

STIFEL FINANCIAL CORP. RISK MANAGEMENT COMMITTEE CHARTER

I. ESTABLISHMENT AND PURPOSE

- A. The Board of Directors of Stifel Financial Corp. (the “*Board*” of the “*Corporation*”) has appointed the Risk Management Committee of the Board (the “*Committee*”).
- B. The purpose of the Committee is to assist the Board in:
 - 1. Its oversight of the Corporation’s risk management processes and policies.
 - 2. Its understanding of developments in risk arising from changes in markets, regulations, economies, technology, and Corporation assets, liabilities, infrastructure, and strategy.

II. DUTIES OF THE COMMITTEE

- A. In General:
 - 1. Oversight: The role of the Committee is primarily to oversee. It is the Corporation’s management that must prepare for, mitigate, and manage Corporation Risk.
 - 2. Reliance: The employees of the Corporation and its external professionals and other agents have more time, knowledge, and detail in the matters the Committee oversees. Thus, in carrying out its duties, the Committee and its members are not providing expert or special assurances or certifications, but are instead relying on the integrity and accuracy of the information received, absent actual contrary knowledge (which must be reported promptly to the Board).
- B. Risk Policy: The Committee oversees the Corporation’s risk policies. In particular:
 - 1. The Committee oversees the Corporation’s risk management framework, guidelines, procedures, and other policies, for example as to market risk, credit risk, technological and operational risk, liquidity and funding risk, compliance and legal risk, reputational risk, risks arising from actual or potential conflicts of interest, and strategic risk.
 - 2. The Committee discusses risk with Corporation management, including the Chief Risk Officer.

C. Risk Developments: The Committee oversees the Corporation's response to developments affecting risk. In particular:

1. The Committee reviews, generally quarterly, significant risk exposures of the Corporation, including market risk, credit risk, liquidity and funding risk, compliance and legal risk, reputational risk, risks arising from actual or potential conflicts of interest, and strategic risk, in order to relate these risks to Corporate mitigations and determine whether developments make changes to those mitigations appropriate.
2. The Committee oversees the Corporation's major technological and operational risk, including information security, fraud, vendor, data protection, business continuity, and cybersecurity risks, together with steps taken by the Corporation to manage these risks.

D. Capital Adequacy and Liquidity Management:

1. Together with the Audit Committee, the Committee oversees the Corporation's policies and actions that address capital adequacy and liquidity management.
2. To support this oversight, the chair of the Committee may select one or more of its members to confer with one or more members of the Audit Committee, selected by that committee's chair. These select members will conference as appropriate to support this oversight. The chairs of the Committee and the Audit Committee may select a chair of this conference from among these selected members. The chair of the conference may report to the Committee and the Audit Committee as appropriate to support the oversight described above.

E. Self Review:

1. The Committee reviews and evaluates its performance and its members' performance annually, and reports its conclusions to the Board, noting any actions appropriate to address weaknesses or new developments.
2. The Committee reviews the adequacy of this charter annually and reports any appropriate amendments to the Board.

III. PRIVILEGES OF THE COMMITTEE

- A. The Committee may conduct any investigation it determines is appropriate to the fulfillment of its responsibilities.
- B. The Committee may retain any legal, accounting, or other professional that the Committee determines is appropriate to the fulfillment of its responsibilities, without separate approval by the Board.

- C. The Committee may utilize the services of the Corporation's officers, employees, and capabilities to fulfil the Committee's responsibilities.

IV.MEMBERSHIP OF THE COMMITTEE

A. Composition:

1. The Committee consists of a chair and at least two additional members, each appointed by the Board. If the Board does not appoint a chair or the chair is absent from a meeting, a quorum of the Committee may select an interim chair from its members.
2. The chair and each member of the Committee continues as such until removal by the Board (with or without cause) or resignation.

B. Qualifications:

1. Every member of the Committee must be qualified under applicable Rules.
2. Each Committee member must be independent under the Rules, particularly those of the NYSE.

V.MEETINGS OF THE COMMITTEE

- A. Frequency: The Committee meets at least four times a year and as often as appropriate.
- B. Agenda: The Committee's chair determines the agenda, time, and place for a meeting, which may be telephonic or by other electronic means, and provides at least three days' notice of these to the other members of the Committee.
- C. Quorum: More than half of the Committee's members are a quorum.
- D. Majority Rule: The Committee may take any action appropriate to it by vote of more than half of its members.

VI.GENERAL PROVISIONS

- A. Publication: The Corporation will post this charter on its website, periodically with the SEC and as otherwise required by Rules.
- B. This charter incorporates amendments by the Board most recently made on May 7, 2024.