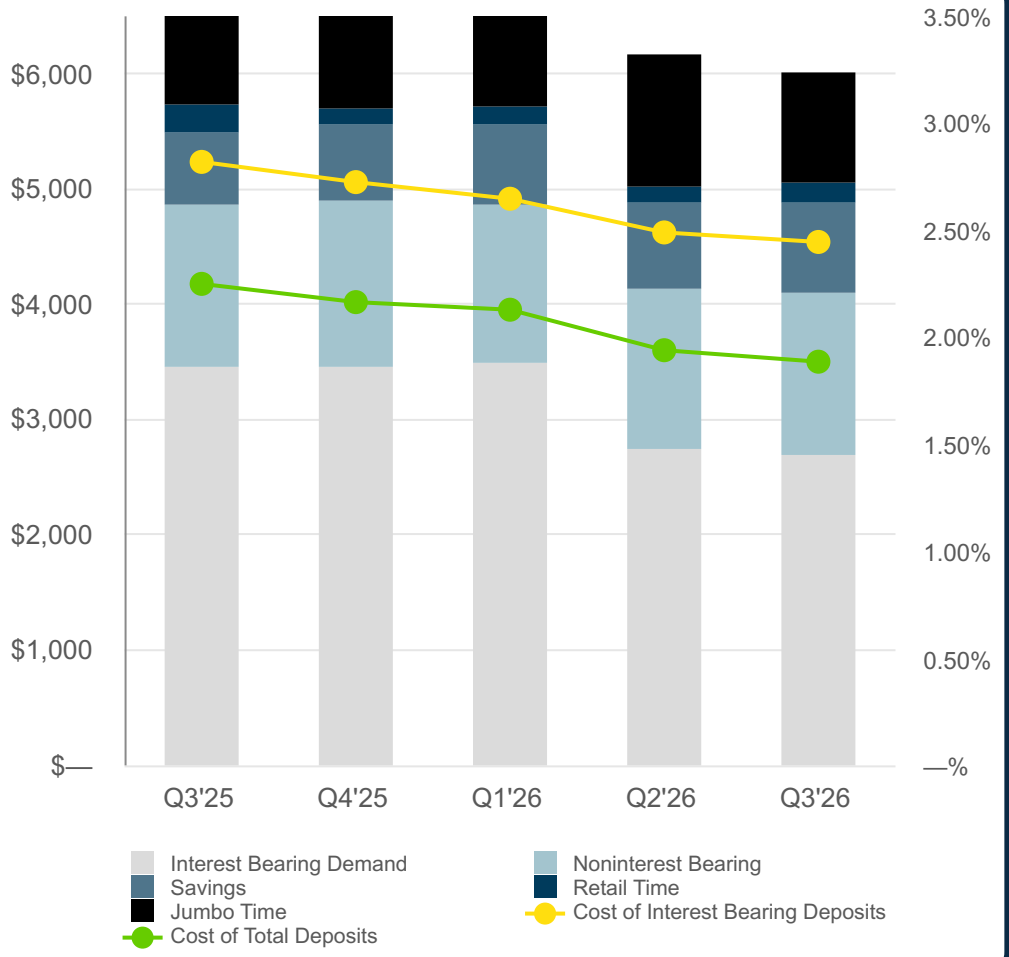


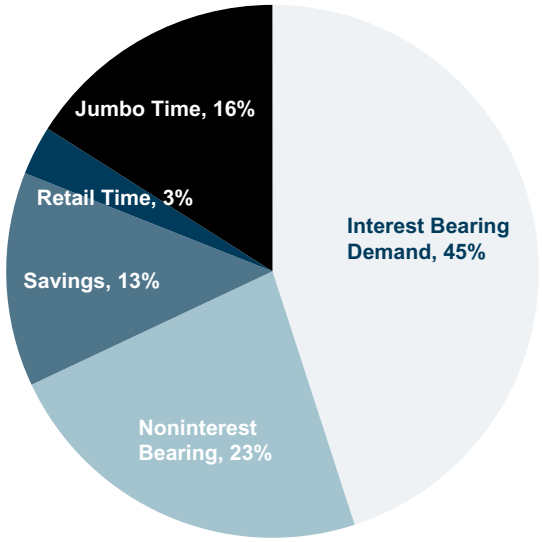
Securities ($mm)

Type	HTM[1]	AFS	Total	%
State & Political subdivisions	$1,044	$ 158	$1,202	43 %
Corporate Bonds & Other	83	43	126	4 %
Residential	71	1,423	1,494	53 %
Commercial	9	—	9	— %
Total	$1,207	$1,624	$2,831	100%

(1) Presented at Net Carrying Amount, which includes allowance for credit losses of $24,000 for State and Political subdivisions.

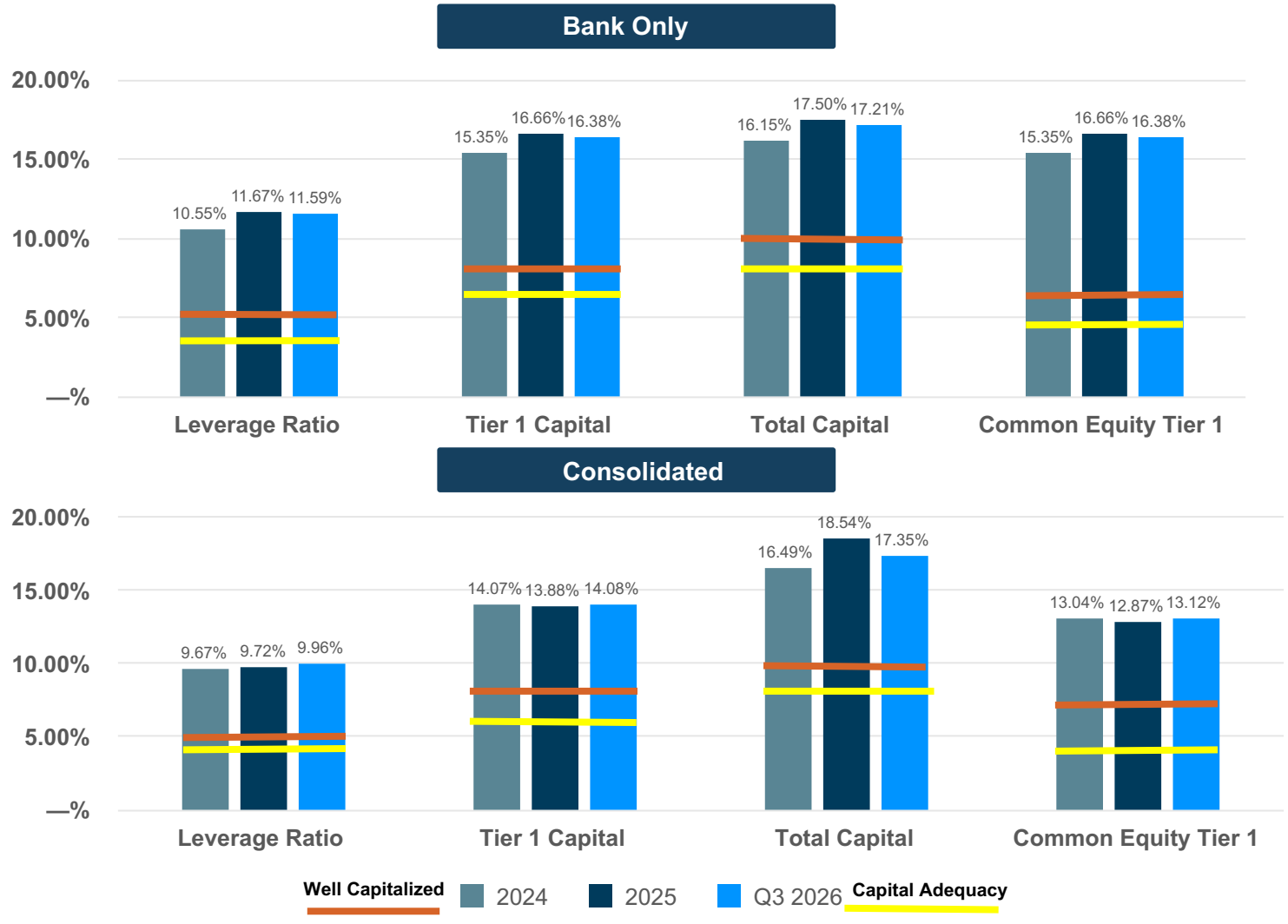
Deposit mix as of September 30, 2026





Deposits	$mm	%
Interest Bearing Demand	$ 2,689	45 %
Noninterest Bearing	1,404	23 %
Savings	787	13 %
Retail Time	179	3 %
Jumbo Time	955	16 %
Total	$ 6,014	100 %

Capital ratios



19

Capital resources and liquidity

Liquidity Lines as of September 30, 2026 (in thousands)

	Line of Credit	Borrowings	Total Available for Future Liquidity	Swapped
FHLB advances	$ 2,566,541	$ 800,750	$ 1,765,791	$ 275,000
Federal Reserve discount window	$ 847,864	$ 835,000	$ 12,864	$ 340,000
Correspondent bank lines of credit	$ 80,000	$ —	$ 80,000	$ —
Total liquidity lines	$ 3,494,405	$ 1,635,750	$ 1,858,655	$ 615,000

$1.86B

IN LIQUIDITY LINES

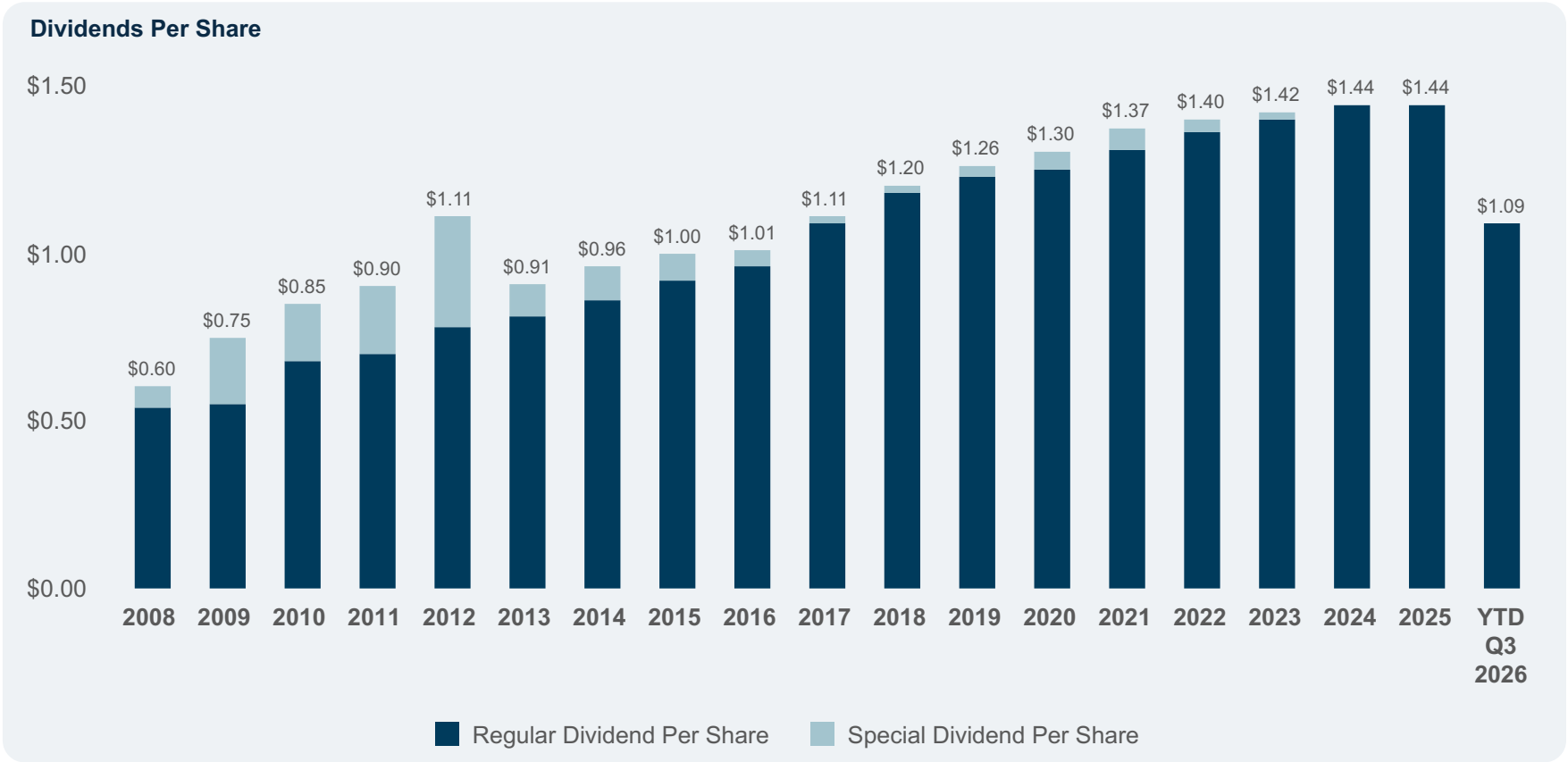
Liquidity sources remain strong, with **$1.86** billion in liquidity lines available as of September 30, 2026.

Consistent dividends

Paid a cash dividend every year since **1970**

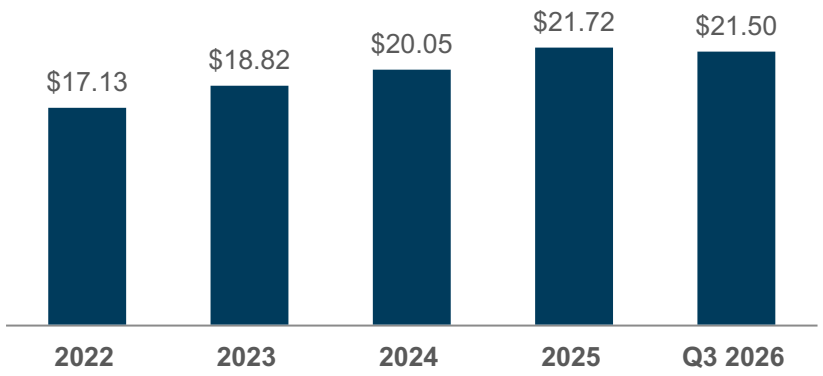
Consecutive quarters of cash dividends **116**

History of dividend increases

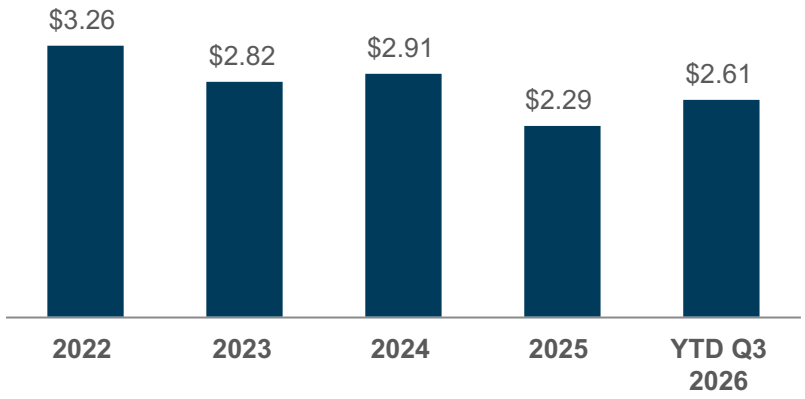


Shareholder returns

Tangible Book Value per Common Share[1] ($)



Diluted Earnings Per Common Share ($)



(1) See Non-GAAP Reconciliation

Appendix

Non-GAAP reconciliation.



Non-GAAP reconciliation

This presentation contains certain financial information determined by methods other than in accordance with accounting principles generally accepted in the United States (GAAP). These include return on average tangible common equity and the following fully taxable equivalent measures ("FTE"): (i) Net interest income (FTE), (ii) net interest margin (FTE), (iii) net interest spread (FTE), and (iv) efficiency ratio (FTE), which include the effects of taxable-equivalent adjustments using a federal income tax rate of 21% to increase tax-exempt interest income to a tax-equivalent basis. Interest income earned on certain assets is completely or partially exempt from federal income tax. As such, these tax-exempt instruments typically yield lower returns than taxable investments.

- *Return on average tangible common equity.* Return on average tangible common equity is a non-GAAP measure that calculates the return available to common shareholders without the impact of intangible assets and their related amortization, thereby allowing management to evaluate the performance of the business consistently.
- *Net interest income (FTE), net interest margin (FTE) and net interest spread (FTE).* Net interest income (FTE) is a non-GAAP measure that adjusts for the tax-favored status of net interest income from certain loans and investments and is not permitted under GAAP in the consolidated statements of income. We believe that this measure is the preferred industry measurement of net interest income and that it enhances comparability of net interest income arising from taxable and tax-exempt sources. The most directly comparable financial measure calculated in accordance with GAAP is our net interest income. Net interest margin (FTE) is the ratio of net interest income (FTE) to average earning assets. The most directly comparable financial measure calculated in accordance with GAAP is our net interest margin. Net interest spread (FTE) is the difference in the average yield on average earning assets on a tax-equivalent basis and the average rate paid on average interest bearing liabilities. The most directly comparable financial measure calculated in accordance with GAAP is our net interest spread.
- *Efficiency ratio (FTE).* The efficiency ratio (FTE) is a non-GAAP measure that provides a measure of productivity in the banking industry. This ratio is calculated to measure the cost of generating one dollar of revenue. The ratio is designed to reflect the percentage of one dollar which must be expended to generate that dollar of revenue. We calculate this ratio by dividing noninterest expense, excluding amortization expense on intangibles and certain nonrecurring expense by the sum of net interest income (FTE) and noninterest income, excluding net gain (loss) on sale of securities available for sale and certain nonrecurring impairments. The most directly comparable financial measure calculated in accordance with GAAP is our efficiency ratio.

These non-GAAP financial measures should not be considered alternatives to GAAP-basis financial statements and other bank holding companies may define or calculate these non-GAAP measures or similar measures differently. Whenever we present a non-GAAP financial measure in an SEC filing, we are also required to present the most directly comparable financial measure calculated and presented in accordance with GAAP and reconcile the differences between the non-GAAP financial measure and such comparable GAAP measure. Management believes that (i) adjusting return on average shareholders' equity for the impact of intangible assets and their related amortization and (ii) adjusting net interest income, net interest margin and net interest spread to a fully taxable-equivalent basis are standard practices in the banking industry as these measures provide useful information to make peer comparisons. Tax-equivalent adjustments are reflected in the respective earning asset categories as listed in the "Average Balances with Average Yields and Rates" tables.

These non-GAAP financial measures are supplemental and are not a substitute for any analysis based on GAAP financial measures. Because not all companies use the same calculation of non-GAAP financial measures, this presentation may not be comparable to other similarly titled measures as calculated by other companies

Non-GAAP reconciliation

(dollars in thousands, except per share data)		As of and for the Three Months Ended, 9/30/2025	12/31/2025	3/31/2026	6/30/2026	9/30/2026
Net income available to common shareholders		$ 4,913	$ 20,987	$ 23,259	$ 26,837	$ 27,976
Plus: After-tax amortization expense		136	117	104	96	86
Adjusted net income available to common shareholders	**[a]**	$ 5,049	$ 21,104	$ 23,363	$ 26,933	$ 28,062
Average shareholders' equity	**[b]**	$ 812,393	$ 845,013	$ 860,380	$ 873,175	$ 884,620
Less: Average intangible assets for the period		(202,380)	(202,217)	(202,078)	(201,949)	(201,832)
Average tangible shareholders' equity	**[c]**	$ 610,013	$ 642,796	$ 658,302	$ 671,226	$ 682,788
Return on average shareholders' equity[1]	**[a]/[b]**	2.40 %	9.85 %	10.96 %	12.33 %	12.55 %
Return on average tangible common equity (ROATCE)[1]	**[a]/[c]**	3.28 %	13.03 %	14.39 %	16.09 %	16.31 %
Common equity at end of period		$ 834,850	$ 847,615	$ 854,862	$ 882,464	$ 842,884
Less: Intangible assets at end of period		(202,277)	(202,128)	(201,996)	(201,875)	(201,766)
Tangible common shareholders' equity at end of period	**[d]**	$ 632,573	$ 645,487	$ 652,866	$ 680,589	$ 641,118
Total assets at end of period		$8,383,160	$ 8,514,590	$ 8,802,182	$ 8,763,714	$ 8,865,058
Less: Intangible assets at end of period		(202,277)	(202,128)	(201,996)	(201,875)	(201,766)
Tangible assets at end of period	**[e]**	$8,180,883	$ 8,312,462	$ 8,600,186	$ 8,561,839	$ 8,663,292
Tangible common equity/tangible assets (TCE/TA)	**[d]/[e]**	7.73 %	7.77 %	7.59 %	7.95 %	7.40 %
Common shares outstanding at end of period	**[f]**	30,066	29,723	29,752	29,803	29,817
Tangible book value per common share	**[d]/[f]**	$ 21.04	$ 21.72	$ 21.94	$ 22.84	$ 21.50
Net interest income (GAAP)		$ 55,718	$ 57,248	$ 57,689	$ 57,334	$ 60,296
Tax equivalent adjustments:						
Loans		553	545	538	550	629
Tax-exempt investment securities		1,852	1,551	1,328	1,407	1,483
Net interest income (FTE)[2]		58,123	59,344	59,555	59,291	62,408
Plus: Noninterest income		(11,990)	5,578	12,596	14,004	13,733
Less: Nonrecurring income (loss)		24,395	7,066	(47)	(543)	—
Total Revenue	**[h]**	**$ 70,528**	**$ 71,988**	**$ 72,104**	**$ 72,752**	**$ 76,141**
Noninterest expense		$ 37,534	$ 37,477	$ 40,576	$ 38,676	$ 39,022
Less: Pre-tax amortization expense		(172)	(149)	(132)	(121)	(109)
Less: Nonrecurring expense		14	306	(799)	(26)	334
Adjusted noninterest expense	**[g]**	$ 37,376	$ 37,634	$ 39,645	$ 38,529	$ 39,247
Average earning assets		$7,854,552	$ 7,904,101	$ 8,031,446	$ 8,210,609	$ 8,203,914
Efficiency Ratio	**[g]/[h]**	54.87 %	53.85 %	56.44 %	54.42 %	53.02 %
Efficiency Ratio (FTE)[2]		52.99 %	52.28 %	54.98 %	52.96 %	51.55 %
Net interest margin[1]		2.81 %	2.87 %	2.91 %	2.80 %	2.92 %
Net interest margin(FTE)[1][2]		2.94 %	2.98 %	3.01 %	2.90 %	3.02 %
Net interest spread[1]		2.14 %	2.21 %	2.28 %	2.17 %	2.26 %
Net interest spread(FTE)[1][2]		2.26 %	2.31 %	2.38 %	2.26 %	2.36 %

(1) Annualized
(2) Fully taxable-equivalent (FTE)

Non-GAAP reconciliation

(dollars in thousands, except per share data)		As of and for the Year Ended December 31, 2022	2023	2024	2025	As of and for the Nine Months Ended September 30, 2025	2026
Net income available to common shareholders		$ 105,020	$ 86,692	$ 88,494	$ 69,220	$ 48,233	$ 78,072
Plus: After-tax amortization expense		1,796	1,341	925	586	469	286
Adjusted net income available to common shareholders	**[a]**	$ 106,816	$ 88,033	$ 89,419	$ 69,806	$ 48,702	$ 78,358
Average shareholders' equity	**[b]**	$ 782,362	$ 754,098	$ 802,618	$ 824,465	$ 817,540	$ 872,814
Less: Average intangible assets for the period		(206,889)	(204,887)	(203,448)	(202,486)	(202,576)	(201,952)
Average tangible shareholders' equity	**[c]**	$ 575,473	$ 549,211	$ 599,170	$ 621,979	$ 614,964	$ 670,862
Return on average shareholders' equity	**[a]/[b]**	13.42 %	11.50 %	11.03 %	8.40 %	7.89 %	11.96 %
Return on average tangible common equity (ROATCE)	**[a]/[c]**	18.56 %	16.03 %	14.92 %	11.22 %	10.59 %	15.62 %
Common equity at end of period		$ 745,997	$ 773,288	$ 811,942	$ 847,615	$ 834,850	$ 842,884
Less: Intangible assets at end of period		(205,738)	(204,041)	(202,870)	(202,128)	(202,277)	(201,766)
Tangible common shareholders' equity at end of period	**[d]**	$ 540,259	$ 569,247	$ 609,072	$ 645,487	$ 632,573	$ 641,118
Total assets at end of period		$ 7,558,636	$ 8,284,914	$ 8,517,448	$ 8,514,590	$ 8,383,160	$ 8,865,058
Less: Intangible assets at end of period		(205,738)	(204,041)	(202,870)	(202,128)	(202,277)	(201,766)
Tangible assets at end of period	**[e]**	$ 7,352,898	$ 8,080,873	$ 8,314,578	$ 8,312,462	$ 8,180,883	$ 8,663,292
Tangible common equity/tangible assets (TCE/TA)	**[d]/[e]**	7.35 %	7.04 %	7.33 %	7.77 %	7.73 %	7.40 %
Common shares outstanding at end of period	**[f]**	31,547	30,249	30,379	29,723	30,066	29,817
Tangible book value per common share	**[d]/[f]**	$ 17.13	$ 18.82	$ 20.05	$ 21.72	$ 21.04	$ 21.50
Net interest income (GAAP)		$ 212,341	$ 215,027	$ 216,127	$ 221,084	$ 163,836	$ 175,319
Tax equivalent adjustments:							
Loans		2,993	2,724	2,495	2,244	1,699	1,717
Tax-exempt investment securities		11,388	9,939	8,078	7,043	5,492	4,218
Net interest income (FTE)[1]		226,722	227,690	226,700	230,371	171,027	181,254
Plus: Noninterest income		40,857	35,834	41,733	15,956	10,378	40,333
Less: Nonrecurring income (loss)		2,982	7,370	2,214	32,015	24,949	(590)
Total Revenue	**[h]**	**$ 270,561**	**$ 270,894**	**$ 270,647**	**$ 278,342**	**$ 206,354**	**$ 220,997**
Noninterest expense		$ 130,326	$ 140,578	$ 147,137	$ 151,357	$ 113,880	$ 118,274
Less: Pre-tax amortization expense		(2,273)	(1,697)	(1,171)	(742)	(593)	(362)
Less: Nonrecurring (expense) income		174	78	(1,119)	(1,771)	(2,077)	(491)
Adjusted noninterest expense	**[g]**	$ 128,227	$ 138,959	$ 144,847	$ 148,844	$ 111,210	$ 117,421
Average earning assets		$ 6,822,667	$ 7,361,199	$ 7,875,096	$ 7,856,564	$ 7,840,544	$ 8,149,288
Efficiency Ratio	**[g]/[h]**	50.05 %	53.81 %	55.69 %	55.32 %	55.84 %	54.60 %
Efficiency Ratio (FTE)[1]		47.39 %	51.30 %	53.52 %	53.48 %	53.89 %	53.13 %
Net interest margin		3.11 %	2.92 %	2.74 %	2.81 %	2.79 %	2.88 %
Net interest margin(FTE)[1]		3.32 %	3.09 %	2.88 %	2.93 %	2.92 %	2.97 %
Net interest spread		2.86 %	2.25 %	2.02 %	2.14 %	2.12 %	2.24 %
Net interest spread(FTE)[1]		3.07 %	2.42 %	2.16 %	2.26 %	2.24 %	2.33 %

(1) Fully taxable-equivalent (FTE)

SOUTHSIDE BANCSHARES, INC.™

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