

HBT Financial, Inc.

Audit Committee Charter

Approved: October 2025

Statement of Policy

The Audit Committee (the “Committee”) is appointed by the Board of Directors (the “Board”) of HBT Financial, Inc. (the “Company”) to represent and provide assistance to the Board in fulfilling its oversight responsibility relating to: (a) the integrity of the Company’s financial statements and the accounting and financial reporting processes; (b) the Company’s systems of internal control including accounting and financial controls; (c) compliance with applicable legal and regulatory requirements and the Company’s policies; (d) the annual independent audits of the Company’s financial statements and internal control over financial reporting; (e) the independent auditors’ qualifications and independence; (f) the performance of the Company’s Internal Audit Department and independent auditors; and (g) any other areas of potential risks to the Company specified by the Board. The Committee shall provide an avenue of communication among the Internal Audit Department, the independent auditors and management and the Board. The Committee shall annually prepare a report to shareholders as required by the Securities and Exchange Commission (the “SEC”) for inclusion in the Company’s annual proxy statement. In discharging its duties and responsibilities, the Committee is empowered to investigate any matter brought to its attention, with full access to all necessary books, records, facilities and personnel of the Company, and has the authority to retain at the Company’s expense special legal, accounting or other advisers, consultants or experts as it deems appropriate.

In fulfilling its responsibilities, it is recognized that members of the Committee are not employees of the Company. The Company’s management is responsible for preparing the Company’s financial statements and providing an assessment of the Company’s internal control over financial reporting. The independent auditors are responsible for auditing the Company’s annual financial statements and the Company’s internal control over financial reporting, and reviewing the Company’s quarterly financial statements prior to the filing of the Company’s annual and quarterly reports on Forms 10-K and 10-Q with the SEC. It is not the duty or responsibility of the Committee or its members to conduct auditing or accounting reviews or procedures or to determine that the Company’s financial statements and disclosures are complete and accurate and are in accordance with generally accepted accounting principles (“GAAP”) and applicable rules and regulations. Each member of the Committee shall be entitled to rely on the integrity of the persons and organizations within and outside the Company from whom and from which he or she receives information and the accuracy of the financial and other information provided to the Committee by such persons or organizations, absent actual knowledge to the contrary (which shall be promptly reported to the Board).

Committee Composition and Meetings

The Committee composition shall be in accordance with the listing standards of the Nasdaq Stock Market (“Nasdaq”). The Committee shall be comprised of three or more directors (including a chairperson) as appointed annually by the Board, considering the recommendations of the Nominating and Corporate Governance Committee of the Board, each of whom shall meet the independence and other requirements of the Nasdaq and the SEC for audit committee members. No member of the Committee shall have participated in the preparation of the financial statements of the Company or any current subsidiary of the Company at any time during the past three years. Each member of the Committee shall be financially knowledgeable, as such qualification is interpreted by the Board in its business judgment, including, at a minimum, having the ability to read and understand fundamental financial statements (including a balance

sheet, income statement and cash flow statement). At least one member of the Committee shall have past employment experience in finance or accounting, requisite professional certification in accounting, or any other comparable experience or background which results in the individual's financial sophistication, including being or having been a chief executive officer, chief financial officer or other senior officer with financial oversight responsibilities. At least one member of the Committee who qualifies as such may be designated annually by the Board as an "audit committee financial expert," as the SEC defines that term in Item 407(d)(5)(ii) of Regulation S-K and as the Board interprets such qualification in its business judgment consistent with such definition. Committee members shall not simultaneously serve on the audit committees of more than two other public companies. The Board shall have the power at any time to change the membership of the Committee and to fill vacancies, subject to the qualification requirements of this Charter.

The Committee shall meet at least quarterly. The Committee chairperson shall prepare and/or approve an agenda in advance of each meeting. If the chairperson is not available for a meeting, the other members of the Committee may appoint a temporary chairperson for such meeting. The Committee may ask members of management or others to attend meetings and provide pertinent information as necessary. The Committee shall meet separately, periodically, with management, the Internal Audit Executive Director and/or other members of the Company's Internal Audit Department, and the independent auditors, to discuss any matters that the Committee or any of these persons believes should be discussed. The Committee may also meet separately with regulatory examiners.

The Committee will cause to be kept adequate minutes of all its proceedings and will report regularly to the Board on the Committee's activities. Committee members will be furnished with copies of the minutes of each meeting and any action taken by unanimous consent. The Committee is governed by the same rules regarding meetings (including meetings by conference telephone or similar communications equipment), action without meetings, notice, waiver of notice, and quorum and voting requirements as are applicable to the Board or specified by the Board as applicable to the Committee. The Committee is authorized and empowered to adopt its own rules of procedure not inconsistent with (a) any provision of this Charter, (b) any provision of the Bylaws of the Company, or (c) the laws of the State of Delaware. The Committee may delegate any of its responsibilities to one or more subcommittees as it may deem appropriate to the extent allowed by applicable law and the rules of the Nasdaq.

Committee Duties and Responsibilities

The following shall be the principal duties, responsibilities and recurring processes of the Committee in carrying out its oversight role. The processes are set forth as a guide with the understanding that the Committee may supplement them as appropriate. As part of its oversight responsibility, the Committee shall:

Review Procedures

1. Discuss the Company's earnings press releases, as well as financial information and earnings guidance provided to analysts and rating agencies. This discussion may be general (i.e., in terms of the types of information to be disclosed and the type of presentation to be made, paying particular attention to the use of "pro forma" or "adjusted" non-GAAP financial information), and the Committee need not discuss in advance each earnings release or each instance in which the Company may provide earnings guidance.
2. Prior to the filing of quarterly and annual reports on Forms 10-Q and 10-K, review and discuss with management and the independent auditors: (i) the Company's quarterly and

annual consolidated financial statements; (ii) matters that affect the Company's consolidated financial statements, including disclosures under "Management's Discussion and Analysis of Financial Condition and Results of Operations"; and (iii) the results of the independent auditors' reviews of the quarterly financial statements, the audit of the annual financial statements and the independent auditors' report, and any other matters required to be communicated to the Committee by the independent auditors, as well as discussions regarding qualitative judgments of the independent auditors about the appropriateness, not just the acceptability, of the Company's accounting principles, and the clarity of the financial statements.

3. Prior to the filing of the Company's Annual Report on Form 10-K, recommend to the Board whether the audited financial statements should be included in the Form 10-K.
4. Review and discuss with the independent auditors reports from the independent auditors on: (a) all critical accounting policies and practices to be used; (b) all alternative treatments within GAAP for policies and practices related to material items that have been discussed with management, including ramifications of the use of such alternative disclosures and treatments and the treatment preferred by the independent auditors; (c) other material written communications between the independent auditors and management, such as any management letter or schedule of unadjusted differences; and (d) any matters required to be communicated to the Committee by the independent auditors in accordance with PCAOB Auditing Standard No. 1301.
5. Regularly review with the independent auditors any problems or difficulties encountered in the course of the audit work and management's response, including any restrictions on the scope of activities or access to requested information and any significant disagreements with management.
6. Review: (i) any major issues regarding accounting principles and financial statement presentations, including any significant changes in the Company's selection or application of accounting principles, and any major issues as to the adequacy of the Company's internal controls and any special audit steps adopted in light of any material control deficiencies; (ii) analyses prepared by management and/or the independent auditors setting forth significant financial reporting issues and judgments made in connection with the preparation of the financial statements, including analyses of the effects of alternative GAAP methods on the financial statements; and (iii) the effect of regulatory and accounting initiatives, as well as off-balance sheet structures, on the Company's financial statements.
7. In consultation with management, the independent auditors and the Internal Audit Department, monitor the integrity, adequacy and effectiveness of the Company's accounting and financial reporting processes, systems of internal controls, including reviewing and discussing major financial risk exposures and the steps management has taken to monitor, control and report such exposures; and review significant findings relating to the foregoing prepared by the independent auditors or members of the Internal Audit Department, together with management's responses and follow-up to these reports.
8. Review the reports of management and the independent auditors on the Company's internal control over financial reporting required by SEC regulations.

9. Review the adequacy and effectiveness of the Company's disclosure controls and procedures and management reports thereon.
10. Establish procedures for the receipt, retention and treatment of complaints received by the Company regarding accounting, internal accounting controls or auditing matters and for the confidential, anonymous submission by employees of concerns regarding questionable accounting or auditing matters.

Independent Auditors and Other External Services

11. Maintain direct responsibility for the appointment, compensation, retention and oversight of the work of the independent auditors, including resolution of disagreements between management and the independent auditors regarding financial reporting. The independent auditors shall report directly to the Committee.
12. Pre-approve the engagement of and the fees to be paid to the independent auditors for all audit and permissible non-audit services to be provided by the independent auditors and consider the possible effect that any non-audit services could have on the independence of the auditors. The Committee may establish pre-approval policies and procedures, as permitted by applicable law and SEC regulations and consistent with this Charter, for the engagement of the independent auditors to render permissible non-audit services to the Company, including but not limited to policies that would allow the delegation of pre-approval authority to one or more members of the Committee, provided that any pre-approvals delegated to one or more members of the Committee are reported to the Committee at its next scheduled meeting.
13. Evaluate the qualifications, independence and performance of the independent auditors annually. In connection with this evaluation, receive the written disclosures and the letter from the independent auditors required by applicable requirements of the Public Company Accounting Oversight Board regarding the independent auditors' communications with the Committee concerning independence (including a formal written statement delineating all relationships between the independent auditors and the Company), discuss the independent auditors' independence with them and actively engage in a dialogue with the independent auditors with respect to any disclosed relationships or services that may impact the objectivity and independence of the independent auditors, and take, or recommend that the Board take, appropriate action to oversee the independence of the independent auditors.
14. At least annually, obtain and review a report by the independent auditors describing: (i) the firm's internal quality-control procedures; (ii) any material issues raised by the most recent internal quality-control review, or peer review, of the firm, or by any inquiry or investigation by governmental or professional authorities, within the preceding five years, respecting one or more independent audits carried out by the firm, and any steps taken to deal with any such issues; and (iii) all relationships between the independent auditor and the Company (to assess the auditor's independence).
15. Review the audit plan of the independent auditors, including discussing scope, staffing, timing, estimated and actual fees, reliance upon management and members of the Internal Audit Department and general audit approach. At the conclusion of the audit, review and discuss with the independent auditors any significant changes from the original audit plan.

16. Discuss with the independent auditors and management the timing and process for implementing the rotation of the lead audit partner and the reviewing (or concurring) audit partner and any other audit partners whose rotation is required by the regulations of the SEC.
17. Set clear hiring policies for employees or former employees of the independent auditors.

Internal Audit Department

18. Periodically review the Internal Audit Department's program, changes in program, activities, strategies, organizational structure and staff qualifications, as needed, it being understood that the Internal Audit Department functionally reports directly to the Committee. Assess the appropriateness of the resources allocated to internal auditing. Evaluate the effectiveness of the internal audit function.
19. Review the appointment and replacement of Internal Audit leadership and any external providers of Internal Audit functions.
20. Review significant exceptions and control deficiencies presented by the Internal Audit Department together with management's response and follow-up to these reports. Resolve significant differences between management and the Internal Audit Department and mandate corrective action as appropriate.

Other Committee Responsibilities

21. Review with the Board any issues that arise with respect to the quality or integrity of the Company's financial statements, the Company's compliance with legal or regulatory requirements, the performance and independence of the independent auditors, or the performance of the internal audit function.
22. Review with the Company's Chief Risk Officer or General Counsel who will consult with counsel as appropriate: (i) any significant legal matter that could reasonably be expected to have a material impact on the Company's financial statements; (ii) legal compliance matters, including corporate securities trading policies and material notices to or inquiries received from governmental agencies; and (iii) reports of evidence of a material violation of securities laws or breaches of fiduciary duty.
23. Review the CEO and CFO certifications required to be filed with Form 10-K and Form 10-Q. Review disclosures made to the Committee by the Company's CEO and CFO during their certification process for the Form 10-K and Form 10-Q with respect to the financial statements and about any significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting and any fraud, whether or not material, involving management or other employees who have a significant role in the Company's internal control over financial reporting.
24. On an annual basis, prior to filing with the Federal Deposit Insurance Corporation, review Management's Report on the Compliance with Designated Laws Relating to Safety and Soundness (FDICIA) by Heartland Bank and Trust Company (the "Bank").
25. Review final results of significant examinations made by regulatory authorities with subsequent follow up oversight to the required actions and other recommendations for

improvement identified in the examination reports that relate to the strengthening of internal controls.

26. Monitor: (i) the Company's senior officer expense reimbursement policies (including the use of corporate assets by senior officers), and consider the results of any review of such expense reimbursements by the Internal Audit Department or independent auditors; (ii) compliance with the Company's Code of Conduct by senior officers and directors; (iii) compliance by the Bank with all policies applicable to it and reporting thereon to the Board.
27. Review all transactions with "related persons" in accordance with the Company's Related Party Transactions Policy.
28. At the regularly scheduled meetings of the Committee, keep the Company's independent auditors informed of the Committee's understanding of the Company's relationships and transactions with related parties that are significant to the Company; and review and discuss with the Company's independent auditors the auditors' evaluation of the Company's identification of, accounting for, and disclosure of its relationships and transactions with related parties, including any significant matters arising from the audit regarding the Company's relationships and transactions with related parties.
29. Discuss the Company's policies with respect to risk assessment and risk management, including the Company's major financial risk exposures and the steps management has undertaken to control such risks.
30. Review information technology (IT) procedures and controls, including as they relate to data privacy and cyber-security.
31. Prepare the Audit Committee Report required by the rules of the SEC to be included in the Company's annual proxy statement.
32. Perform a self-evaluation of the Committee at least annually.
33. Review and reassess the adequacy of this Charter at least annually and recommend any proposed changes to the Board for its approval. Ensure the publication of this Charter in accordance with SEC regulations.
34. Perform any other activities consistent with this Charter as the Committee deems necessary or appropriate and perform any other duties or responsibilities delegated to the Committee by the Board from time to time or assigned to the Committee by applicable law, rule, regulation or stock exchange listing standard.

Funding

The Committee may, in its sole discretion, retain or obtain the advice of outside legal, accounting or other advisers as the Committee determines to be advisable in carrying out its responsibilities hereunder. The Committee shall be directly responsible for the appointment, compensation and oversight of the work of any legal, accounting or other adviser retained by the Committee. The Company shall provide for appropriate funding, as determined by the Committee, for payment of reasonable compensation to legal, accounting or other advisers retained by the Committee. The Company also shall pay such ordinary

administrative expenses of the Committee that are necessary or appropriate in carrying out its duties as shall be determined by the Committee.