



SouthState

2026

Corporate Stewardship Report



SouthState

Welcome



We are pleased to present our 2026 Corporate Stewardship Report. Each year, this report reflects our commitment to transparency and outlines the initiatives that strengthen the communities we serve, support the growth and well being of our team members, and reinforce our dedication to sound governance. These efforts demonstrate how our culture

continues to drive meaningful progress and position our company for long term success.

I am inspired by the work and commitment of the more than 6,300 team members who are part of the SouthState family. As we look ahead, we will continue to invest in our people, support our communities, and play our role in being good corporate citizens.

Thank you for taking the time to read our report. We are proud of the impact we have created together.

Sincerely,

A handwritten signature in black ink that reads "LeDon Jones".

LeDon Jones

Executive Vice President
Director of Corporate Stewardship



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Who We Are

SouthState is a leading regional bank, providing consumer, commercial, mortgage and wealth management solutions to more than 1.5 million customers throughout Florida, Texas, the Carolinas, Georgia, Colorado, Alabama, Virginia and Tennessee. Our Bank was founded in 1934 on the principles of providing innovative, personalized banking services for all, making our communities a better place to live, and supporting our knowledgeable, experienced bankers. Decades later, we are still taking measurable steps to continue these initiatives.

In 2025, SouthState completed a merger with Independent Bank, adding team members and locations to serve our customers in some of the fastest-growing markets in the country. Leadership involvement, community listening sessions and detailed merger preparation led to a smooth conversion experience for customers.

At SouthState, our unique culture sets us apart from our peers. We believe in local market leadership, focusing on the long-term horizon, providing remarkable customer experiences, developing meaningful and lasting relationships, and serving a greater purpose. Our statistics are as follows:

- 6,317 Team members, as of Dec. 31, 2025, committed to providing SouthState's customers with the financial products and services they need to meet their goals
- 340+ Branches, as of Dec. 31, 2025, in our community-focused, nine-state footprint, along with an expansive network of ATMs and best-in-class online and mobile banking platforms
- Approximately \$67 Billion in Total assets as of December 31, 2025
- Approximately \$55 Billion in Total deposits as of December 31, 2025
- Approximately \$49 Billion in Total loans as of December 31, 2025

SouthState is proud to be an award-winning bank and was recognized nationally, earning the "Best Companies to Work For" designation in two categories, as well as being named one of the Best Banks to Work For by American Banker. Money named SouthState one of the Best Banks in the Southeast, and S&P Global named SouthState one of the Top 50 Public Banks. The Financial Technology Report ranked SouthState fifth on its Top 25 Digital Banking Companies of 2025 list.

According to Coalition Greenwich's independent research, SouthState is tied for the second-highest number of awards for overall client satisfaction in the country and tied for the highest number of awards for Middle Market Banking. In total, our team earned 29 Best Bank Awards, an increase of six awards since 2025, reflecting our ongoing commitment to creating remarkable client experiences across Small Business, Commercial and Middle Market Banking.

An Award Winning Bank



Member FDIC

Growing Prescence in Tampa, Atlanta, Nashville and Dallas

Alongside our entry into the Texas and Colorado markets, SouthState broadened its presence in Central Florida, Atlanta, Dallas and Nashville, demonstrating our ongoing commitment to strategic growth.



Tampa

Located high above Curtis Hixon Waterfront park, Rivergate Tower is a 520,000-square-foot office tower and a recognizable part of Tampa's skyline. SouthState now occupies approximately 17,000

square feet of space in the iconic building, which houses the bank's regional Commercial banking team operations, a training and meeting space, as well as a board meeting room.



Atlanta

The bank continued its progress in the Atlanta market by moving into a new regional headquarters. The 87,000-square-foot office at Prominence in Buckhead establishes SouthState as the building's largest tenant. The location features building-top signage that elevates its brand and visibility in one of Atlanta's top business districts.



South Dallas

To better serve the growing metro Dallas area, SouthState also opened a new branch in South Dallas. Community stakeholders joined our team members for the grand opening celebration in October.



Nashville

SouthState expanded into Tennessee in April with the hiring of a small but experienced team of middle market and commercial bankers. Moving into Nashville is a natural progression of the bank's Southern footprint, allowing the team to serve more commercial and middle market customers.

Our Vision, Guiding Principles and Core Values

Our Bank's Cultural Cornerstones are to invest in the entrepreneurial spirit, pursue excellence and inspire a greater purpose. We do this by relying on our guiding principles and core values. The guiding principles supporting us are soundness, profitability and growth, and we expect our teams to lead with integrity and accountability. Our Core Values reflect how we intend to fulfill our vision and meet our guiding principles through interactions with each other, our customers, suppliers and the communities we serve. This foundation enables us to fulfill our vision: being a growth company in high growth markets, having a distinct business model of an ownership culture, and being a leadership academy with a focus on growing leaders.

Guiding Principles



Core Values

- **Local Market Leadership.** Our business model supports the unique character of the communities we serve and encourages decision-making by a banker that is closest to the customer.
- **Long-Term Horizon.** We think and act like owners and measure success over entire economic cycles. We prioritize soundness over short-term profitability and growth.
- **Remarkable Experiences.** We will make our customers' lives better by anticipating their needs and responding with a sense of urgency. Each of us has the freedom and responsibility to do the right thing for our customers.
- **Meaningful and Lasting Relationships.** We communicate with candor and transparency. The relationship is more valuable than the transaction.
- **Greater Purpose.** We enable our team members to pursue their ultimate purpose in life – their personal faith, their family, and their service to the community.



SouthState's culture is an important foundation on which to build lasting relationships for our customers and team members alike. Creating a culture that inspires team members to act consistently with company core values, as well as developing a high-performing team, is a strategic priority and one that we believe increases team member engagement. What we call The SouthState Way aligns with our vision and core values. Our management-level Culture Council consists of senior leadership and a member of our board of directors who serve the Culture Council on an advisory basis and are charged with overseeing internal and external culture and values messaging.

SouthState leaders from across our branch footprint and in all divisions of the company select team members of various levels of leadership to serve as culture ambassadors. These culture ambassadors embody the culture SouthState wants to inspire in all team members, regardless of position or tenure. Together, the Culture Council and culture ambassadors collaborate on team member engagement, corporate stewardship, talent recruitment and retention, leadership development, and creating opportunities for team members to contribute to the betterment of the organization. We are proud of the accomplishments we have made thus far, creating a thriving environment to empower and motivate all team members to build upon The SouthState Way.

Foundation of Corporate Stewardship



Community

Through community leadership, financial support and volunteerism, we are committed to building strong and vibrant communities where we operate to make a positive difference where we work and live.



Team Members

We foster building a strong culture, based on our core values of greater purpose, remarkable experiences, local market leadership, and meaningful and lasting relationships, where team members feel respected, included and heard. Our most valuable asset is our workforce, and our success is a direct reflection of the talent and tireless efforts of our people.



Effective Governance

We believe effective corporate governance, which includes being good stewards and promoting the highest ethical standards, is the bedrock on which to build our corporate culture and communicate our core values.



Environment

We believe change in climate could potentially impact the Bank. The Bank's resiliency to various weather events, as well as the Bank's impact on the environment are a focus, as we seek to reduce that impact by adopting sustainable practices and reducing waste.



Denver, Colorado



Raleigh, North Carolina



Huntsville, Alabama



McKinney, Texas

Our Commitment to Our Community

PURSuing A GREATER PURPOSE – 2025 IMPACTS



Commitment to Our Community	Commitment to Environmental Resourcefulness ¹	Commitment to Corporate Stewardship	Commitment to Our Team Members
23,380 volunteer service hours to 1,300 organizations \$509MM in affordable lending mortgage programs to 1,773 clients \$10.2MM in contributions, donations, and tax credits to more than 3,800 organizations \$799MM in community development loans to 210 clients \$427MM in investments to foster economic development community services, and affordable housing projects \$9.3MM in Down Payment Assistance to 506 customers \$2.57B in CRA-eligible loans (HMDA and Small Business/Small Farm), which equates to 10,630 loans	48% of all statements are eStatements 59% increase in bank-wide digital signatures 1.13MM lbs of CO₂ emissions saved 30.1 acres of forest saved 1.7MM gallons of water saved 90,100 lbs of solid waste reduction	Corporate Stewardship Council provides oversight of D&I efforts 15 Board members 3 of 15, or 20%, are gender diverse 60% have CEO level experience Development of 34 Interns and 15 Commercial Banking Associates 200+ students from schools across the country participating in the Infoship Program Expanded SouthState Connects Team Member Network Groups \$197,000² in financial assistance provided to 101 team members through The Sunshine Fund	86% Team Member Engagement Score 300,000+ Bank-provided training courses, including compliance-related courses that were assigned based on job roles and responsibilities Up to 6 weeks of parental care offered Up to 12 weeks of Critical Care Time provided for team members who need to care for themselves or family 26% of our team members work effectively from remote locations Employee Assistance Program that offers wellness, financial, health, counseling, and social assistance 13,800+ volunteer PTO hours used



1. Calculations are based on two sheets of paper per eStatement (8,087,504), totaling 16,175,008 sheets of paper saved. (Environmental impact estimates were calculated using the Environmental Paper Network Paper Calculator Version 4.0. For more information visit www.papercalculator.org.) These numbers are approximate values.

2. The year end figures represent our best current estimate and may be refined as final reconciliations are completed.

Volunteerism and Community Outreach

Volunteerism and community outreach define the heart of SouthState's people. Their passion for making communities better aligns closely with SouthState core values to create meaningful and lasting relationships and to pursue a greater purpose. Whether it's the purchase of a first home, saving for college, planning for retirement, or partnering with community based and nonprofit organizations to provide financial literacy to the unbanked and underbanked, SouthState team members answer the call to volunteer through service, philanthropy, and board commitment. Additionally, we have 79 Community Development Advocates who spearhead volunteer opportunities for team members across the bank.

Each full-time team member receives 32 hours of paid volunteer time per year to give back in the community in areas that they are passionate about serving. In 2025, team members volunteered more than 23,000 service hours. More than 7,100 of these service hours supported financial literacy workshops that served low-to-moderate income, (LMI), families located in

VOLUNTEER SERVICE CATEGORY	NUMBER OF VOLUNTEER HOURS
CRA Service Hours	7,400
CRA, Non CRA, and MLO Service Hours	16,000
Total Community Service Hours	23,400

the communities we serve and where we do business. Roughly 300 team members provided more than 7,000 hours serving on boards and committees of nonprofit organizations, and team members submitted more than 13,000 volunteer PTO hours.

Our team is committed to making communities better by using their time, skills, resources, and expertise in volunteering with organizations across the Bank. They serve customers far beyond the walls of their local branch. SouthState

provided \$10.2MM in donations to more than 3,800 organizations, of which \$4.9MM was donated to 700 organizations that support investing in their local communities. These organizations support initiatives that are vital to the community and included activities such as supporting free medical clinics, education, food insecurity, medical services to the underinsured/uninsured, workforce development to people with disabilities, veteran care, homeless shelters, senior assistance, legal assistance, financial literacy programs and homebuyer workshops.

Because we understand the impact financial institutions could have on the financial stability of families and development of communities, team members are enthusiastic about working together with local nonprofit organizations to create thriving and vibrant communities. From teaching financial literacy to collecting donations in the wake of a natural disaster to honoring veterans, team members embody core values and commitment to our Greater Purpose every day.

Here are a few examples of supporting the communities we serve:

Girl Scout Cookie Bosses Learn Lessons in Financial Literacy

Girl Scouts are known for delivering cookies to every sweet tooth on their order sheet. While these future leaders know how to sell their delicious product, SouthState wants to ensure their entrepreneurial spirit is fostered by fellow women in business and bolstered by the financial acumen to make them successful in life.

Introducing SouthState Connects Women – a newly launched networking group focused on shared experiences, discussing and solving issues important to women, and community service. In celebration of Women's History Month, volunteers gathered with Girl Scout troops

across the South to engage the girls in exposure to financial education through fun games and activities.

Girls walked away with a sense of confidence after learning about budgeting, saving, the importance of having good credit, and topics that are critical for financial independence. The insight they gained helps to close the gap of women being exposed to financial education and stability, which can impact their future choices and decision-making in careers, managing their finances, entrepreneurial aspiration, and much more.

[CLICK FOR VIDEO](#)



Salute from the Shore

Team members paid tribute to honor the brave men and women in the military in the annual flyover across the Carolina Coast, which included many vintage aircrafts. For more than 16 years, Salute from the Shore coordinated an annual flyover to celebrate and remember both retirees and active soldiers who served in the U.S. Armed Forces.



PACK Volunteers

Team members volunteered with People of Action Caring for Kids (PACK), a nonprofit in Georgia providing assistance for children at risk for food insecurity. Team members organized and packed weekend bags for children who would not have a meal over the weekend without the assistance of PACK. They also wrote messages to provide hope and inspiration and placed them in the weekend bags. PACK supports 42 schools and community centers across several counties, feeding over 5,400 children on a weekly basis.



Bankers Make Wishes Come True

During World Wish Month, branches in the Greenville, SC and Piedmont, SC regions hosted a customer donation and fundraising campaign. As a result, two wishes were fully funded through the generosity of both customers and area team members.

Greenville bankers gathered just before Thanksgiving to surprise 12-year-old Alana with the big news that her wish for a family trip to Disney World had been granted. The vacation offers the family respite from her battle with bone cancer.

The Piedmont branches, covering Rock Hill, Fort Mill and York, jumped in with their own fundraising campaign in September. Their mission – make Wish Kid Ray's day brighter with a new furry friend. The 10-year-old Rock Hill resident lives with a serious heart condition that means

he tires more than other kids his age. His genuine spirit remains strong, however, he strives to live and play like a normal kid. Part of being a normal kid is a companion to grow up with. Ray wished for a golden retriever puppy he can play with and teach tricks.

The SouthState team members were thrilled to partner with Make-A-Wish, a nonprofit organization whose mission is to create a magical experience for children battling critical illness and to give them additional courage, strength and hope while facing adversity. The gifts brought so much joy and happiness to both Alana and Ray. The branch team members were even more appreciative of being involved with witnessing how this moment made an impact on the lives of children and their families.



CLICK FOR STORY

Financial Guidance Through a Pivotal Transformation



CLICK FOR VIDEO

Independent schools face numerous challenges when planning for expansion. Working with a financial partner that understands the nonprofit, independent school space is invaluable during such a pivotal time in the life of the organization.

When Greensboro Day School needed assistance to execute its vision of a 21st Century Campus, SouthState stood ready to assist. With their value-added advice and hands-on approach, the Bank constructed a meaningful financial solution, culminating in a partnership based on trust and understanding.

"Our relationship with SouthState Bank was formed during a pivotal time in our history. As a school, we were emerging from the pandemic, experiencing a lot of high-enrollment demand. We received a really large lead gift to move forward with several of the projects that we had outlined and identified in our campus master planning, and we were looking for a bank that was aligned with our mission and could service our needs during this pivotal time in our history," said Tracie Catlett, Head of School.

SouthState worked closely with Greensboro Day School throughout the entire process, upholding its Not-for-Profit Banking moniker of "Banking with Greater Purpose."

Blankets of Love: Bankers' Generosity Warms Rescue Animals

You know what they say about our furry friends... cold noses, warm hearts. That's definitely the case for the dogs and cats looking for their fur-ever homes at Final Victory Animal Rescue in the Midlands Region of South Carolina.

When bankers discovered some brand-new blankets with an outdated logo on them, they had a great idea of how to best use them. SouthState team members didn't hesitate to deliver about 50 fleece blankets and carloads of additional supplies, from pet beds to laundry detergent to toys and food for the animals at Final Victory Animal Rescue. Team members were rewarded with lots of kisses, cuddles, walks and smiles from Final Victory's furry friends who are looking for their forever homes. One of SouthState team members fell in love when she connected with the animals and applied to adopt one of the pups in need of a home.



CLICK FOR STORY



A Light in the Darkness – Birmingham Shelter Provides Housing Needs

First Light, a shelter for women and women with children, began as a small, volunteer-run operation at First Presbyterian Church in Birmingham, Alabama providing lodging and a hot meal during the winter months. As more women sought help, it was evident that there was a great need for such services. First Light sought resources for a larger space, and they began building renovations at the former Granada Hotel, located two blocks away, to expand capacity and services.

First Light uplifts guests in a variety of ways, empowering them with job training and job searches, financial wellness training, spiritual care and counselling. Women also have access to mobile court proceedings to move legal cases forward quicker and a mobile medical unit, so they don't have to spend a large part of the day riding public transit to appointments.

SouthState bankers volunteered with First Light to serve meals and package baskets of necessities for the guests. More than 50 percent of Americans are just a paycheck away from being homeless themselves, organizations like First Light are vital to the communities they serve. Per the Regional President Patrick Carlton, when a nonprofit is providing emergency services, they need a banker they can count on in a pinch, whether volunteering or offering financial guidance to ensure the nonprofit is sustainable for decades to come. Supporting organizations such as First Light is important because of their mission to offer the homeless population hope, assistance and a sense of stability.



- 1,000+** service hours to 15 Junior Achievement centers across the Bank's footprint to promote financial literacy
- 384** service hours to 16 Habitat for Humanity builds
- 750** service hours to over 40 nonprofits that promote affordable housing
- 900+** service hours to help small businesses, entrepreneurs and to promote economic development to over 70 organizations

Investing in Our Communities

SouthState believes in strengthening communities by supporting strategies that address affordable housing, revitalization of neighborhoods, community services, and economic development. Through partnership and collaborative efforts with the private and public sectors, we strive to improve the communities where we live, work and call home. In 2025, more than \$427MM was invested in the community and an additional \$1.7 MM was invested to support economic impact around tax credits. SouthState also supports Minority Depository Institutions (MDI) across the footprint. In 2025, SouthState announced a Community Benefits Plan and provided funding to better support various nonprofit organizations whose mission align with addressing food insecurity, revitalization, affordable housing, small business, and to stimulate economic growth. We have highlighted examples of how SouthState invested in communities below:

- \$30MM in funding provided for a 199-unit income-restricted (at or below 100% of the AMI) affordable housing complex located in a moderate-income census tract and FEMA designated disaster area in Bluffton, SC
- \$27.2MM in funding provided for a 248-unit income-restricted (at or below 80% of the area median income) affordable housing complex located in a moderate-income census tract and FEMA designated disaster area in Orlando, FL

- \$19MM in funding for a 302-unit income-restricted affordable housing complex (at or below 80% of the AMI) located in a low-income census tract and FEMA designated disaster area in Dallas, TX
- \$5MM deposit with a mission-focused minority depository institution through the Advancing Communities Together (ACT) Deposit Program
- \$12.5MM in funding for 144-unit income-restricted (at or below 80% of the AMI) affordable housing complex located in a moderate-income census tract in Charlotte, NC
- \$10.8MM in Colorado Springs, CO to provide affordable housing to a 216-unit income-restricted housing complex located in a moderate-income census tract and FEMA designated disaster area
- \$10MM investment for a 216-unit income-restricted affordable housing complex located in a low-income census tract and FEMA designated disaster in Atlanta, GA
- \$6.8MM in Huntsville, AL for a 128-unit income-restricted affordable housing complex located in a low-income census tract
- \$3MM through a municipal bond in Dallas, TX to support access to food in a school district where 87.19% of the students qualify for free or reduced lunch

Tax Credits

In 2025, the Bank partnered with several organizations to provide approximately \$1.7MM in tax-credit-eligible donations. Donations centered around affordable housing, health care and education include:

- Provided \$125,000 in support of a program in Georgia to help hospitals in rural areas increase their funding and their ability to provide for the healthcare needs of thousands of Georgians. For many years, due to demographic, economic, and health care industry challenges, Georgia's rural hospitals have been facing a financial crisis. This crisis jeopardizes the access of rural Georgians to adequate health care.
- Provided \$145,000 to a nonprofit in Hillsborough County, Florida, to support their affordable housing initiative that helps LMI individuals and families achieve their dream of homeownership. Applicants must meet certain financial guidelines and go through intensive financial counseling and clear debt prior to becoming a homeowner. All funds go directly to supplies and items needed to build their homes.
- Provided \$266,000 to support the Georgia GOAL (Georgia's Opportunity and Access to Learning) Scholarship Program. The mission of the Georgia GOAL Scholarship Program is to provide greater opportunities for access to learning for all Georgia children. The program includes Georgia REACH-GOAL Scholars Fund that awards scholarships to economically disadvantaged students as recommended by 230 GOAL participating schools.

Minority Depository Institutions

We continue to maintain relationships with Minority Depository Institutions (MDIs) throughout the Southeast. SouthState is proud to participate in advancing financial inclusion so communities can have access to resources and services, improving business growth, entrepreneurship, reducing barriers and strengthening communities so that they can thrive. We have maintained relationships with many MDIs, which include:

- **Equity Investments**
- **Access to ATM network**
- **Certificate of Deposits**
- **Cost saving methods for eliminating foreign ATM fees.**

Community Benefits Plan

At the end of March 2025, SouthState Bank announced a 5-year, \$8.3 billion Community Benefits Plan to meet the needs of underserved communities across the eight-state footprint the Bank serves. In the fall of 2025, a Community Advisory Council was formed and includes 15 council members who are representatives of nonprofit organizations across multiple states.

From April to October, SouthState held six community listening sessions and three community roundtables in five states. More than 90 community partners attended the listening sessions and roundtables and gave valuable insights into the key areas of focus to support the community. Of the needs discussed, the top needs community partners shared were access to capital; the need for innovative products and services, especially with regards to affordable housing and small business; and the need to build and foster deeper relationships within the ecosystem.

Members of the Council and SouthState team will work together to find synergies and collaborate on creating solutions to strengthen communities. SouthState also supported multiple organizations with funding in the states of which we do business: Florida, Texas, the Carolinas, Georgia, Colorado, Alabama, and Virginia to support and foster economic development. Here are examples of donations to support local nonprofits:

- Donated \$600,000 to a federally qualified health center in support of its mission to deliver affordable, high-quality healthcare to families in Lewisville, TX and surrounding areas. The healthcare center serves as a vital

community anchor, providing essential medical services that promote long-term health and economic stability.

- Provided \$100,000 to a local food bank in Birmingham, AL to support their mission of feeding over 145,000 people at risk of hunger each month throughout 12 counties.
- In Denver, SouthState partnered with a nonprofit whose mission is focused on land conservation, affordable housing and providing innovative and low-cost funding approaches for buying properties. SouthState's donation of \$100,000 allows the organization to continue to manage and maintain affordable housing developments in areas with a high risk of gentrification, allowing hundreds of families to stay and grow in the neighborhoods they know and love. This support also helped the nonprofit reduce rent to more than 70 nonprofit tenants, helping schools, afterschool care centers, and workforce training programs increase their impact – a ripple effect that changes the state of Colorado.
- Donated \$97,000 to a Certified Development Financial Institution (CDFI) in Texas to support their efforts of building strong communities and fueling their mission to help Texans achieve long-term financial success through homeownership, small business growth and financial empowerment. Small business owners received one-on-one coaching in budgeting, credit readiness, and business planning. This investment helped local entrepreneurs stabilize and expand their businesses, strengthen their financial footing, and create meaningful economic activity in their communities.

Community Benefits Plan

- Provided \$20,000 to a nonprofit in rural Alabama whose mission was to transport children and expectant mothers to necessary healthcare services, as well as children facing critical medical issues. The funding helped ensure reliable transportation for those who needed medical care. There is a great need for transportation services throughout the state of Alabama, especially in rural and underserved communities, as mass transit was not always an option.
- Contributed \$25,000 to Certified Development Financial Institution (CDFI) in Houston, Texas that provides services and programs on asset building and homeownership, financial education and coaching, emergency and future planning, and affordable housing and development. They provide financial education, coaching, savings matches and no-interest loans that equip working families to thrive and secure generational resilience by acquiring affordable homes, accessing quality education, managing risk and building savings for life. In 2025, the CDFI owned and operated 441 affordable rental homes for families and seniors, and asset-managed another 292 supportive housing units for other nonprofits. With the majority serving households under 50% of the Areas Median Income. Through Five Assets for a Rich Life workshops, one-on-one coaching, and no-cost credit-builder loans, the organization helped 457 individuals create spending and savings plans, build credit, and improve their financial well-being. For over 20 years, the local CDFI has served as a catalyst to low- and moderate-income households, helping over 5,000 families with first-time homebuyers' education, and individuals build the confidence and resources they need to create generational financial stability.
- Donated \$75,000 to an organization in South Dallas to support their mission of impacting neighborhoods from the root level to reach their full potential. Because 63% of residents lack personal transportation, a simple grocery run can become a 3-hour round trip by bus. The funding allowed the organization to start a small garden, and it has evolved into a community hub with an operational farm that provides organic food, a café, coffee shop, and financial wellness center. SouthState's contribution also impacted the Match Savings Program, which provides residents with a 10-week course on financial planning, credit building and budgeting. SouthState team members proudly volunteer with each cohort. According to the organization, 86% of participants showed increased financial knowledge after cohort completion. SouthState's support also

made it possible for the organization to introduce pro bono legal services so families can complete essential documents such as wills and advance directives.

- Contributed \$100,000 to support disaster relief efforts following the destructive and deadly flooding that struck the Texas Hill Country in July 2025, with severe impacts in and around Kerrville along the Guadalupe River—a region closely connected to the Bank's Austin-area footprint. Funds were also used to assist the city's first responders for the purchase of swift-water rescue and emergency response equipment, as well as to assist in regional flood relief efforts. In addition, SouthState partnered with local nonprofits to provide direct financial assistance to individuals and small businesses to support home repairs, business reconstruction and property restoration. Through this targeted response, SouthState helped deliver timely relief, strengthen emergency response capacity, and support long-term recovery for families and businesses impacted by the flooding.



Affordable Housing

SouthState seeks to address the needs of housing affordability by originating 1,773 innovative and flexible mortgage products totaling \$509MM to help customers achieve their dream of homeownership. Roughly 24% of SouthState branches are in LMI geographies, creating access to financial services for everyone.

Our mortgage programs include Buyer's Advantage, Community Advantage, HomeReady, Hometown Choice, Home Possible, FHA, USDA, and VA. We continue to partner with more than 70 agencies to bring flexible and innovative products to customers and offer down payment assistance (DPA) programs through our Mortgage division.

In 2025, down payment assistance totaling \$9.3MM was provided to help approximately 506 customers fulfill their dream of homeownership through down payment assistance



programs provided by SouthState Bank, Federal Home Loan Bank of Atlanta (FHLB) and local market programs.

The SouthState Opportunity Advantage Loan Fund is a \$5,000, five-year forgivable down payment assistance program available to borrowers whose income is less than or equal to 80% of the county area median income (AMI) adjusted for family size. It is available throughout our footprint.

The FHLB of Atlanta offers two affordable housing down payment assistance programs.

- The Affordable Housing Program's Homeownership Set-Aside Program offers two Down Payment Assistance (DPA) options for borrowers with income <=80% Area Median Income (AMI),
 - *first-time homebuyers for \$17,500*
 - *community heroes for \$20,000*
 - › *61 households assisted*
 - › *\$1,065,000 in funds disbursed*
- The Workforce Housing Plus program, which is a \$15,000 grant for borrowers with annual income at 80.01–120% AMI.
 - *32 households received assistance*
 - *\$480,000 in funds disbursed*

In addition to down payment assistance programs, through the FHLB Atlanta's general fund, SouthState was awarded grants to support nonprofits and developers on initiatives around development, rehabilitation and construction of affordable homes. Of the funds granted in the Southeast, SouthState received the following:

- Award for \$500,000 through the Multifamily Housing Bridge Fund for a 64-unit development project totaling \$19.8MM.
- Award for \$1MM to assist a nonprofit in the construction of 28 multifamily rental units.

Additional highlights include:

Partnered with 75 agencies in down payment assistance across our footprint to extend:

- 580 Community Advantage loans totaling \$145MM
- 319 Buyer's Advantage loans exceeding \$82.6MM
- 627 Government Lending loans totaling \$210MM

Community Development

SouthState remains laser focused and intentional about building relationships with our customers in both the public and private sectors to achieve shared goals. Whether working with a small business to expand or retain their business or working with city and municipalities to help them achieve goals in their strategic comprehensive plans, SouthState is committed to doing its part in promoting community development in the markets we serve. We are proud of the momentum we created with our customers — revitalizing communities, preserving jobs and delivering more affordable, quality homes.

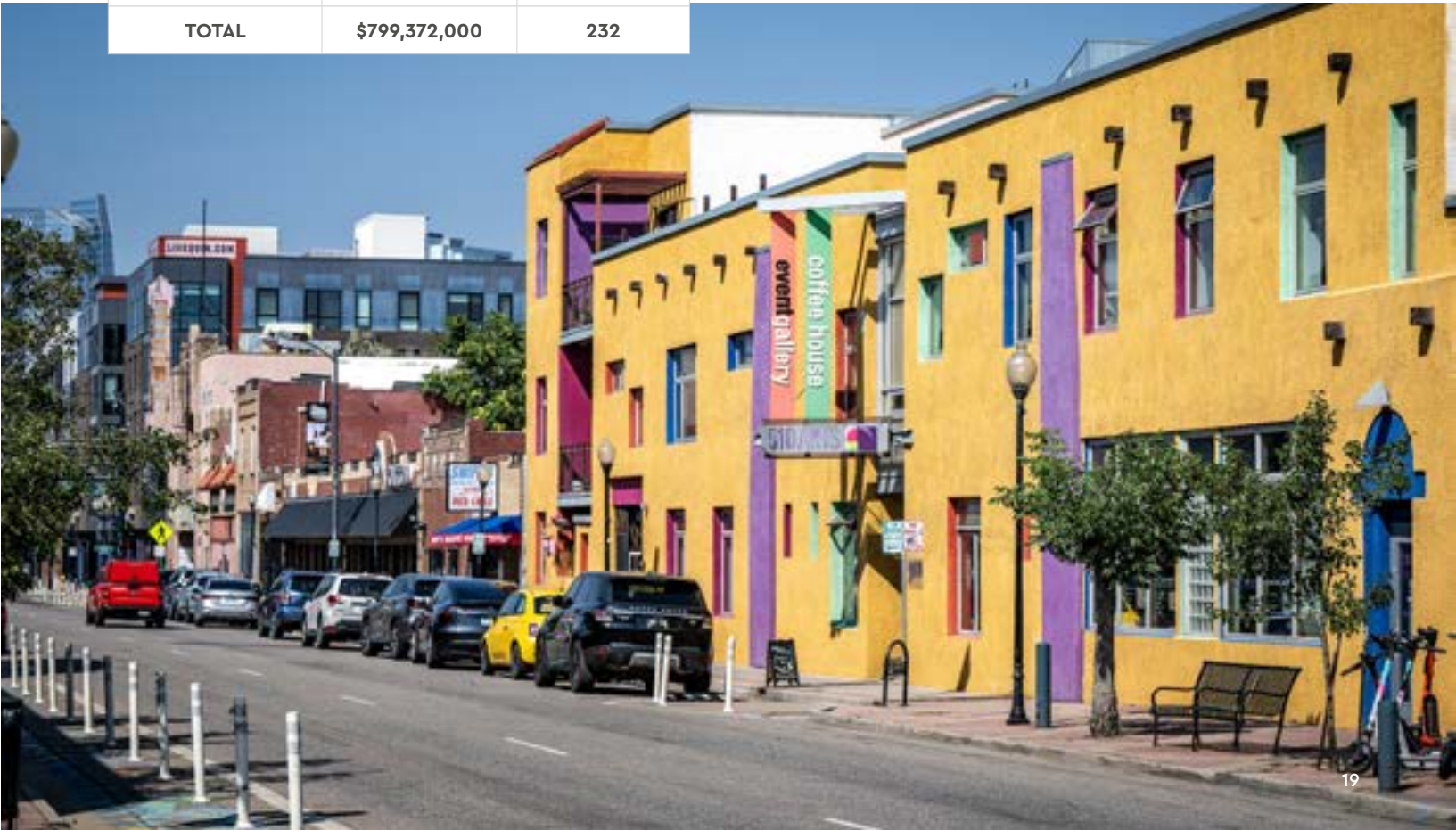
In 2025, our company originated 232 loans totaling approximately \$799 MM to organizations and nonprofit entities by supporting projects that impact affordable housing, revitalization and stabilization, community services,

and economic development. One of our core values is to empower Local Market Leadership within our communities, and that includes being a trusted advisor, connecting with local businesses and municipalities to help create thriving communities. Some of our successes include:

Affordable Housing

- Provided \$56.5MM for the development and construction of a 370-unit mixed-income multifamily complex where 50.5% (187) units will be rent-restricted at 50%, 60% and 80% AMI as part of the PFC (Public Facility Corporation) regulatory agreement located in a middle-income census tract and FEMA designated disaster area in Dallas, TX.
- Provided \$44.5MM for the development and construction of a 336-unit affordable workforce housing community located in a moderate-income census tract and FEMA designated disaster area in Charlotte, NC. This project is aimed at middle-income households, key workers, and retirees and is not government subsidized or rent controlled therefore it is naturally occurring. The units are at HUD Fair Market Rents for Charlotte, and 85% of the units are deemed affordable.

Community Dev. Category	Community Dev. Loan Funding	Community Dev. Number of Loans
Affordable Housing	\$272,690,000	59
Community Service	\$154,839,000	63
Economic Development	\$339,840,000	104
Revitalization	\$32,002,000	6
TOTAL	\$799,372,000	232



Community Development

- Provided \$17.4MM for the construction of a 64-unit LIHTC low-income housing complex located in a middle-income census tract and FEMA designated disaster area in Gaffney, SC. Units will be restricted to households at or below 20 percent and 60 percent of Area Median Income (AMI ≈ \$47M).

Community Service

- \$15.5MM bond to water district in Pickens, SC to upgrade the water line of the district located in a FEMA designated disaster area and a middle-income census tract. The water district serves Pickens County with a primary LMI population, as 59.9% of the households in Pickens County earn or less than \$75,000. The moderate income for the area is \$77,350.
- Provided \$9MM to a nonprofit medical facility that provides various services to uninsured and underinsured patients to fund renovations to a commercial building in Clayton, GA. The building is located in a middle-income, distressed/underserved census tract, and FEMA designated disaster area.
- Extended \$5.5 MM in financing to be used as a capital campaign bridge loan to transform a vacant building located in a moderate-income census tract into a community center that will house an early learning academy, tech training lab, gymnasium, meeting rooms, medical center, and offices to support

residents in Atlanta. More than 50% of residents in the area are living under the poverty line and 60% of the households are led by women. This project also supports workforce development, which includes vital programs and resources and opportunities for new careers and job training.

Economic Development

- As part of a redevelopment plan with the City of Ocala, FL, SouthState provided \$29.8MM in financing to construct a new 178-room AC hotel located in a middle-income census tract, opportunity zone, and FEMA designated disaster area. This loan will create approximately 30 LMI jobs.
- Provided financing for a small business in the amount of \$8.4MM for the purchase of owner-occupied commercial real estate in McKinney, TX. This business will support the community with 23 LMI jobs in a middle-income census tract.

Revitalization/Stabilization

- Provided \$11.1MM to support the Augusta-Richmond area’s revitalization and stabilization plan for a project located in a low-income census tract, federal opportunity zone, and FEMA designated disaster area. Per the market analysis report, an estimated 600 jobs will be created in the area, where majority of these jobs will be low- to moderate-income jobs.



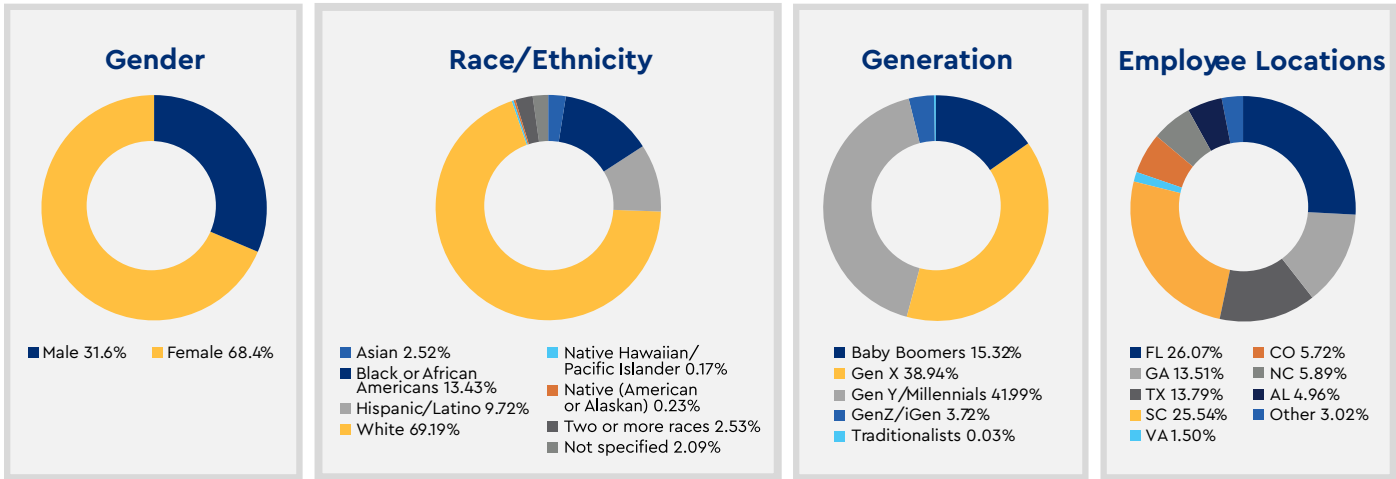
Our Commitment
to Our Team Members

SouthState is committed to creating a rewarding and inclusive work environment for all team members. **YOU, Forward** is the company's sincere promise to every team member that they will be valued for their contribution, feel cared for as an individual, and provided opportunities to pursue excellence as they cultivate their skills during their career at SouthState.

Corporate Stewardship

Our Bank remains committed to creating a diverse workforce and a culture that creates a sense of belonging. Our efforts are enhanced through the work of the Culture Council and the Corporate Stewardship Council and Working Group that started more than 5 years ago. Our Director of Corporate Stewardship bears primary responsibility for overseeing and directing strategic initiatives related to corporate stewardship, community development, management development, recruiting a diverse talent pool, and the team member Sunshine Fund, which is funded voluntarily by the Bank's team members to provide emergency monetary grants to team members facing financial difficulties.

As of December 31, 2025, we had 6,317 full-time team members (compared to 4,986 as of the same date in 2024) and 203 part-time team members. As of December 31, 2025, approximately 96.98% of our team members are located in the Bank's eight-state branch footprint of South Carolina (25.54%), Florida (26.07%), Georgia (13.51%), North Carolina (5.89%), Alabama (4.96%), Virginia (1.5%), Texas (13.79%), and Colorado (5.72%). To date, none of our team members are covered by collective bargaining agreements and all team members live in the United States. During fiscal year 2025, we hired 1,786 team members, and our voluntary turnover rate was 11.82% for all team members and 1.49% for management-level team members. Additional workforce demographics by gender, race or ethnicity and generation as of December 31, 2025, are reflected in the graphics below.



Through intentional collaboration and relationship building with local leaders, the Corporate Stewardship Council and Working Group has made meaningful progress with removing barriers that impacted recruitment and retention of diverse candidates and developing talent throughout the Bank. We will continue to use various metrics to monitor the results, track outcomes, and work together to maintain a workforce with diverse leaders and teams.

The results from the adoption of our 2021 Corporate Stewardship Strategic Plan led to the creation of SouthState Connects Team Member Network Groups in 2024, starting with the Women's Network Group, followed by Women in Technology, and Military & Veteran. The engagement and camaraderie around this group allowed additional points of connection, and in 2025, the Rising Leaders Network Group was launched. Team Member Network Groups promote mentoring, education, and a networking community. Through educational webinars, cultural awareness, fireside chats with leaders and book clubs, team members can connect, network and collaborate more together. In 2025, team members supported various organizations that brought awareness to financial literacy, empowerment of girls and women, and support for military and veteran organizations.

Team Members Salute Veterans Through Service

SouthState bankers serve their customers and fellow team members with a smile each day. Outside of the branch or office, many bankers extend their friendly service to a special group of people – veterans and their families.



Karen Hirstius, Business Lending Express Underwriter Officer II, Treasure Coast, FL

Hirstius' connection to the military stems from her husband, a Navy veteran, her son, who is active-duty Navy, as well as her father and brother, who both served in the Marines. As part of Treasure Coast Blue Star Mothers, she coordinates sending care packages, visiting veterans at local nursing homes, hosting the annual Gold Star Families ceremony and much more. Hirstius says, "Honoring veterans' sacrifice, whether through collecting items they need, ceremonies to let them know we remember or doing things to boost their morale, is so important not only for the veterans, but also to remind us all that we live in the land of the free because of the sacrifices they made."

Gini Jones, Enterprise Terafina Specialist, St. Augustine, FL

Jones became involved with veterans' organization through the Junior Service League of St. Augustine. Inspired by the service of her mother, uncle, brother and many extended family members who served in the Armed Forces, she sought out ways to continue volunteer work outside of the league. In addition to volunteering with Wreaths Across America and Run for the Fallen, Jones pays tribute to her brother, Seth, through an honorary nonprofit, Say When and Remember Him.



Sonia Hanson, Branch Manager, Charleston, SC

Hanson is passionate about giving dignity to veterans experiencing homelessness. A proud Navy wife and mother, Hanson operates Sunflowers of HOPE with the mission of supporting veterans with food, clothing and conversation. Hanson explains, "My nonprofit has been in the tent cities and beyond supporting our vets, reminding them there is support for them. It is an honor to support them and hear their stories."

Team Members Show Their Appreciation with Random Snacks of Kindness

SouthState team members across the Bank's footprint showed their appreciation for veterans by collecting snacks and nonperishables during Random Snacks of Kindness in honor of Veterans Day. Items were donated across six states, with over 100 branches collecting items and donated to seven USO centers from Alabama to Colorado. The USO centers support the military and their families in an array of services that encourage connection, comfort and incredible sense of community.



Team Members Participated in Wreaths Across America

Several team members also participated in Wreaths Across America, honoring veterans who gave the ultimate sacrifice to their country by placing a fresh wreath on their grave and paying tribute.



Talent Acquisition

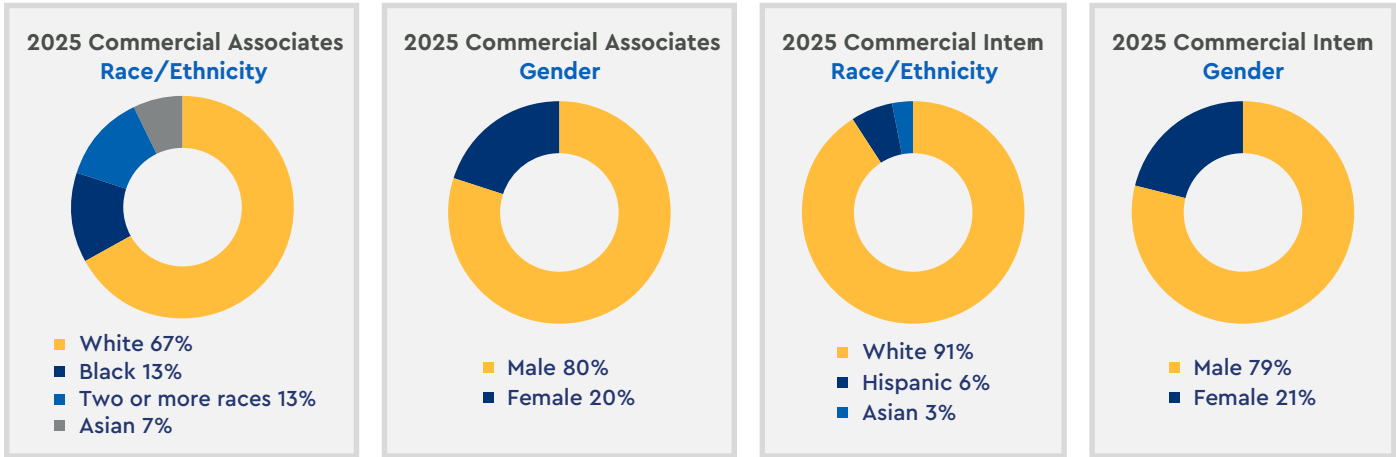
Recruitment is an essential part of managing our human capital resources. We seek to hire well-qualified team members who are also a good fit for our value system. Through our commercial banking internships and management training programs, we recruit from a talented, diverse pool of students from local colleges and universities.

To complement other recruitment efforts, our Talent Acquisition team is committed to attending job fairs hosted by Historical Black Colleges and Universities within our footprint. Additionally, the Talent Acquisition team partners closely with regional line of business leadership to network and recruit in-market, experienced and diverse talent in metropolitan markets within our footprint who bring with them a requisite skill set, professional background and aptitude to help grow the Bank and position our teams to support and lead a larger financial institution in the future.



~Desmond Ford-Green
Credit Portfolio Analyst – Former Associate
University of North Florida Alumni

“The company culture is growth-focused, and leadership driven, and as an associate I was treated as a future leader from day one. The associate program provided strong training and early exposure to future roles giving me a solid foundation to continue growing through the Commercial Associate program.”



Commercial Banking Early Career Programs

Infoship Program

At SouthState, we are committed to developing the next generation of leaders by providing meaningful opportunities for emerging talent. Our virtual Infoship Program exemplifies this commitment, offering a comprehensive 10-week experience each spring and fall.

Throughout the program, participants gain exposure to multiple areas of banking through weekly sessions led by SouthState leaders who share insights into their functions, operations, and career paths. Students are encouraged to engage in open dialogue, ask questions, and deepen their understanding of banking terminology and processes.

The Infoship Program serves as a valuable introduction to the industry and helps spark interest among students exploring careers in financial services. The Infoship Program also serves as a strategic pipeline for identifying high-potential students for our Summer Internship Program, supporting ongoing talent development and recruiting efforts. In 2025, we proudly welcomed our largest cohort to date, with more than 200 students from schools across the country participating in the spring and fall sessions.



~Ellie Kean,
Commercial Banking Associate – Former intern and Infoship participant, University of Georgia Alumni

“The SouthState Bank internship stands out because of the intentional mentorship and hands-on experience. The early career programs prioritize personal and professional development while providing meaningful exposure across banking and credit.”



“The internship program treated interns as real contributors, giving me hands on exposure, mentorship and the confidence to step into the associate role prepared to add value from day one.”

~Mustafa Ibrahim, Commercial Banking Associate – Former intern and Infoship participant, Georgia State University Alumni

Commercial Banking Internship & Commercial Associate Programs

Our Commercial Banking Internship and Commercial Associate Programs are the flagship talent pipelines of SouthState designed to attract, develop, and launch the strongest emerging leaders in the financial industry. We recruit students from universities across the country and give them an unparalleled opportunity to accelerate their careers in commercial banking.

The 10-week Commercial Banking Internship delivers an immersive, hands-on summer experience, while the 6-month Commercial Associate Program provides comprehensive credit training that builds a deep and lasting foundation in commercial banking. Through rotations in treasury management, credit and underwriting, and other core business areas, associates develop broad exposure to the functions central to our commercial banking strategy.

These premier programs offer rising college seniors and recent graduates the opportunity to build real-world skills, develop meaningful relationships, and contribute to high-impact work. Cohorts engage in meaningful dialogue with senior leadership through executive roundtable discussions and various touchpoints with leadership throughout each program. In 2025, we welcomed 34 exceptional interns into the program. Nearly 50% of the summer interns continued their journey with us by stepping into the Commercial Associate role.

Credit Portfolio Analysts

To further enhance the credit skills and development of the Commercial Banking Associates, SouthState created the Credit Portfolio Analyst role. This program is robust and consists of extensive credit training, including the Risk Management Association (RMA) Ignite program. Participants of this program assist with an array of special projects within the credit department. Credit Portfolio Analysts receive a mentor from the lending or credit administration department. These programs and opportunities are more than career steps – they are a launchpad for future leaders in the financial industry. We are proud of the progress made thus far and the development of the next generation of commercial and credit bankers.



Development

We encourage and support the growth and development of our team members and, when possible, seek to fill positions by promotion and transfer from within the Bank. We invest in the growth and development of our team members by providing opportunities to participate in continuing education courses that are relevant to the banking industry and their job function within the Bank.

The 20 individuals that made up the 2025 class of ReMARKable Leaders were selected by Executive leadership to participate in a nine-month immersive leadership journey. During the program, ReMARKable Leaders focused on self-discovery, further development of strategic thinking, collaboration within their cohort, corporate tourism and volunteerism. The ReMARKable Leaders were split into two teams during their journey to begin working on a Business Action Challenge project that was presented at graduation to an audience that was comprised of executive leadership.

After graduation, the class of 2025 joins the previous three classes to become ReMARKable Leader Alumni. With the addition of the 2025 ReMARKable Leader graduates, there are now 78 ReMARKable Leader Alumni members.

In 2025, the first ReMARKable Leader Alumni Reunion was held in Tampa. The reunion provided the previous classes an opportunity to network and attend a Ritz Carlton leadership training. The ReMARKable Leader Alumni also piloted SouthState's first official mentor program, Remarkable Connections.

Our internal Corporate Learning team offers a suite of leadership development programs to support various levels of leadership experience and expertise with graduated topics designed to engage and develop leaders by improving business acumen and offering 360-degree reviews, individual coaching opportunities and education on topics as varied as culture, communication styles and mentoring. Because the banking industry is highly regulated, we also require team members to complete annual compliance training, the classes for which are selected based on each employee's actual job responsibilities. In 2025, in the aggregate, our team members completed more than 300,000 Bank-provided training courses, including compliance-related courses that were assigned based on job roles and responsibilities.

Engagement and Retention

In 2025, our team members participated in our annual confidential engagement survey, and 80% responded. The results of the survey show that 86% of our team members are engaged, an increase compared to 2024. Compared to 73% engagement in the financial services industry generally, SouthState placed in the top 10% for the industry.

While the survey highlights what we do well, it also provides insight into ways we can better engage our team members in the future and guides our focus in this regard. We believe that we offer competitive salaries, and many of our officers and key team members participate in the Bank's incentive program, which offers short-term cash incentives to reward annual performance and long-term incentives designed to reward sustainable shareholder value creation and encourage talent retention. In addition, we provide many of our team members with a comprehensive team member benefit program that includes: group life, health, dental and vision insurance; prescription benefits; flexible spending accounts; educational opportunities; an employee stock purchase plan; deferred compensation plans for officers and key team members; and a 401(k) plan with a Bank match.

The Bank sponsors a broad leave plan that may be used for vacation, personal use, and illness of team members and their immediate family members, and it awards paid leave based on tenure of service and title. The Bank-sponsored Employee Stock Purchase Plan encourages our team members to invest in the Bank by offering shares at a

discounted price to participants. The safety and health of our team members is a top priority. We have embraced a flexible work model that benefits both team members and leaders, where roles are able to be remote either part time or full time. This not only enhances work-life balance but also aids in attracting and retaining top talent, which is crucial in today's competitive job market. With 26% of team members working remotely full time, we strive to be intentional with bringing our team members together for meaningful relationship building throughout the year.

We also offer:

- A Critical Care Time (CCT) benefit, up to a maximum of 12 weeks, which a team member can use in the case of a team member's or a family member's severe illness;
- Parental leave, allowing an employee to take up to 6 weeks of paid leave following the birth of a child or the placement of a child in the home through adoption or foster care; and
- The Sunshine Fund, a 501(c)(3) organization funded by Bank contributions and employee donations, provides financial assistance to team members experiencing hardships created by an unforeseen event. In 2025, SouthState assisted 101 team members by providing approximately \$197,000 in financial assistance.





Team Members Shower Each Other in 'Sunshine'

Two team members shared their stories of hope and encouragement as recipients of The Sunshine Fund.

Jennifer Jennings, a fixed income sales assistant with SouthState Duncan Williams, received a serious diagnosis of cancer right before the holiday season in 2021. Being diagnosed at the end of the year made the timeline more difficult to navigate. There were only four weeks to consult with surgeons, come up with insurance premiums and make a deposit to schedule surgery.

Fortunately, The Sunshine Fund was there to help meet her needs and allow her to schedule surgery quickly. "If I didn't have treatment, we may not be having a conversation today," Jennings says.

After lifechanging ear surgery made possible by The Sunshine Fund donors, Kim Pombier now speaks up as one of the fund's strongest advocates. Pombier, a loan assistant in the Atlanta region, began to lose her hearing around the age of 35 due to a hereditary condition called otosclerosis.

She applied to The Sunshine Fund in 2022 and received funding for two surgeries.

"The fact that SouthState has a fund to help team members is such a gift," Pombier adds. "The opportunity to have surgery has enhanced my life more than I imagined."

Find their full stories [here](#).

“The fact that SouthState has a fund to help team members is such a gift. The opportunity to have surgery has enhanced my life more than I imagined.”

~Kim Pombier, Loan Assistant, Atlanta Region



Our Commitment to Effective Governance

Board of Directors

Our directors are a diverse group who bring a strong combination of qualifications, skills and experiences that align with SouthState's business and strategy. In 2025, our Board of Directors (the "Board") consisted of 15 directors, 13 of whom were independent. Our directors stand for election annually, and in 2025, our Board was led by our Independent Board Chair.

An Ethical Workplace

Through adherence to the Bank's Code of Ethics, all SouthState directors, officers and team members are responsible for maintaining the highest ethical standards, including avoiding conflicts of interest and self-dealing. While the tone at the top is set by our Board and embodied by our senior management, we reinforce this focus throughout all levels of our organization. We require team members to complete annual training on their ethical obligations, business standards and culture, so they understand we all have a role in serving our customers and managing our company responsibly.

Additionally, team members are required to complete a comprehensive suite of training courses aligned with their daily job responsibilities, including compliance courses. Courses are designed to educate and emphasize their responsibilities to comply with applicable laws and regulations, including those designed to protect consumers and their confidential information.

SouthState team members are entitled to work in an atmosphere and environment free of discrimination and unlawful harassment. The Bank maintains a structure for reporting incidents of harassment or discrimination and team members are required to complete annual training on sexual harassment.

The Bank's Whistleblower Policy provides team members, customers, vendors and others with a confidential formal mechanism to express concerns or complaints regarding the Bank's accounting, internal accounting controls, auditing matters, securities law compliance, or any provision of federal law relating to fraud against shareholders. Individuals may submit concerns anonymously through a third-party portal which are routed to the Chief Audit Executive, Chief Risk Officer, Deputy Chief Audit Executive, and the Chairman of the Audit Committee. If necessary, individuals have the option of routing their concerns directly to the Chairman of the Audit Committee. Other complaints or concerns, such as those relating to human resources matters, may also be submitted confidentially through the whistleblower

Key Director Statistics as of December 31, 2025

- 15 members
- 4.0 years average tenure, below year S&P 500 average
- 13 of 15 are independent (87%)
- 3 of 15 are gender diverse (20%)
- 2 of 15 are ethnically diverse (13%)
- 60% have CEO-level experience
- 27% have senior level bank experience

process, and any such matters are routed to the appropriate person or department for investigation and resolution.

We have a Conduct Risk Governance Team that is responsible for maintaining a conduct risk governance program commensurate with the size and complexity of the Bank. Conduct Risk Governance also provides enterprise-wide structure, support, and coordination for the research and resolution of team member misconduct investigations. In addition, we have a formal complaint management program through which customer complaints are centrally captured, investigated and resolved, and root causes and trends are analyzed. The findings from these programs are reported periodically to inform the Risk Committee and the Board of Directors about team member conduct or complaints that may result in increased risk to the Bank.

Board Oversight of Cybersecurity Risk

Our Board recognizes the importance of protecting the data provided by the Bank's customers, clients, and team members and devotes significant time and attention to overseeing strategies the Bank employs to protect our data and systems and to mitigate against cybersecurity risk. For more information about our Board's oversight of cybersecurity risk, see Item IC captioned "Cybersecurity" in our Annual Report on Form 10-K and the section captioned "Board Oversight of Cybersecurity Risk" in our 2026 Proxy Statement.

Our Commitment to Effective Governance

Cybersecurity Risk and Data Security

SouthState's enterprise security strategy revolves around people, processes and technology. SouthState uses a "defense in depth" strategy that combines physical control measures with logical control measures, and a layered security model to provide end-to-end security of client information. To meet SouthState's objective of protecting the confidentiality, integrity and availability of all information assets in our environment, we have established four foundational control areas:

- 1. Program Oversight.** The program oversight area provides assurance that the overall structure of the Information Security Program is effective by:
 - Reading and updating, as necessary, information security policies and standards in alignment with minimum mandatory framework security practices for the organization.
 - Tracking and managing exceptions to information security policies and standards.
 - Offering regular security awareness training to team members.
 - Performing penetration testing on the systems within the SouthState environment, on a periodic basis.
 - Performing cybersecurity and customer privacy risk assessments on a periodic basis.
 - Maintaining centralized tracking and management for security controls, vulnerability management, change management, as well as incident management.
 - Deploying malware defense software on systems throughout the environment, managing the malware defense software through a central console that provides details on system definition compliance, and generating malware alerts which are sent to appropriate personnel for remediation.

- 2. Change and Vulnerability Management.** The change and vulnerability management programs are designed to identify and remediate vulnerabilities and mitigate the risk that SouthState's Information Security posture is compromised by:

- Detecting and patching system vulnerabilities according to a risk-based methodology.
- Requiring formal security reviews by information security subject matter experts for all high-risk projects.
- Requiring changes to enterprise production systems to go through a formal change control process.
- Considering application security requirements throughout the software development lifecycle (SDLC) by using, as applicable, developer-secure code training, security requirements in software projects, static code analysis for high-risk products, and web application scanning; and
- Establishing and managing processes and practices to safeguard non-public information from compromise or loss, including risks due to third party relationships.

- 3. Access Management.** The access management program is intended to mitigate the risk of users having unauthorized access to protected assets by:

- Using logical and physical controls to create network barriers to protect sensitive data.
- Implementing appropriate physical defenses, based on physical security requirements for each facility to protect sensitive information.
- Configuring user access according to the principle of least privilege and based on user role when possible.
- Restricting internet access to malicious internet websites by using logical and administrative controls.

We engage in access management reviews as part of key controls, including reviews of adherence to the process, and periodic user entitlement reviews.

- 4. Incident Management.** The incident management program is designed to enable SouthState to respond to and resolve incidents efficiently, effectively and in a timely manner through:

- The business continuity program that assigns (i) corporate facilities, assets, and key processes a criticality rating based on their risk profiles, and (ii) each function an associated recovery time objective.

Our Commitment to Effective Governance

- The Incident Response Program, providing detailed workflows, roles, and responsibilities for the execution of security incident handling inclusive of forensic support and third-party reporting.
- Implementing controls to reduce both the likelihood and impact of DOS attacks; and
- Securing assets and information through physical, logical, and administrative controls.

SouthState established key performance indicators ("KPIs") for each key control identified within its Information Security Program, and these KPIs are regularly tracked

and communicated to senior leadership and the board of directors. The Information Security Program is also subject to periodic audits by both internal and external auditors and the results of those audits are provided to senior leadership and the board of directors.

SouthState provides consumers with an explanation of how we safeguard and use personal information entrusted to us. We seek to provide clear, user-friendly explanations of our privacy policies that explain how we collect, share, use and protect personal information, and outline steps they can take to limit the sharing of personal information.



Small Business Spotlight: Built on Passion, Fired with Purpose



Fired Fox Art Studio isn't just a paint-your-own pottery business. It's a place of purpose: a beautifully curated studio built on intention, community, and the unwavering belief that creativity can change lives.

At the center of it all is Crysten Conner, the studio's founder and firestarter – literally, she fires thousands of pottery pieces every year. What began nearly two decades ago as a way to fill the quiet weekends when her young son was away with his dad has blossomed into a thriving business and community movement. Today, Fired Fox produces between 12,000 and 15,000 pieces of handprint and footprint pottery annually, each one preserving a memory frozen in time.

Since it's humble beginnings at Crysten's kitchen table, Fired Fox has evolved into a hub of creativity, compassion, and community connection – all because Crysten made it so. Every third Friday during each calendar month, Crysten hosts Opelika's Alley Art Walk, where she transforms the breezeway beside her studio into a vibrant street market with 24 local vendors.

And then there's Angel Prints, Crysten's nonprofit, where her heart shows up in quieter, more intimate ways. It was born quietly, tenderly, from a moment of unimaginable loss. When a friend's cousin lost her baby at 28 weeks, Crysten stepped in, not as an artist, but as a mother. She made a plate with the baby's footprints. "At the time, I didn't know if it would help," she says. "But I knew she was a mom, and I knew she needed something to hold."

Fired Fox doesn't have a dedicated banker – and Crysten doesn't need one – because SouthState anticipates the needs of small business owners and builds solutions around those needs before they even arise. "I just use the tools SouthState has already perfected," she says. That quiet confidence gives Crysten the freedom to focus on what fills her cup: growing her business, pouring into her community, and creating space for art to thrive.



Our Commitment to Environmental Resourcefulness

SouthState Climate: Related Risks and Opportunities

In 2025, SouthState undertook a qualitative scenario analysis process, supported by an external consultancy, to understand our potentially significant climate-related risks and opportunities. The process we followed is outlined in the Risk Management section and the potentially significant risks and opportunities were identified. Additional information on physical risk and how we manage transitions risk are also provided below.

Addressing Physical Risks

We manage extreme weather impacts by:

- Contracting with a variety of technology services/ data centers (on premise, co-location, cloud providers and third-party hosted service providers) to maintain continuity and business reliability.
- Leveraging business continuity and disaster recovery programs ensuring that our people, processes and technology are prepared to maintain service to our customers in the event of extreme weather impacts:
 - Business Impact Assessments are conducted annually to develop strategies for preparedness to respond to business interruptions (including those related to extreme weather impacts).
 - Annual risk assessments are performed for the Bank's physical locations, including its branches and nonbranch locations and operations centers that includes flood, hurricanes, and other natural threats, which serves as a cornerstone of the Business Continuity/Disaster Recovery Program by helping SouthState determine its highest risks for planning purposes.

Managing Transition Risks

We respond to regulatory changes and market pressures by:

- Monitoring relevant industry sectors to determine how transition factors might affect borrowers' ability to repay loans.
- Assessing Commercial & Industrial (C&I) and Commercial Real Estate (CRE) portfolios to determine level of exposure to transition risks (we estimate that approximately 5.76% of SouthState's loan portfolio is susceptible to high transition risk).
- Implementing environmental management systems across sites and ensuring regulatory compliance.
- Working collaboratively with our customers to fully shift to digital banking over time.

Pursuing Opportunities

We pursue opportunities by:

- Making technology and digital enhancements a strategic priority through ongoing investments in technology with the goal of providing easy and convenient customer access to digital products.
- Our 2025 climate scenario analysis included a qualitative evaluation of the resilience of our strategy against three future climate-related scenarios (see Risk Management section below). We assessed factors relevant to SouthState's operations and portfolio, including frequency and severity of extreme weather events, vulnerabilities within key lending and investment exposures, the stability of commodity and supply chain disruptions that could affect borrower cash flows and portfolio performance, evolving regulatory requirements, and changing stakeholder expectations.

Our strategy demonstrates sustained resilience across all scenarios reviewed. Even under the highest warming scenario (RCP 8.5), we have identified viable pathways to manage climate-related risks by leveraging existing vendor management practices, maintaining direct relationships with key service providers, building on established sustainability and risk-management foundations and enabling adaptation through targeted capital investments and operational efficiency improvements.

Risk Management

Our qualitative risk assessment and scenario analysis process involved leveraging Representative Concentration Pathways (RCPs) adopted by the Intergovernmental Panel on Climate Change (IPCC). This analysis considered three scenarios: potential warming of well below 2.0°C for RCP2.6 (stringent mitigation), 2.0–3.0°C for RCP4.5 (moderate mitigation), and 3.0–4.0°C for RCP8.5 (high emissions scenario). Under each scenario, we evaluated the resilience of our business strategy against the following time horizons: 0–3 years (short-term), 3–10 years (medium-term) and 10+ years (long-term). The outcome of this analysis led to the identification of the most significant climate risks and opportunities presented in the table on page 36.

TYPE	CATEGORY	RISK/OPPORTUNITY	RISK/OPPORTUNITY DESCRIPTION
Physical Risks	Acute	Extreme weather causing disruption to infrastructure and business operations	Recurring hurricanes, floods or extreme heat may drive branch damage, closures, team member displacement, or higher facility and safety costs, disrupting SouthState's relationship banking model in affected markets.
	Acute	Interruption of cash flow operations, an influx of insurance claims and impacts to assets valuation as a result of extreme weather events	Concentrated credit risk if coastal borrowers face damage simultaneously, leading to delayed insurance payouts, and coastal property values and collateral eroding over time.
	Acute	Damage to or unavailability of technology resources caused by acute climate events	Extended outages and flooded infrastructure may cause technology failures that halt digital banking, payments, and loan servicing, creating customer disruption, backlogs, and reputational and regulatory concerns.
Transition Risks	Policy & Legal	Increase in compliance costs	New reporting rules may require SouthState to invest in climate risk analytics, disclosures, and governance. Borrowers may also face higher compliance costs, potentially impacting their ability to repay loans.
	Technology	Emergence of generative AI and development of climate-aligned fintech	Need for increased investment in climate risk analytics, advanced AI tools and ESG data integration may increase capital investment needs and training costs.
Opportunities	Resource Efficiency	Expanding recycling and decreasing reliance on paper use	SouthState may find opportunities for business growth and reduced operational costs through innovation and digital banking.
	Markets	Green innovation	SouthState may have an opportunity to grow market share, increase revenue and attract new customers through innovation – e.g., through the development of green loans, credit facilities, or investment products.
	Resilience	Knowledge sharing and climate risk mitigation incentives	SouthState may grow resilience to climate impacts within its portfolio by educating and incentivizing customers to reduce their own risks.

Through our ongoing strategic initiatives, we are already demonstrating management of climate-related risks and opportunities.

Risk Management

Our analysis evaluated organization-wide impacts, aligned with the categories outlined by the TCFD recommendations:

- Acute physical risks (extreme weather events like hurricanes, wildfires, floods, severe storms)
- Chronic physical risks (temperature increases, changing precipitation patterns)
- Transition risks related to policy and legal changes, market shifts, reputation, and technology evolution

Likelihood, magnitude, and timing of impacts across all three scenarios were assessed using cross-functional stakeholder surveys and scenario analysis. We ranked the relevant risks and opportunities based on their potential to cause significant business disruptions or deliver positive impacts. The climate risks and opportunities identified will continue to be managed under our Climate Steering Committee and governance structure described in the Governance section above as well as our Credit Administration programs, and we will consider conducting further specific climate risk analyses as appropriate.

Financing Environmental Impact

SouthState supports and invests in projects that deliver environmental benefits and sustainability by purchasing green and sustainable bonds. As of year-end 2025, SouthState's investment portfolio includes ~ \$40 million in green and sustainable bonds, representing ~5.68% of documented ESG investments.

Digital Banking and Technology

SouthState has implemented a range of initiatives targeted toward sustainability and reducing operating expenses, which, in turn, benefits our stakeholders and the greater community. As a result, we have implemented many day-to-day energy efficient practices, including various power-saving capabilities, a host of paperless solutions and certain recycling programs.

Technology and digital enhancements remain a strategic priority for SouthState. Our ongoing investment in technology means our customers have access to digital products that contribute to a reduction in paper usage and the need to travel to banking offices for routine

needs. In 2025, 37% of all deposits made, less automated clearing house (ACH) transactions, were utilized through our digital channels. In addition, customers may opt to receive their personal and business statements digitally for most of our products and service offerings, currently 48% of 8M statements are sent digitally. In 2025, approximately 82% of consumer customers at SouthState use online banking, which was a 2% increase from the previous year.

At year-end 2025:

E-Statements: 8,087,504 statements provided electronically.

- 34% increase YOY
- Loan eStatements 137,725
- Deposit eStatements 7,949,779
- 48% of all statements are eStatements

Digital Deposits: 4,078,392 digital deposits

- 37% of deposits

Booked Consumer Loans: Approximately \$138,687,000 in consumer loans were approved through the online channel.

Online Deposit Accounts:

- 28,687 consumer accounts opened
- 19,552 checking accounts

Online Banking: 85% of consumer checking account customers use online banking.

Digital Signatures:

- Increase in overall digital signatures to 59% bankwide.
- 219,910 digital envelopes sent in lieu of paper documents in 2025
- 164 Documents digitized in 2025

Changes in Climate Impacts on Business Resiliency (Physical Risks)

SouthState recognizes that the effects of changes in climate could result in a wide variety of business and customer impacts. Changes in climate have the potential to produce more frequent and stronger storms, hurricanes or other severe weather patterns including heatwaves, floods, wildfires, and tornadoes. Gradual shifts in weather patterns are likely to increase the risk of these threats

Changes in Climate Impacts on Business Resiliency (Physical Risks)

occurring throughout our footprint. Some potential results of the impacts on SouthState Information Technology (IT) infrastructure include:

- Utilities and/or Telecommunications outages resulting in no connectivity or degraded system performance.
- Facility damage, such as flooding or other impacts resulting in the destruction of data center capabilities and/or equipment.
- Strain on technology systems, people, and support processes due to prolonged or widespread outages resulting in disrupted service to our customers.

SouthState IT and our Business Continuity Planning department within Risk Management work together with line of business stakeholders to prepare our people, processes and technology to maintain service to our customers in the event of such impacts.

Our Data Center strategy and Business Continuity/Disaster recovery programs evaluate risks to performance, stability, security and availability of applications and data in a variety of ways. The following are five specific ways we provide technology and application services to the company:

1. Data Centers (Co-location Facilities)

- a. SouthState utilizes co-location hosted data centers within our geographical footprint.
- b. SouthState evaluates risks and opportunities with respect to data center capabilities and has staff dedicated to the operations and placement of data center functions.

2. Third-Party Hosted

- a. SouthState leverages a variety of third-party Technology Service Providers (TSPs) to host applications and data services for our company. Partnering with TSPs offers SouthState cost-effective, scalable, and highly available technology services.
- b. SouthState works closely with these TSP vendors to ensure they deliver resilient, reliable and secure infrastructure, and that they have tested Business Continuity Programs.

3. Cloud Providers

- a. Cloud-based service providers offer greater flexibility, scalability, and resiliency. Cloud services typically employ primary and secondary operational zones. Zones typically correspond to regions of the United States. Workloads and applications can be shifted from one zone to another seamlessly. This ensures business

continuity planning (BCP) and disaster recovery (DR) capabilities that have virtually no adverse impact on end-users and can result in almost no downtime from an application availability perspective..

- b. SouthState works closely with cloud providers to ensure they offer resilient, reliable, and secure services and capabilities.
- c. SouthState employs staff focused on operational oversight functions to ensure proper controls are in place to account for climate change risks.
 - Architectural Review Board to review and vet technology solutions
 - Third Party Risk Management Due Diligence, including vendor documentation, SOC report reviews, risk assessments
 - Vendor Risk Assessments including IT, BCP/DR and Information Security
 - DR Tests for specific services in conjunction with IT and Risk Management

4. BCP Program

SouthState has an active Business Continuity/Disaster Recovery Program designed to prepare the Bank to be able to provide services for customers and to maintain viability before, during and after a business disruption.

- a. On an annual basis, our BCP team conducts a corporate-wide Business Impact Assessment to identify all processes and determine a business continuity criticality rating to include the Recovery Time Objective and Recovery Point Objective. This assessment is used as the basis of the program to develop strategies to ensure the Bank is prepared to respond to a business interruption.
- b. Our BCP team also conducts an annual risk assessment for locations that includes flood, hurricanes, and other natural threats, which serves as a cornerstone of the Business Continuity/Disaster Recovery Program by helping SouthState determine its highest risks for planning purposes.
- c. Disaster recovery testing is conducted each year with schedules varying by division.

5. Impacts of Cyber risk when natural disasters occur

- a. Defense-in-depth controls are replicated between primary and secondary sites to ensure coverage.
- b. Security Incident Response Plan to protect SouthState amid rising cyber risks, including its role in the BCP/DR response to natural disaster process.

Loan Portfolio Sensitivity to Changes in Climate

SouthState is committed to analyzing and monitoring its' loan portfolio to assess any impact on climate-related changes on the various industry sectors. Although some industries may pose higher risk than others, we remain consistent in monitoring and determining the impact of transition risks. Our goal is to maintain a low risk on our loan portfolio and assess exposure, even in the most sensitive sectors. We continue to maintain a low risk in Commercial & Industrial (C&I) and Commercial Real Estate (CRE). Through December 31, 2025, we estimate approximately 5.76% of SouthState's loan portfolio is susceptible to high transition risk.



Commercial & Industrial (C&I)

C&I Sector as of 12/31/2025	Outstanding Loan Balance	% to Total Balance	Total Exposure	% to Total Exposure	Sensitivity of Transition Risk
Utilities	0.77	1.59%	1.53	2.53%	
Information	0.06	0.12%	0.11	0.19%	
Agriculture	0.06	0.12%	0.09	0.15%	
Management of Companies and Enterprises	0.15	0.30%	0.27	0.45%	
Religious, Leisure, Personal and Non-Profit Services	0.12	0.25%	0.18	0.30%	
No NAICs	0.53	1.08%	1.42	2.34%	
SBA	0.94	1.93%	0.94	1.55%	
Professional, Scientific and Technical Services	0.21	0.44%	0.43	0.71%	
Administrative, Support, Waste and Repair	0.30	0.61%	0.45	0.74%	
Wholesale Goods	0.36	0.74%	0.66	1.08%	
Retail Trade	0.27	0.55%	0.45	0.75%	
Healthcare	0.29	0.60%	0.54	0.89%	
Restaurant, Accommodation and Lodging	0.50	1.04%	0.55	0.91%	
Educational Services	0.27	0.56%	0.31	0.51%	
Transportation and Warehousing	0.30	0.63%	0.40	0.65%	
Manufacturing	0.63	1.29%	1.18	1.94%	
Other Services (except Public Administration)	0.49	1.00%	0.89	1.46%	
Financial Services	0.54	1.10%	1.17	1.94%	
Real Estate, Rental and Leasing	0.83	1.70%	1.29	2.13%	
Construction	0.66	1.35%	1.36	2.25%	
Governmental and Public Sector	0.92	1.90%	0.96	1.58%	
Total C&I	9.19	18.90%	15.16	25.07%	

Figures in \$ billions (000's)

Commercial Real Estate (CRE)

CRE Sector as of 12/31/2025	Outstanding Loan Balance	% to Total Balance	Total Exposure	% to Total Exposure	Sensitivity of Transition Risk
Utilities	0.01	0.02%	0.01	0.02%	
Agriculture, Forestry, Fishing and Hunting	0.00	0.00%	0.00	0.00%	
Wholesale Trade	0.03	0.06%	0.04	0.06%	
Manufacturing	0.02	0.03%	0.03	0.04%	
Administrative, Support, Waste Management and Remediation Services	0.03	0.07%	0.03	0.05%	
Public Administration	0.01	0.02%	0.01	0.02%	
SBA	0.13	0.28%	0.13	0.22%	
Professional, Scientific and Technical Services	0.06	0.13%	0.07	0.11%	
Finance and Insurance	0.20	0.41%	0.23	0.38%	
Transportation and Warehousing	0.09	0.18%	0.10	0.16%	
Retail Trade	0.10	0.22%	0.13	0.22%	
Education Services	0.10	0.20%	0.12	0.19%	
Arts, Entertainment and Recreation	0.05	0.11%	0.10	0.17%	
Other Services (except Public Administration)	0.16	0.33%	0.25	0.41%	
All Other Under \$5M	0.17	0.35%	0.21	0.35%	
Management of Companies and Enterprises	0.97	1.99%	1.10	1.81%	
Health Care and Social Assistance	0.39	0.80%	0.45	0.75%	
Construction	1.19	2.45%	1.91	3.15%	
No NAICs	0.50	1.04%	0.82	1.35%	
Accommodation and Food Services	1.35	2.78%	1.45	2.40%	
Real Estate, Rental and Leasing	13.68	28.14%	15.37	25.42%	
Total CRE	19.24	39.61%	22.56	37.28%	

Figures in \$ billions (000's)

Sensitivity to Transition Risks Legend

No expectation of negative risk rating migration	Low
Moderate expectation of negative risk rating migration	Medium
Expectation of negative risk rating migration in more than 25% of the portfolio sector	High

Appendix

SEC Filings & Regulatory Disclosures

- [2025 Annual Report on Form 10-K](#)
- [2026 Proxy Statement](#)

Corporate Governance Documents

- [Corporate Governance Guidelines](#)
- Board Committee Charters:**
 - [Governance and Nominating Committee](#)
 - [Risk Committee](#)
 - [Audit Committee](#)
 - [Compensation Committee](#)
- [Code of Ethics](#)
- [Insider Trading Policy](#)



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