WEST BANK
WEST BANCORPORATION, INC.
RISK MANAGEMENT AND
INFORMATION TECHNOLOGY COMMITTEE
CHARTER

PURPOSE

The Risk Management and Information Technology Committee (the "Committee") shall be a standing committee of the Board of Directors (the "Board") of West Bancorporation, Inc. (the "Company") and West Bank ("Bank") to assist the Board in monitoring and overseeing enterprise risk management, information technology and information security.

MEMBERSHIP

- The Board shall, from time to time, set the number of directors who shall serve on the Committee at three or more.
- The Committee shall be appointed by the Board based on the recommendations from the Nominating and Corporate Governance Committee of the Board.
- The members of the Committee shall serve for such term or terms as the Board may determine or until earlier resignation or death.
- The Board may remove any member from the Committee at any time with or without cause.
- A majority of the Committee members shall be "independent" in accordance with the rules of the Nasdaq Stock Market ("Nasdaq"), subject to the exceptions provided in Nasdaq Rule 5615(b), and any other regulatory entity with relevant jurisdiction over the Company/Bank.
- Each member will have an understanding of risk management and information technology commensurate with the size, complexity and capital structure of the Bank and Company.

STRUCTURE AND OPERATIONS

- The Board shall designate one member of the Committee as its chair based on the recommendation of the Nominating and Corporate Governance Committee of the Board.
- The Committee shall meet at least three times per year at such times and places as it deems necessary to fulfill its responsibilities
- The Committee shall maintain minutes or other records of its meetings, activities and decisions.

- The Committee will maintain free and open communication with the Board. The Committee will report regularly to the Board regarding its actions and make recommendations to the Board as appropriate.
- The Committee is governed by the same rules regarding meetings (including meetings in person or by telephone or other similar communications equipment), action without meetings, notice, waiver of notice, and quorum and voting requirements as are applicable to the Company Board.
- The Committee may request any officer, employee or director of the Company or any external party to attend a meeting or to meet with any members of, or consultants to, the Committee to the extent it deems necessary to fulfill its duties and obligations.
- The Committee shall have the authority to delegate any of its responsibilities along with the authority to take action in relation to such responsibilities, to one or more subcommittees as the Committee may deem appropriate in its sole discretion.

RESPONSIBILITIES AND DUTIES

- The Committee will identify and assess the risks and technology issues facing the Company and oversee the development, implementation and monitoring of the Company's enterprise risk management process and technology plan.
- The Committee will ensure that the Company's Chief Risk Officer and the Bank's senior information technology officer have sufficient authority within the Company/Bank and independence to complete his or her duties.
- The Committee will oversee the division of risk-related responsibilities to each Board committee, as applicable.
- The Committee will regularly review reports related to strategic, credit, market, liquidity, operational, information security and technology, legal, compliance, investment, financial, reputational and other risks, including any policies or procedures that the Committee determines that it should review and recommend an appropriate course of action to the Board.
- The Committee shall perform any other activities consistent with this Charter, the Company's bylaws and governing laws that the Board or Committee determines are necessary or appropriate.
- The Committee shall review policies and procedures regarding risk management, compliance, finance, business continuity, information technology and security, and liquidity, as well as any other policies that the Committee determines that it should review and recommend an appropriate course of action to the Board.

OUTSIDE ADVISORS

The Committee will have the authority to conduct investigations into any matters within its scope of responsibility and to obtain advice and assistance from outside advisors, including legal counsel, as necessary.

OTHER

- The Committee shall review this charter annually and recommend any proposed changes to the Board for approval.
- This Charter may be amended by means of an express resolution of the Board.
- This Charter will be made available on the Company's website.
- The Committee shall conduct an annual evaluation of the Committee's performance and report the results to the Board. The Committee shall conduct this evaluation in such manner as it deems appropriate.
- The Committee will provide its members with continuing education opportunities focusing on topics such as leading practices with regard to risk governance and oversight, risk management, and technology.

Reviewed by the Committee: November 19, 2025.
Approved by the West Bank Board of Directors: January 28, 2026.
Approved by the West Bancorporation, Inc. Board of Directors: January 28, 2026.