



ORIGIN BANCORP, INC. —————

FORWARD-LOOKING STATEMENTS AND NON-GAAP MEASURES

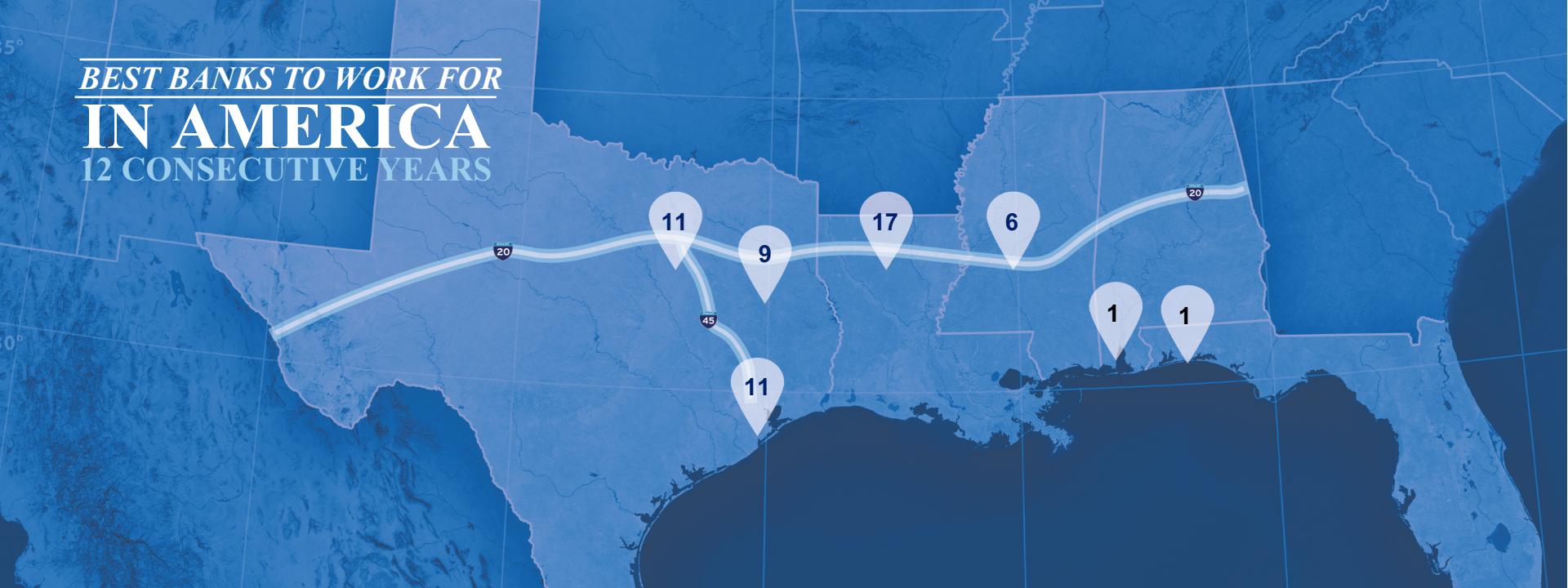
This presentation contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements include information regarding Origin Bancorp, Inc's ("Origin", "we", "our" or the "Company") future financial performance, business and growth strategies, projected plans and objectives, and any expected purchases of its outstanding common stock, and related transactions and other projections based on macroeconomic and industry trends, including changes to interest rates by the Federal Reserve and the resulting impact on Origin's results of operations, estimated forbearance amounts and expectations regarding the Company's liquidity, including in connection with advances obtained from the FHLB, which are all subject to change and may be inherently unreliable due to the multiple factors that impact broader economic and industry trends, and any such changes may be material. Such forward-looking statements are based on various facts and derived utilizing important assumptions and current expectations, estimates and projections about Origin and its subsidiaries, any of which may change over time and some of which may be beyond Origin's control. Statements or statistics preceded by, followed by or that otherwise include the words "assumes," "anticipates," "believes," "estimates," "expects," "foresees," "intends," "plans," "projects," and similar expressions or future or conditional verbs such as "could," "may," "might," "should," "will," and "would" and variations of such terms are generally forward-looking in nature and not historical facts, although not all forward-looking statements include the foregoing words. Further, certain factors that could affect Origin's future results and cause actual results to differ materially from those expressed in the forward-looking statements include, but are not limited to: (1) the impact of current and future economic conditions generally and in the financial services industry, nationally and within Origin's primary market areas, including the impact of tariffs, as well as the financial stress on borrowers and changes to customer and client behavior as a result of the foregoing; (2) changes in benchmark interest rates and the resulting impacts on net interest income; (3) deterioration of Origin's asset quality; (4) factors that can impact the performance of Origin's loan portfolio, including real estate values and liquidity in Origin's primary market areas; (5) the financial health of Origin's commercial borrowers and the success of construction projects that Origin finances; (6) changes in the value of collateral securing Origin's loans; (7) the impact of generative artificial intelligence; (8) Origin's ability to anticipate interest rate changes and manage interest rate risk; (9) the impact of heightened regulatory requirements, reduced debit interchange and overdraft income and the possibility of facing related adverse business consequences if our total assets grow in excess of \$10 billion as of December 31 of any calendar year; (10) the effectiveness of Origin's risk management framework and quantitative models; (11) Origin's inability to receive dividends from Origin Bank and to service debt, pay dividends to Origin's common stockholders, repurchase Origin's shares of common stock and satisfy obligations as they become due; (12) the impact of labor pressures; (13) changes in Origin's operation or expansion strategy or Origin's ability to prudently manage its growth and execute its strategy; (14) changes in management personnel; (15) Origin's ability to maintain important customer relationships, reputation or otherwise avoid liquidity risks; (16) increasing costs as Origin grows deposits; (17) operational risks associated with Origin's business; (18) significant turbulence or a disruption in the capital or financial markets and the effect of market disruption and interest rate volatility on our investment securities; (19) increased competition in the financial services industry, particularly from regional and national institutions, as well as from fintech companies; (20) compliance with governmental and regulatory requirements and changes in laws, rules, regulations, interpretations or policies relating to financial institutions; (21) periodic changes to the extensive body of accounting rules and best practices; (22) further government intervention in the U.S. financial system; (23) a deterioration of the credit rating for U.S. long-term sovereign debt; (24) Origin's ability to comply with applicable capital and liquidity requirements, including its ability to generate liquidity internally or raise capital on favorable terms, including continued access to the debt and equity capital markets; (25) natural disasters and other adverse weather events, pandemics, acts of terrorism, war, and other matters beyond Origin's control; (26) developments in our mortgage banking business, including loan modifications, general demand, and the effects of judicial or regulatory requirements or guidance; (27) fraud or misconduct by internal or external actors (including Origin employees); (28) cybersecurity threats or security breaches and the cost of defending against them; (29) Origin's ability to maintain adequate internal controls over financial and non-financial reporting; and (30) potential claims, damages, penalties, fines, costs and reputational damage resulting from pending or future litigation, regulatory proceedings and enforcement actions. For a discussion of these and other risks that may cause actual results to differ from expectations, please refer to the sections titled "Cautionary Note Regarding Forward-Looking Statements" and "Risk Factors" in Origin's most recent Annual Report on Form 10-K filed with the Securities and Exchange Commission and any updates to those sections set forth in Origin's subsequent Quarterly Reports on Form 10-Q and Current Reports on Form 8-K. If one or more events related to these or other risks or uncertainties materialize, or if Origin's underlying assumptions prove to be incorrect, actual results may differ materially from what Origin anticipates. Accordingly, you should not place undue reliance on any forward-looking statements. Any forward-looking statement speaks only as of the date on which it is made, and Origin does not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. New risks and uncertainties arise from time to time, and it is not possible for Origin to predict those events or how they may affect Origin. In addition, Origin cannot assess the impact of each factor on Origin's business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements. All forward-looking statements, expressed or implied, included in this communication are expressly qualified in their entirety by this cautionary statement. This cautionary statement should also be considered in connection with any subsequent written or oral forward-looking statements that Origin or persons acting on Origin's behalf may issue. Annualized, pro forma, adjusted, projected, and estimated numbers are used for illustrative purposes only, are not forecasts, and may not reflect actual results.

This presentation contains projected financial information with respect to Origin, including with respect to certain goals and strategic initiatives of Origin and the anticipated benefits thereof. This projected financial information constitutes forward-looking information and is for illustrative purposes only and should not be relied upon as necessarily being indicative of future results. The assumptions and estimates underlying such projected financial information are inherently uncertain and are subject to significant business, economic (including interest rate), competitive, and other risks and uncertainties. Actual results may differ materially from the results contemplated by the projected financial information contained herein and the inclusion of such projected financial information in this presentation should not be regarded as a representation by any person that such actions will be taken or accomplished or that the results reflected in such projected financial information with respect thereto will be achieved.

Origin reports its results in accordance with generally accepted accounting principles in the United States ("GAAP"). However, management believes that certain supplemental non-GAAP financial measures may provide meaningful information to investors that is useful in understanding Origin's results of operations and underlying trends in its business. However, non-GAAP financial measures are supplemental and should be viewed in addition to, and not as an alternative for, Origin's reported results prepared in accordance with GAAP. The following are the non-GAAP measures used in this presentation: Pre-tax, pre-provision ("PTPP") earnings, PTPP ROAA, tangible book value per common share, tangible common equity to tangible assets, return on average tangible common equity ("ROATCE") and core efficiency ratio.

Please see "Reconciliation of Non-GAAP Financial Measures" at the end of this presentation for reconciliations of non-GAAP measures to the most directly comparable financial measures calculated in accordance with GAAP.

BEST BANKS TO WORK FOR IN AMERICA 12 CONSECUTIVE YEARS



DEPOSITS & LOANS BY STATE⁽¹⁾

Deposits⁽²⁾



Loans⁽³⁾



DOLLARS IN MILLIONS, UNAUDITED⁽²⁾⁽³⁾

TEXAS

Dallas/Fort Worth

Entry: 2008
Loans: \$2,559
Deposits: \$1,993

Total Texas Loans: \$4,967
Total Texas Deposits: \$4,403

LOUISIANA

Entry: 1912
Loans: \$1,490
Deposits: \$3,202

MISSISSIPPI

Entry: 2010
Loans: \$566
Deposits: \$603

SOUTHEAST (AL/FL)

Entry: 2024
Loans: \$41
Deposits: \$93

Note: All financial information is as of September 30, 2025. Map location counts include full service branches only as of filing date. Please see slide 32 for all footnote references included above.

ORIGIN BANCORP, INC.

OPTIMIZE ORIGIN

TO DELIVER ELITE LEVEL FINANCIAL PERFORMANCE



PRODUCTIVITY, DELIVERY
& EFFICIENCY



BALANCE SHEET
OPTIMIZATION



CULTURE & EMPLOYEE
ENGAGEMENT

UPDATED FINANCIAL OUTLOOK

NEAR TERM GOAL

1% + ROAA RUN RATE BY 4Q25

ULTIMATE TARGET TOP QUARTILE ROAA

	4 Q 25*	2025*
Loan Growth - ex Warehouse (Yr/Yr)	Flat	Flat
Deposit Growth (Yr/Yr)	Low-Single Digits	Low-Single Digits
NIM	3.65% +/- 3 BPS	3.60% +/- 3 BPS
NII Growth (Yr/Yr)	High-Single Digits	High-Single Digits
Noninterest Income Growth (Yr/Yr) ⁽⁴⁾	Low-Double Digits	Flat
Noninterest Expense Growth (Yr/Yr) ⁽⁴⁾	Down Low-Single Digits	Down Low-Single Digits
Tax rate	~ 21.0%	~ 21.0%

*Assumes two additional 25-bp cuts in 4Q25

Please see slide 32 for all footnote references included above.

OPTIMIZE ORIGIN

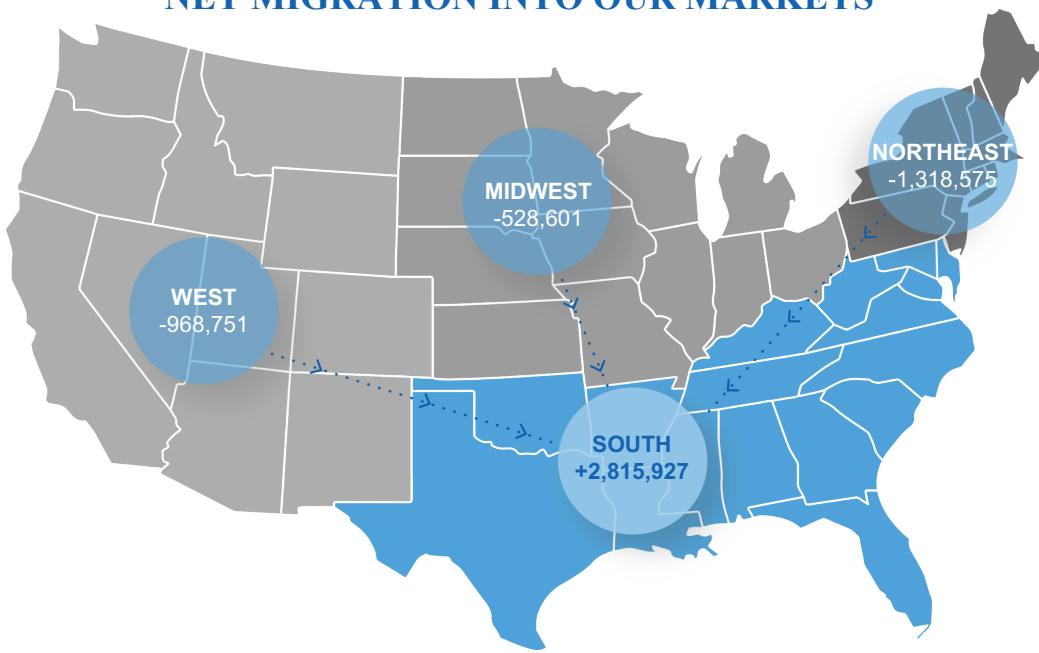
TO DELIVER ELITE LEVEL FINANCIAL PERFORMANCE

UPDATED OPTIMIZATIONS	UPDATED REALIZATION TIMELINE	ANNUALIZED BENEFIT (pre-tax)
• Production Optimization: Branch, retail staff, commercial banker and other production banker profitability optimization	4Q24 – 2H25	~ \$11.5MM
• Securities Optimization: Opportunistic restructuring within our securities portfolio ⁽⁵⁾	4Q24 – 2025	~ \$11.7MM
• Capital Optimization: Call Bank level and Holding Company subordinated debt - saving future interest expense in shift from fixed to floating	1H25 and 4Q25 – 1Q26	~ \$5.1MM
• Liquidity Optimization: Cash management efficiency opportunities	Ongoing	~ \$1.2MM
• Mortgage Optimization: Mortgage restructuring	2Q25	~ \$1.5MM
• Additional vendor and other efficiency optimization	1Q25	~ \$0.2MM
• Additional investment in Argent Financial: Ownership of 20% allows for new accounting methodology	3Q25	~ \$6.0MM
<i>Identified total estimated annualized benefit</i>		<i>~\$37.2MM</i>

ORIGIN STRATEGICALLY INVESTS IN TEXAS & SOUTHEAST⁽⁶⁾

THE MOST DYNAMIC GROWTH MARKETS IN THE COUNTRY

STRONG NET MIGRATION INTO OUR MARKETS



Net Domestic Migration from April 1, 2020 to July 1, 2024

TEXAS

- 8th largest economy in the world
- #1 in jobs created from August 2024 to August 2025 with 195,600 nonfarm jobs added
- Home to 54 Fortune 500 company headquarters
- Texas boasts the 2nd largest civilian workforce in the US with over 15 million workers
- Texas is the leading destination for corporate relocation & expansion projects
- Texas is home to 3.5 million small businesses and hundreds of publicly traded companies
- As of 3Q25, Texas continues to lead the nation in high tech exports for the 12th year in a row

SOUTH ALABAMA & FLORIDA PANHANDLE

- Baldwin County - 6th fastest growing metro area in the country
- High-tech employment population
 - 7 of top 10 US defense contractors have a presence in the region
- Mobile, AL - 12th largest US port by tonnage
- As of October 2025, Mobile Harbor is the deepest harbor on the Gulf Coast

ORIGIN = CULTURE + PERFORMANCE

DEFINE. REINFORCE. MEASURE. REINFORCE.



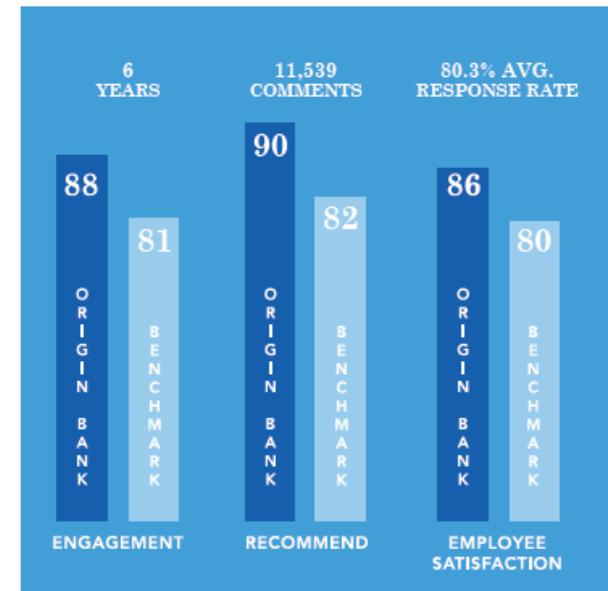
VOTED A BEST BANK IN AMERICA

Origin Bank named one of the Best Banks to Work For by American Banker for 12 consecutive years.



MISSION OF ORIGIN BANK

To passionately pursue ways to make banking and insurance more rewarding for our employees, customers, communities & shareholders.



GLINT SURVEY

Origin not only talks about corporate culture, but measures it through confidential, third-party surveys.

84% Origin's employee retention rate in 2024, which was 7.3% better than the industry average in 2024 according to the Bureau of Labor Statistics.

4.9 Origin's average Google review rating based on a total of 342 reviews in 2024.

28k Hours volunteered by employees through Project Enrich since 2013 for nonprofit organizations within the communities we serve.

PERFORMANCE HIGHLIGHTS AT-A-GLANCE - THIRD QUARTER 2025

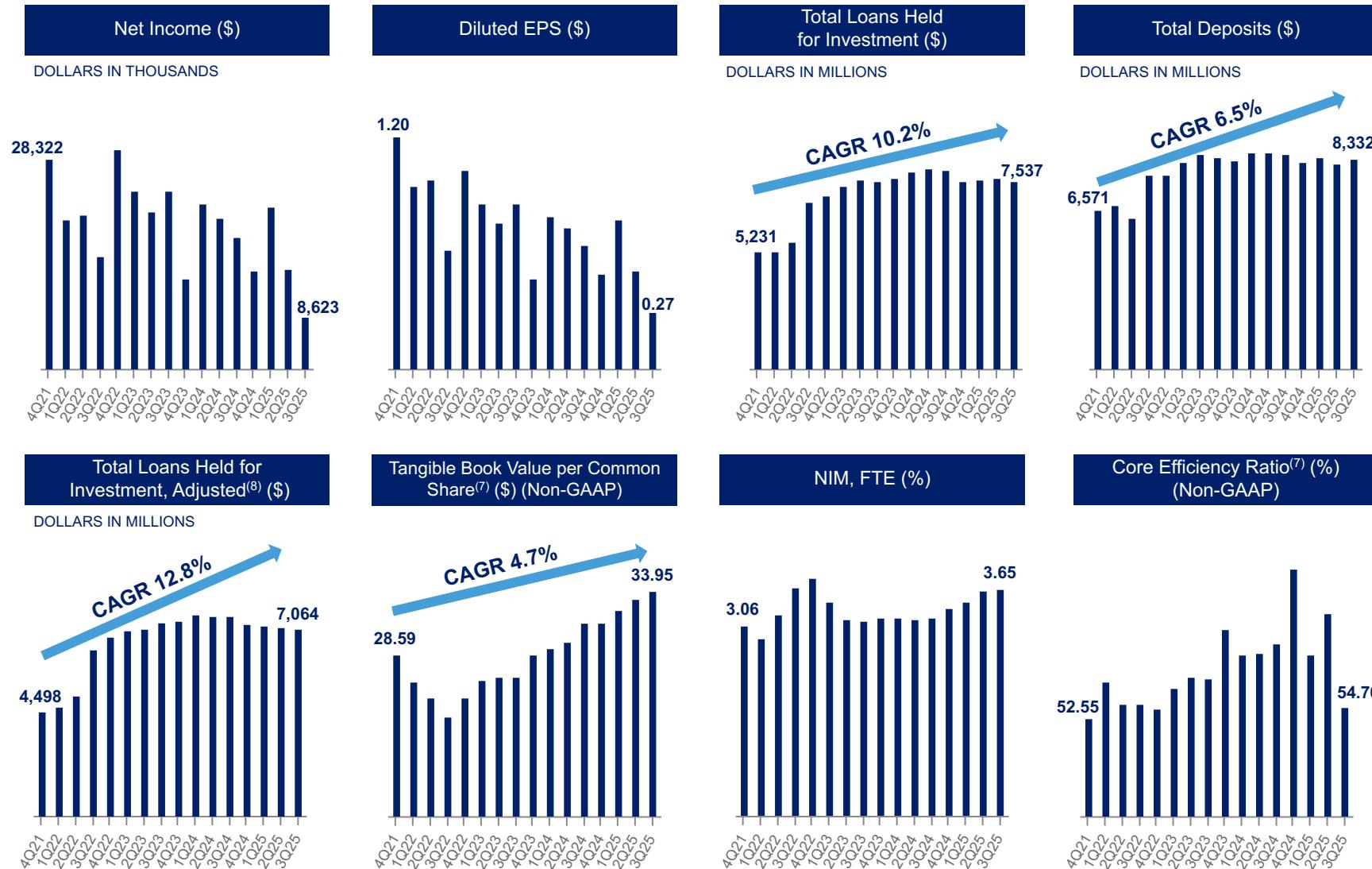
DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS
UNAUDITED

Key Performance Metrics		3Q25	2Q25	3Q25 Key Highlights
Balance Sheet	Total Loans Held for Investment ("LHFI")	\$ 7,537,099	\$ 7,684,446	
	Total Assets	9,791,306	9,678,158	
	Total Deposits	8,331,830	8,123,036	
Income Statement	Net Income	\$ 8,623	\$ 14,647	
	Pre-Tax, Pre-Provision ("PTPP") Earnings ⁽⁷⁾	47,804	21,521	
	Diluted EPS	0.27	0.47	
Selected Ratios	NIM - FTE	3.65 %	3.61 %	
	Return on Average Assets (annualized) ("ROAA")	0.35	0.60	
	PTPP ROAA (annualized) ⁽⁷⁾	1.95	0.89	
	Return on Average Stockholders' Equity (annualized) ("ROAE")	2.79	4.94	
	Return on Average Tangible Common Equity (annualized) ("ROATCE") ⁽⁷⁾	3.22	5.74	
	Book Value per Common Share	\$ 39.23	\$ 38.62	
	Tangible Book Value per Common Share ⁽⁷⁾	33.95	33.33	
	Common Equity to Total Assets	12.41 %	12.46 %	
	Tangible Common Equity to Tangible Assets ⁽⁷⁾	10.92	10.94	
	Efficiency Ratio	56.48	74.23	
	Core Efficiency Ratio ⁽⁷⁾	54.70	73.77	
	Allowance for Loan Credit Losses ("ALCL") to Total Loans Held for Investment	1.28	1.20	
<ul style="list-style-type: none"> <i>Optimize Origin</i> - Initiative to drive elite financial performance and enhance our award-winning culture. Our NIM-FTE increased 4 bps for 3Q25, compared to 2Q25. This was driven primarily by a 2-bp increase in our yield on interest-earning assets and a 3-bp reduction in rates paid on interest-bearing liabilities. Net interest income was \$83.7 million for 3Q25, reflecting an increase of \$1.6 million, or 1.9%, compared to 2Q25 and is at its highest level in the previous ten quarters. During the current quarter, and as part of our <i>Optimize Origin</i> initiative, we purchased additional shares of Argent Financial which required us to account for the investment using the equity method. The transaction included a \$7.0 million fair value adjustment gain and we recorded \$1.2 million in equity method investment income in the quarter. During the quarter ended September 30, 2025, we repurchased 265,248 shares of our common stock at an average price of \$35.85 per share. Year-to-date, we have repurchased 401,647 shares of our common stock at an average price of \$34.59 per share. 				

Please see slide 32 for all footnote references included above.

TRENDING KEY MEASURES

UNAUDITED



Please see slide 32 for all footnote references included above.

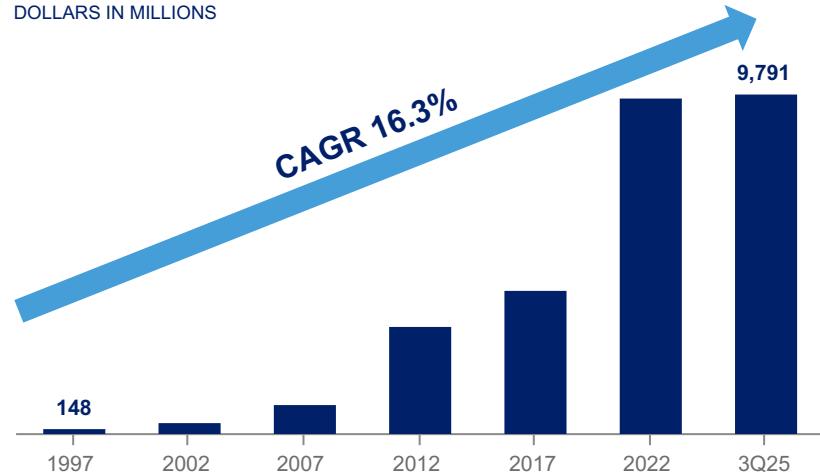
ORIGIN BANCORP, INC. 

DELIVERING SHAREHOLDER VALUE

UNAUDITED

Total Assets (\$)

DOLLARS IN MILLIONS



Total Shareholder Return⁽⁹⁾ (\$)

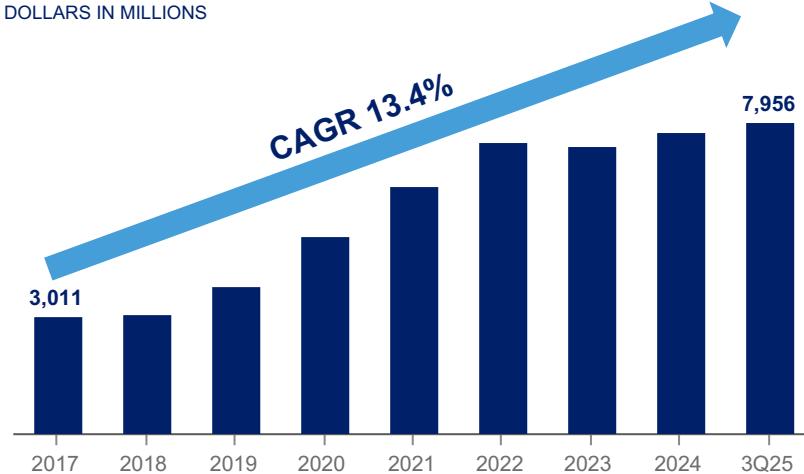


- Origin Bancorp, Inc. Cumulative Return (\$)
- KBW Nasdaq Bank Total Return Index (\$)

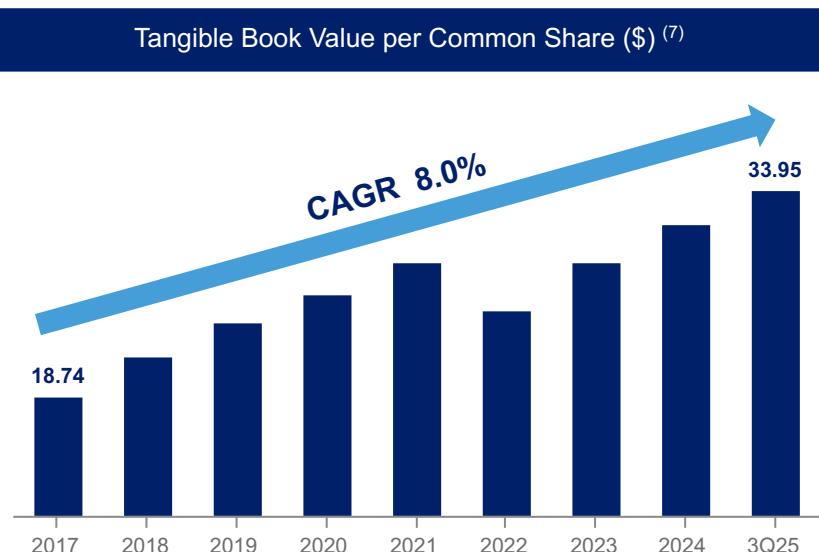
Please see slide 32 for all footnote references included above.

Core Deposits⁽¹⁰⁾ (\$)

DOLLARS IN MILLIONS



Tangible Book Value per Common Share (\$) ⁽⁷⁾

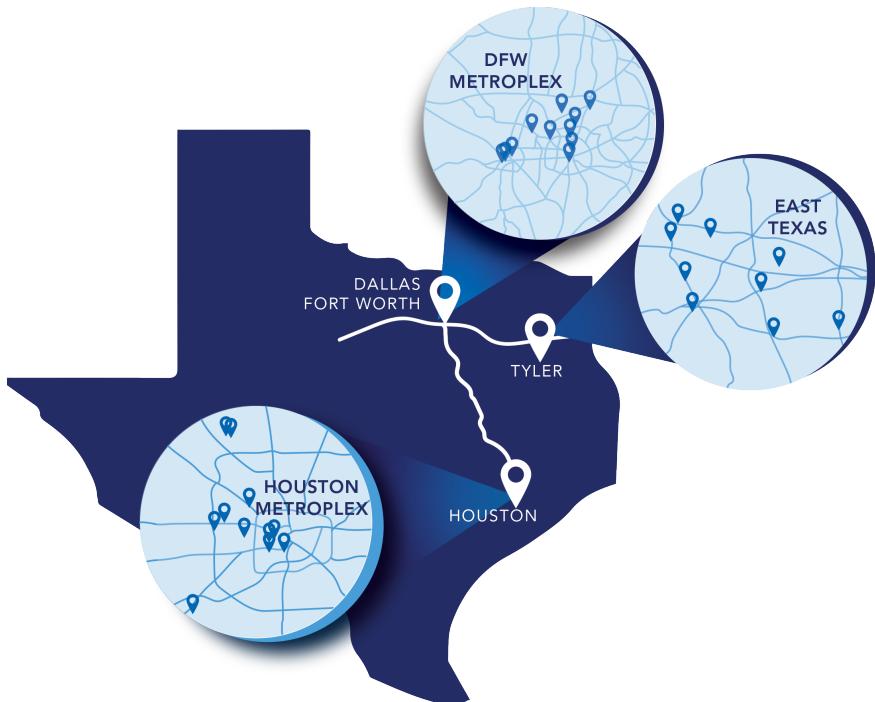


TEXAS GROWTH STORY

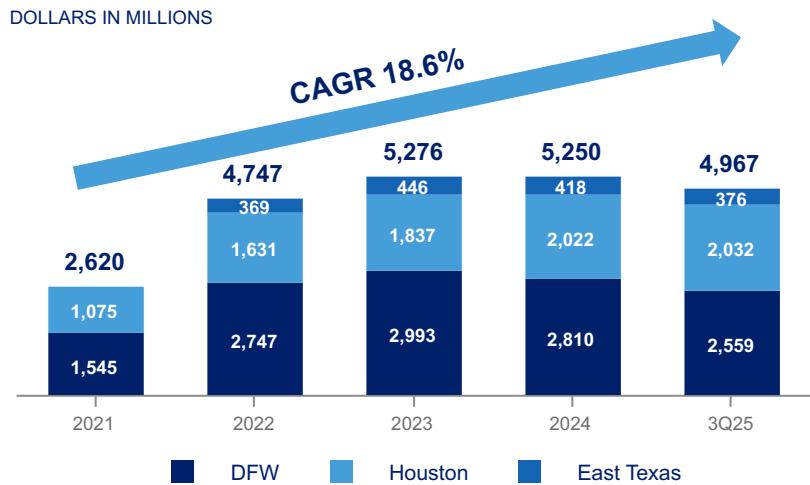
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Texas Franchise Highlights

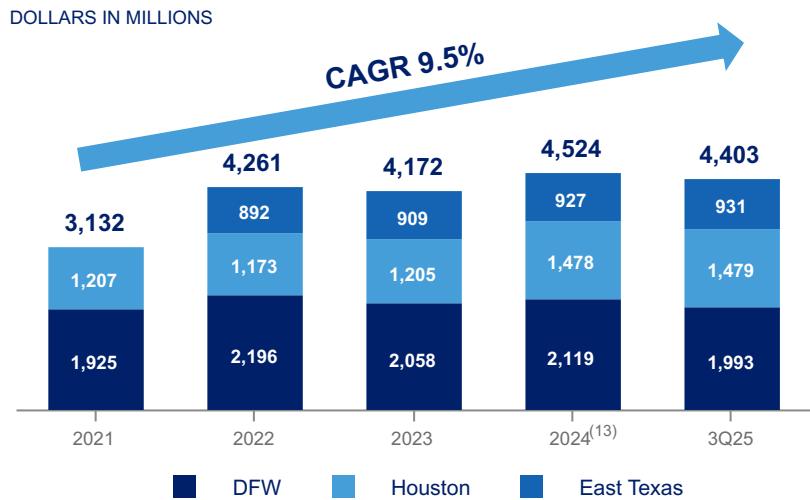
- 31 locations throughout 11 counties including the 4th and 5th largest MSAs in the United States.⁽¹¹⁾
- Texas franchise represents 71% of LHFI⁽³⁾ and 54% of deposits⁽²⁾ at September 30, 2025.



Loan Trends by Texas Market⁽³⁾ (\$)



Deposit Trends by Texas Market⁽²⁾⁽¹²⁾ (\$)



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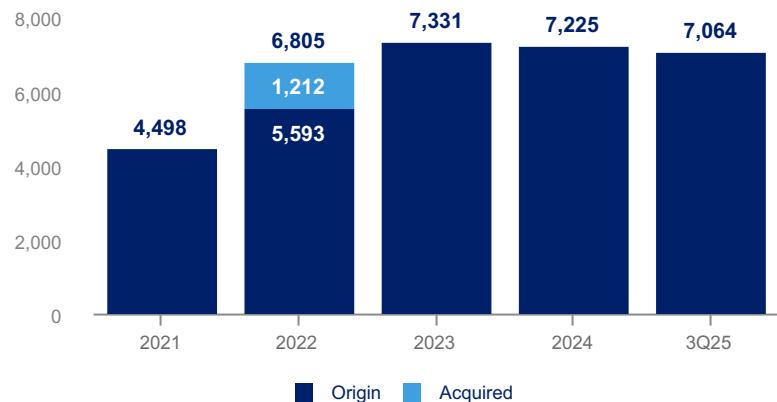
ORIGIN BANCORP, INC. 

LOAN GROWTH

UNAUDITED

Loans Held for Investment Growth excluding Mortgage Warehouse Lines of Credit ⁽¹⁴⁾ (\$)

DOLLARS IN MILLIONS



Linked Quarter Loans Held for Investment Change (\$)

DOLLARS IN MILLIONS

Total Loans Held for Investment

(147)

Non-Owner Occupied Commercial Real Estate

64

Owner Occupied Commercial Real Estate

14

Multi-Family Real Estate

11

Residential Real Estate-Single Family

(5)

Construction/Land/Land Development

(38)

Commercial and Industrial

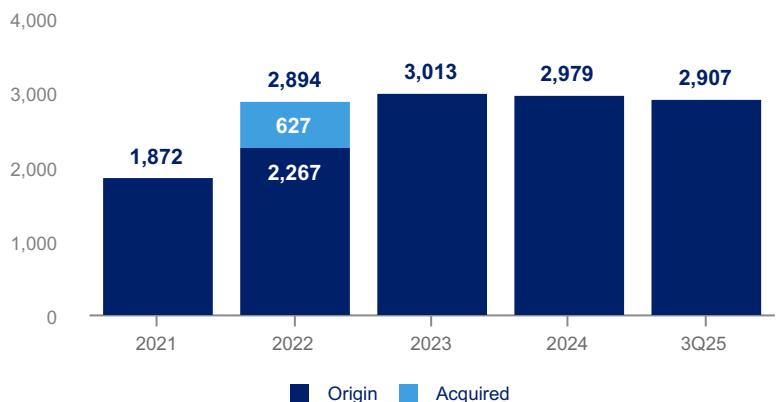
(91)

Mortgage Warehouse Line of Credit

(102)

Commercial and Industrial and Owner Occupied Commercial Real Estate Growth⁽¹⁴⁾ (\$)

DOLLARS IN MILLIONS



Please see slide 32 for all footnote references included above.

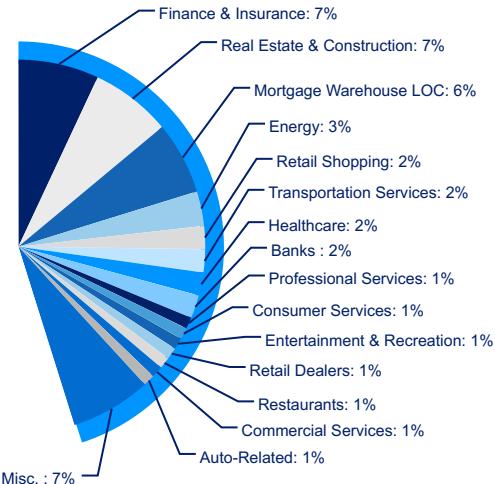
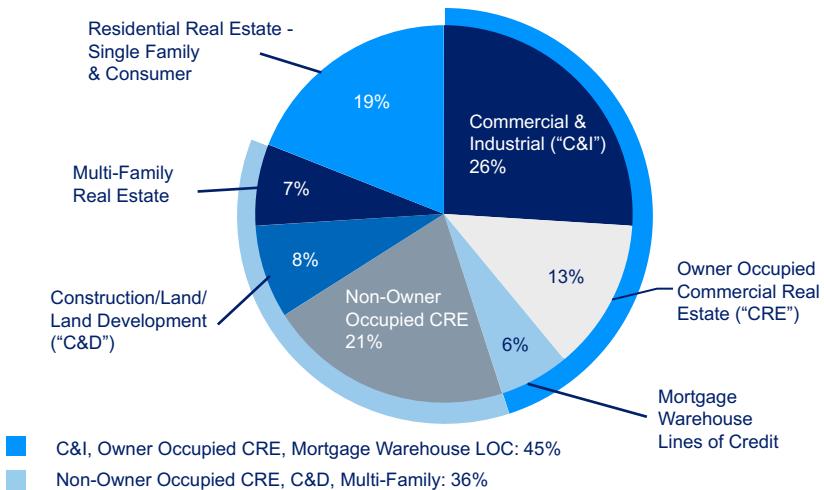
ORIGIN BANCORP, INC. 12

WELL DIVERSIFIED LOAN PORTFOLIO⁽¹⁵⁾

UNAUDITED

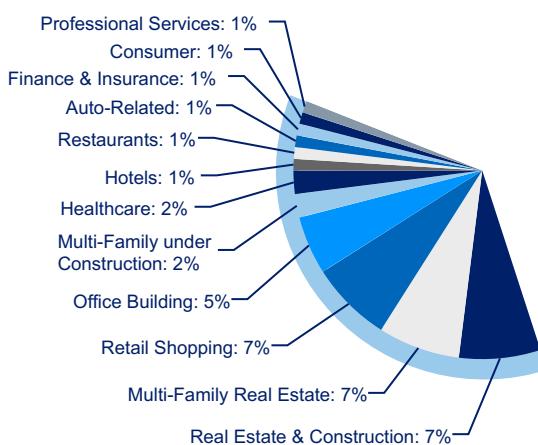
Loan Composition at September 30, 2025: \$7,537 million

C&I, Owner Occupied CRE & Mtg. Warehouse LOC: \$3,380 million



(Dollars in thousands)	3Q25	2Q25	1Q25	4Q24	3Q24
Commercial and Industrial	1,919,782	2,011,178	2,022,085	2,002,634	2,074,037
Owner Occupied Commercial Real Estate	986,859	972,788	937,985	975,947	991,671
Mortgage Warehouse Lines of Credit	472,968	574,748	404,131	349,081	495,188
Total Commercial	3,379,609	3,558,714	3,364,201	3,327,662	3,560,896
Non-Owner Occupied Commercial Real Estate	1,520,020	1,455,771	1,445,864	1,501,484	1,533,093
Construction/Land/Land Development	615,778	653,748	798,609	864,011	991,545
Multi-Family Real Estate	540,601	529,899	489,765	425,460	434,317
Residential Real Estate-Single Family	1,460,696	1,465,535	1,465,192	1,432,129	1,414,013
Consumer Loans	20,395	20,779	21,895	22,967	22,926
Total Loans Held for Investment ("LHFI")	<u>7,537,099</u>	<u>7,684,446</u>	<u>7,585,526</u>	<u>7,573,713</u>	<u>7,956,790</u>

Non-Owner Occupied CRE, C&D and Multi-Family: \$2,676 million

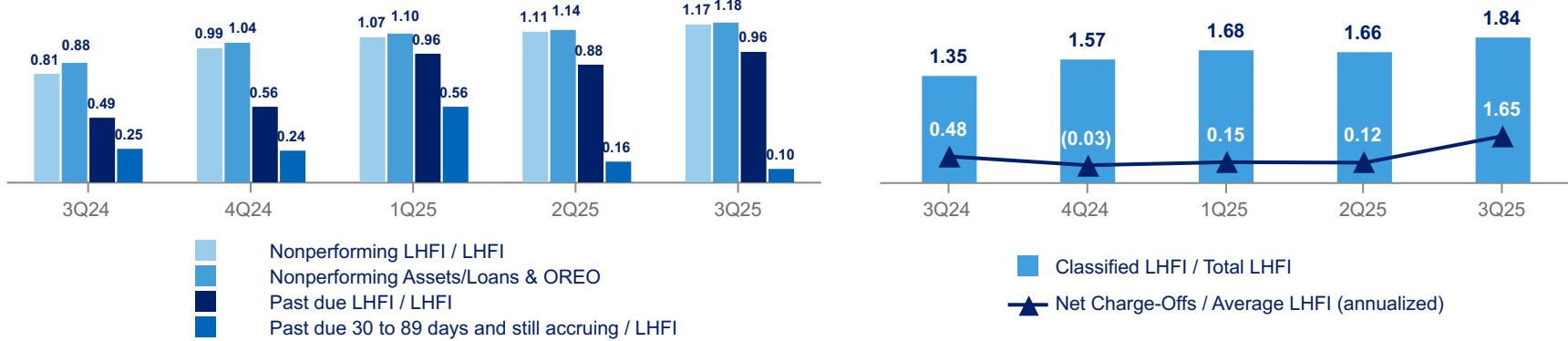


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CREDIT QUALITY

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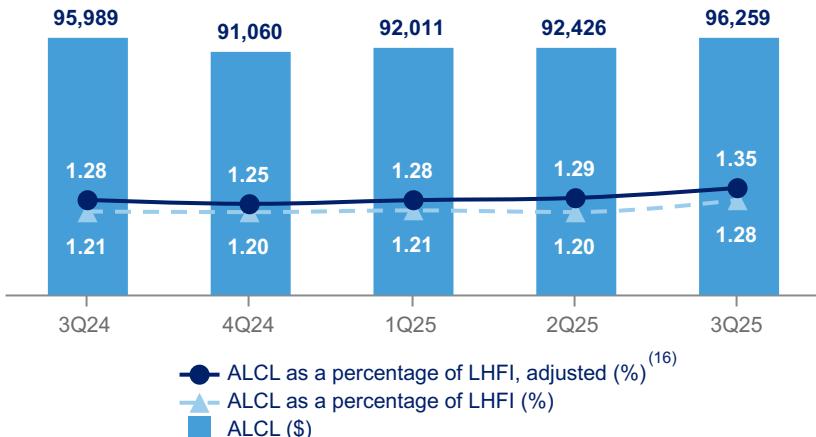
Asset Quality Trends (%)



Allowance for Loan Credit Losses

DOLLARS IN THOUSANDS

- Provision expense for loan credit loss for 3Q25 was \$35.2 million, compared to \$2.7 million in 2Q25, and \$4.6 million in 3Q24. The increase was primarily related to the previously disclosed suspected borrower fraud impacting the Tricolor Holdings, LLC loan relationships.**
- Allowance for loan credit losses to nonperforming loans held for sale was 109.04% at 3Q25, 108.33% at 2Q25, and 149.35% at 3Q24.**



Please see slide 32 for all footnote references included above.

ORIGIN BANCORP, INC. 14

SELECTED SECTORS - KEY PORTFOLIO METRICS

DOLLARS IN THOUSANDS, UNAUDITED

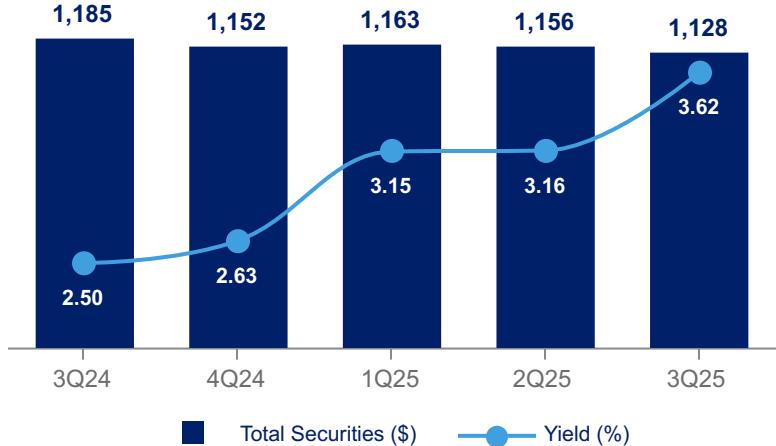
September 30, 2025	Commercial Real Estate Office	Multi-Family Real Estate + Under Construction	Hotel	Retail Shopping
Outstanding Loan Balance	\$ 379,293	\$ 674,375	\$ 107,274	\$ 645,887
% of Loans Held for Investment	5.03 %	8.95 %	1.42 %	8.57 %
Avg. Loan Size	\$ 2,356	\$ 4,014	\$ 5,108	\$ 1,538
Weighted Avg. Loan-to-Value	56.17 %	57.79 %	51.55 %	70.54 %
Past Due Loans / Loans	0.06	0.36	—	0.02
Classified Loans / Loans	0.06	0.97	—	2.19
Nonperforming Loans / Loans	0.06	0.36	—	0.55
Net (Recoveries) Charge-offs / Avg. Loans	—	(0.01)	—	0.36
Allowance for Loan Credit Losses / Loans	0.74	0.95	0.87	1.12

INVESTMENT SECURITIES

UNAUDITED

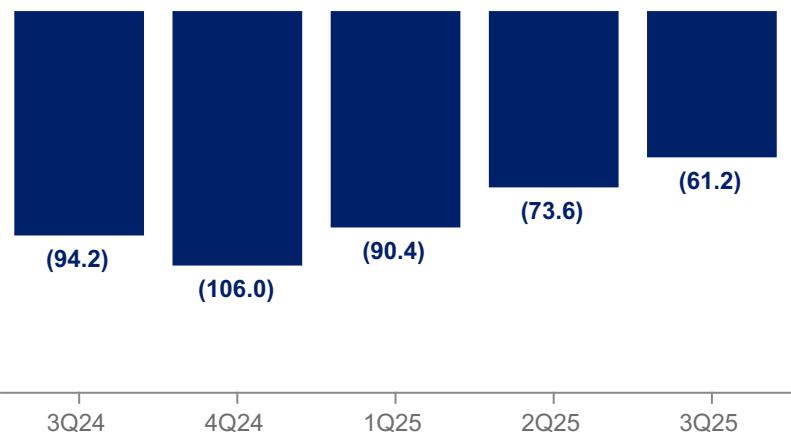
Investment Securities Average Balance and Yield

DOLLARS IN MILLIONS



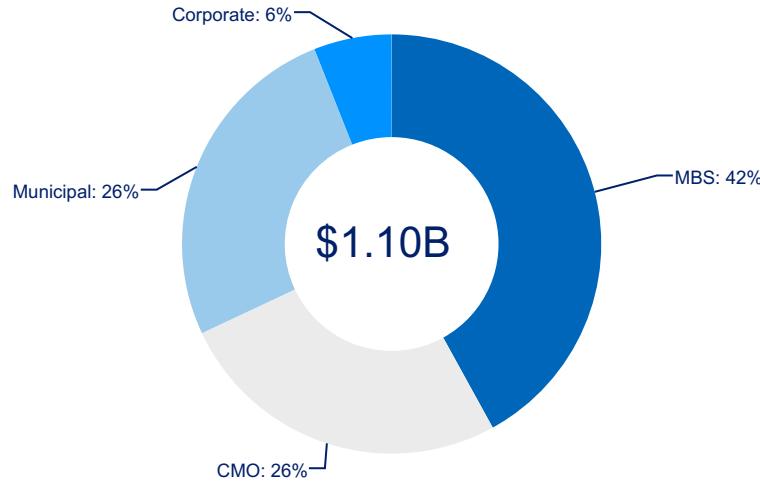
Accumulated Other Comprehensive Loss⁽¹⁷⁾ (\$)

DOLLARS IN MILLIONS



- **Key Bond Trade Statistics since 3Q23:**
 - AFS Sold - BV: \$664.8 million
 - Realized Loss: \$40.8 million (6.1% of total BV sold)
 - FTE NII Gain: \$18.4 million
 - Estimated Earnback (years): 2.2 years
- **Total securities portfolio weighted average effective duration was 4.31 years at September 30, 2025, compared to 4.52 years at June 30, 2025.**
- **Expected principal cash flows from investments with no rate changes:**
 - 2025: \$35.9 million
 - 2026: \$135.5 million
 - 2027: \$112.3 million

Investment Securities - AFS at September 30, 2025



Please see slide 32 for all footnote references included above.

ORIGIN BANCORP, INC.

LOANS & SECURITIES- REPRICING OR MATURITY

UNAUDITED

Total Loans at September 30, 2025

(Dollars in thousands)	Repricing or Maturity Term					Total	Rate Structure		
	1 Year or less	> 1 to 3 Years	> 3 to 5 Years	> 5 to 10 Years	> 10 Years		Floating Rate ⁽¹⁸⁾	Variable Rate ⁽¹⁸⁾	Fixed Rate
Commercial and industrial	\$ 1,592,311	\$ 172,254	\$ 93,505	\$ 61,712	\$ —	\$ 1,919,782	\$ 1,515,681	\$ 1,207	\$ 402,894
Owner Occupied Commercial Real Estate	391,211	301,264	145,590	148,794	—	986,859	291,133	3,779	691,947
Mortgage Warehouse Lines of Credit	472,968	—	—	—	—	472,968	472,968	—	—
Total Commercial	2,456,490	473,518	239,095	210,506	—	3,379,609	2,279,782	4,986	1,094,841
Non-Owner Occupied Commercial Real Estate	750,658	513,039	199,979	56,344	—	1,520,020	591,712	2,409	925,899
Construction/Land/Land Development	431,462	119,234	48,577	16,030	475	615,778	332,488	8,924	274,366
Multi-Family Real Estate	409,247	70,673	46,186	11,268	3,227	540,601	300,447	—	240,154
Residential Real Estate - Single Family	414,879	345,953	300,692	177,873	221,299	1,460,696	249,352	718,255	493,089
Consumer	10,286	6,460	3,252	308	89	20,395	4,610	27	15,758
Total Loans Held for Investment	\$ 4,473,022	\$ 1,528,877	\$ 837,781	\$ 472,329	\$ 225,090	\$ 7,537,099	\$ 3,758,391	\$ 734,601	\$ 3,044,107
% of total	60 %	20 %	11 %	6 %	3 %	100 %	50 %	10 %	40 %
Weighted Average Coupon Rate	6.52	5.24	6.13	4.36	5.62	6.05	6.81	4.85	5.42

AFS & HTM Securities at September 30, 2025

(Dollars in thousands)	Maturity & Projected Principal Cashflow						Total
	1 Year or less	> 1 to 3 Years	> 3 to 5 Years	> 5 to 10 Years	> 10 Years		
Projected cash flow	\$ 142,089	\$ 222,911	\$ 204,668	\$ 433,617	\$ 184,955	\$	1,188,240
% of Total	12 %	19 %	17 %	36 %	16 %		100 %

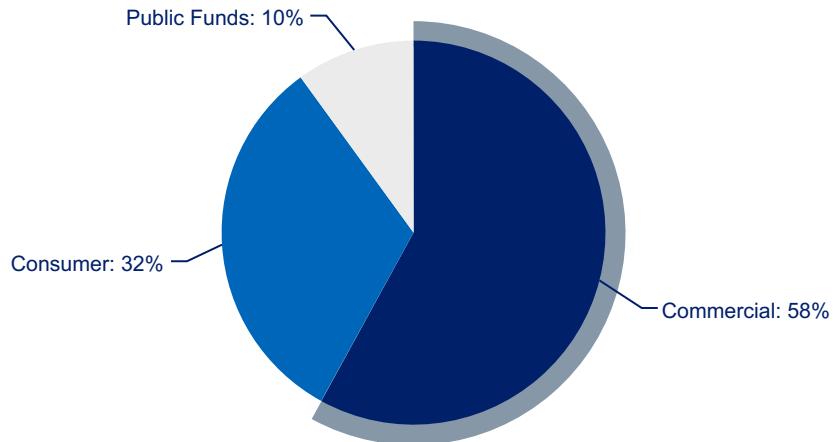
Please see slide 32 for all footnote references included above.

ORIGIN BANCORP, INC. _____

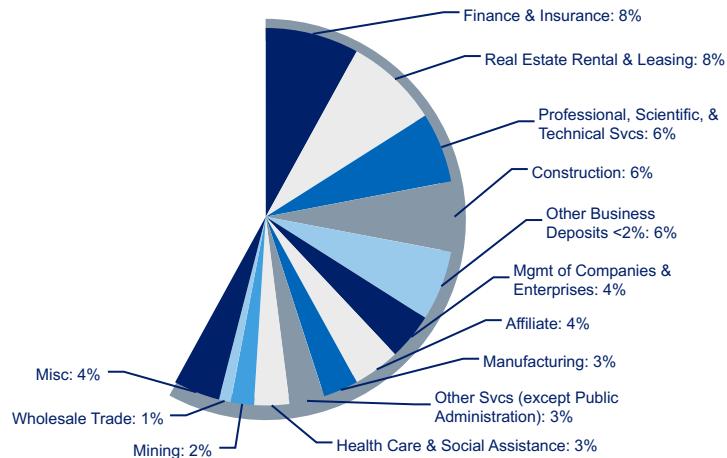
DEPOSIT DETAIL

UNAUDITED

Deposit Composition at September 30, 2025: \$8,332 million



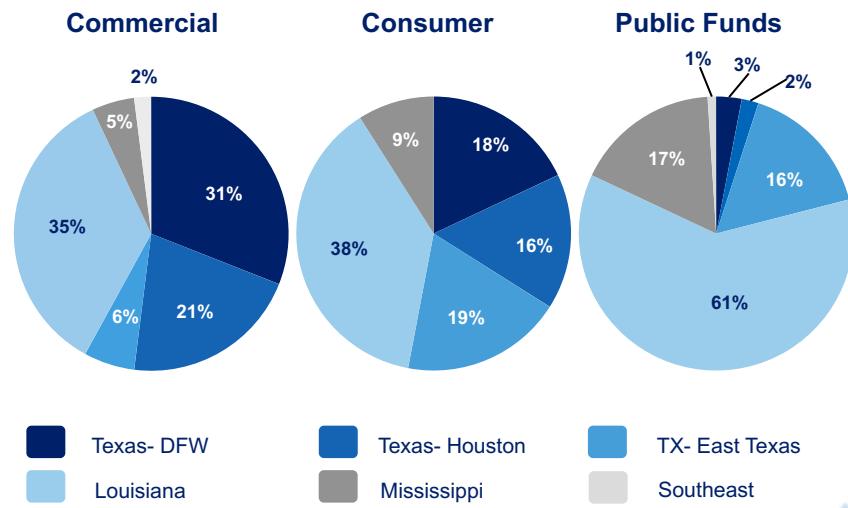
Commercial Deposit Composition: \$4,861 million



Deposit Detail

(Dollars in thousands)	3Q25	2Q25	1Q25	4Q24	3Q24	QoQ % Δ
Total Deposits	\$8,331,830	\$8,123,036	\$8,338,412	\$8,223,120	\$8,486,568	2.6 %
FDIC Insured	(3,407,017)	(3,372,038)	(3,546,288)	(3,613,151)	(3,464,116)	1.0
FDIC Insured Reciprocal	(1,056,176)	(992,673)	(1,022,142)	(871,174)	(1,093,952)	6.4
FDIC Insured Brokered Deposits	—	(25,000)	(50,000)	(80,226)	(431,609)	(100.0)
Total Estimated FDIC Uninsured Deposits	3,868,637	3,733,325	3,719,982	3,658,569	3,496,891	3.6
Collateralized Public Funds	(690,933)	(830,182)	(822,009)	(862,923)	(714,431)	(16.8)
Uninsured/ Uncollateralized Deposits (\$)	\$3,177,704	\$2,903,143	\$2,897,973	\$2,795,646	\$2,782,460	9.5
Uninsured/ Uncollateralized Deposits (%)	38.1 %	35.7 %	34.8 %	34.0 %	32.8 %	

Geographic Concentration⁽²⁾ at September 30, 2025



Please see slide 32 for all footnote references included above.

ORIGIN BANCORP, INC.

DEPOSIT TRENDS

UNAUDITED

Average Deposits (\$)

DOLLARS IN MILLIONS



Linked Quarter Deposit Change (\$)

DOLLARS IN MILLIONS, PERIOD END BALANCES

Total Deposits

209

Noninterest Bearing Deposits

159

Money Market

100

Time Deposits (Non-brokered)

9

Savings

2

Interest-Bearing Demand

(36)

Brokered Deposits

(25)

Customer Deposits
+234MM

Deposit Cost Trends (QTD Annualized) (%)



Total Deposit Beta (%)



Time Deposit Repricing Schedule ⁽²⁰⁾

DOLLARS IN MILLIONS

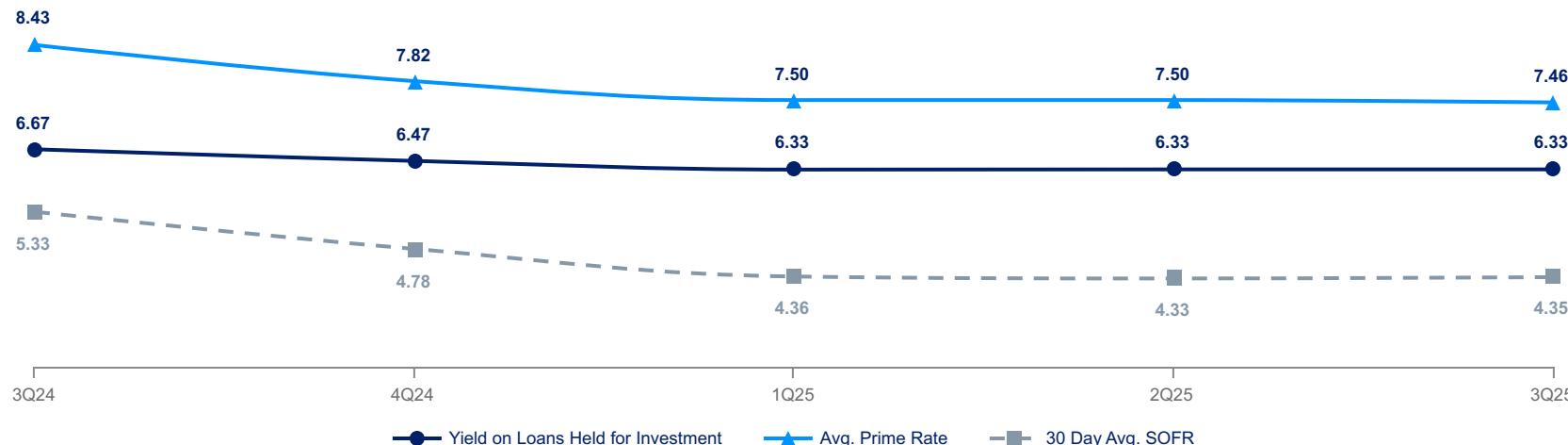
Maturity	Balance (\$)	Weighted Average Rate (%)
4Q25	307	3.49
1Q26	271	3.36
2Q26	154	3.46
3Q26	49	2.69
4Q26+	34	1.38
Total	815	3.31

Please see slide 32 for all footnote references included above.

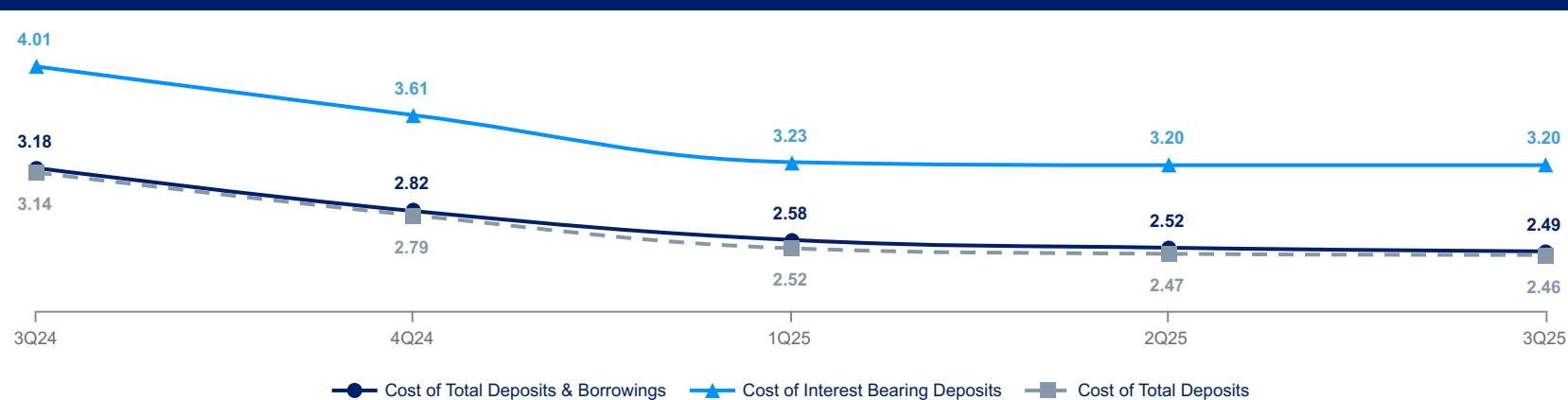
YIELDS AND COSTS

UNAUDITED

Yield on Loans Held for Investment (%)



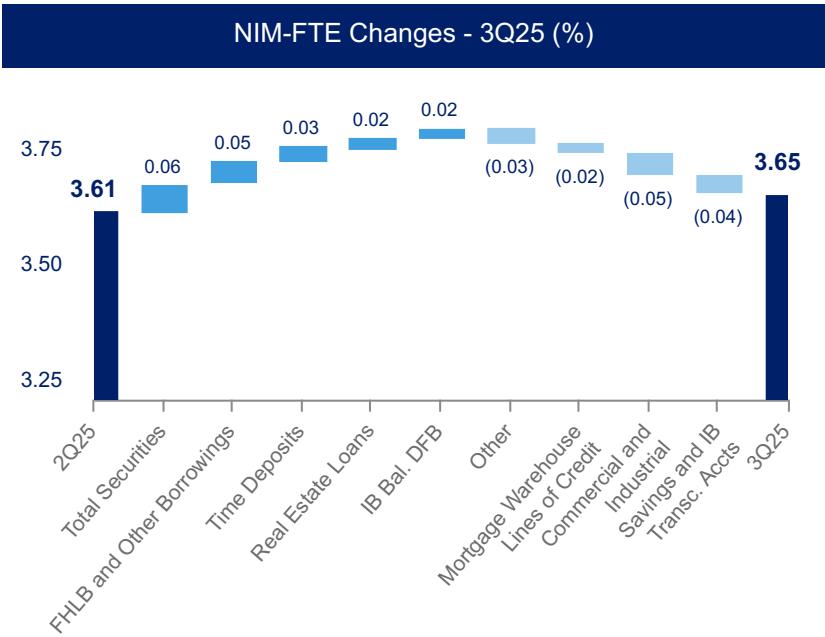
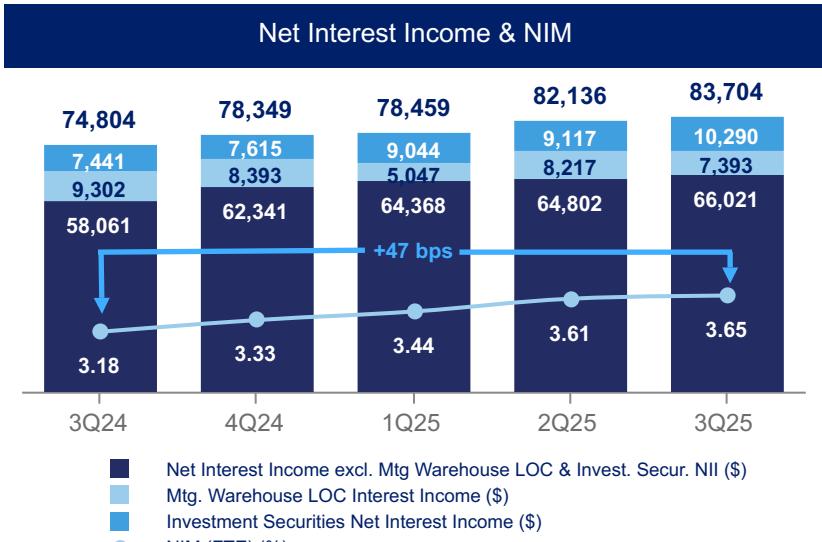
Cost of Funds (%)



- At 3Q25, Loans Held for Investment with fixed rates = 40% and Loans Held for Investment with floating/variable rates = 60%.
- At 3Q25, SOFR-based = \$2.47 billion, Prime-based = \$1.80 billion, and other index-based loans approximately \$223.0 million.

NET INTEREST INCOME AND NIM TRENDS

DOLLARS IN THOUSANDS, UNAUDITED



Yield/Rate Highlights (%)

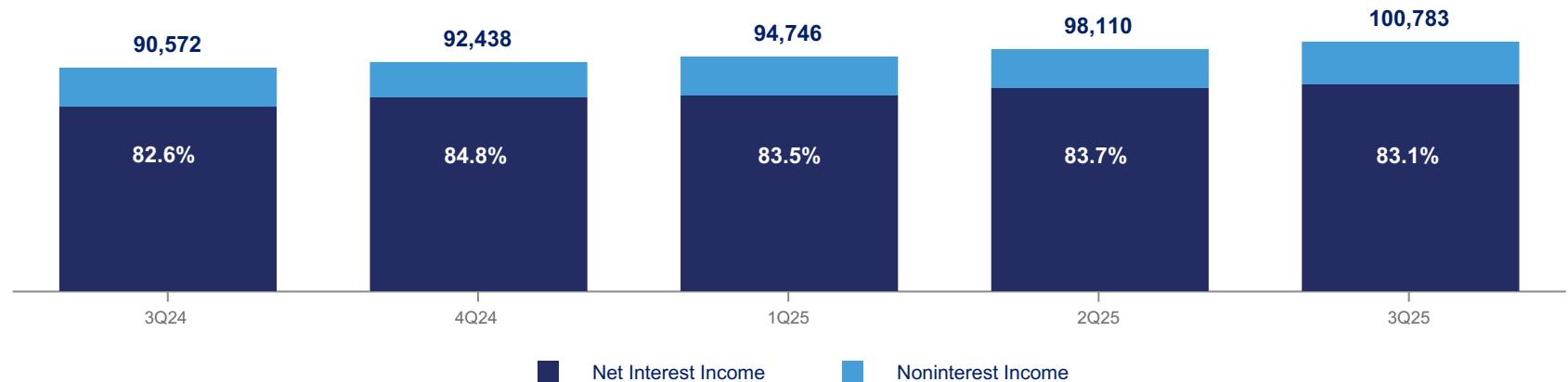
Yield/Rate	3Q25	2Q25	1Q25	4Q24	3Q24	YoY Change
NIM - FTE	3.65	3.61	3.44	3.33	3.18	47 bps
Loans Held For Investment	6.33	6.33	6.33	6.47	6.67	(34) bps
Securities	3.62	3.16	3.15	2.63	2.50	112 bps
Cost of Total Deposits	2.46	2.47	2.52	2.79	3.14	(68) bps
Interest Earning Assets	5.89	5.87	5.79	5.91	6.09	(20) bps
Interest Bearing Liabilities	3.22	3.25	3.30	3.64	4.04	(82) bps

- Our NIM-FTE increased four basis points during 3Q25 compared to 2Q25. The yield earned on interest-earning assets increased two basis points when compared to the linked quarter while the average rate paid on total interest-bearing liabilities decreased three basis points when compared to the linked quarter.
- The yield on total securities increased 46 basis points when compared to the linked quarter, primarily due to the *Optimize Origin* initiative securities trade executed in 2Q25.
- During 3Q25, the Fed reduced the target range to 4.00%-4.25%, resulting in a cumulative 125 basis point reduction in the since the second half of 2Q24.

NET REVENUE DISTRIBUTION

DOLLARS IN THOUSANDS, UNAUDITED

Net Interest Income + Noninterest Income (\$)⁽⁴⁾



Major Components of Noninterest Income (\$)



■ Insurance Commission & Fee Income
■ Other Fee Income

■ Service Charges & Fees
■ Mortgage Banking Revenue

Components of Other Noninterest Income (\$)

	3Q25	2Q25	1Q25	4Q24	3Q24
Swap Fee Income	1,387	1,435	533	116	106
(Loss) Gain on Sale of Securities	—	(14,448)	—	(14,617)	221
Argent Investment Income ⁽²¹⁾	1,227	—	—	—	—
Limited Partnership Investment (Loss) Income ⁽²¹⁾	(677)	(1,909)	(1,692)	(62)	375
Change in fair value of equity investments	6,972	—	—	—	—
Other	2,668	524	902	688	428
Total Components of Other Noninterest Income	11,577	(14,398)	(257)	(13,875)	1,130
Major Components of Noninterest Income	14,551	15,766	15,859	13,545	14,859
Total Noninterest Income	26,128	1,368	15,602	(330)	15,989

Please see slide 32 for all footnote references included above.

ORIGIN BANCORP, INC. 

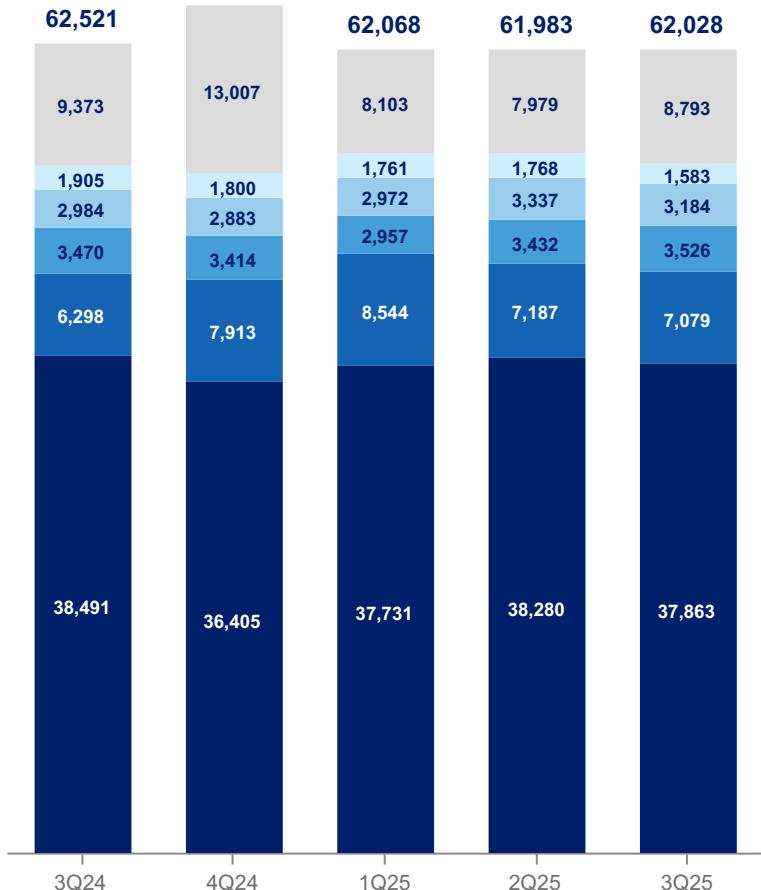
NONINTEREST EXPENSE ANALYSIS

UNAUDITED

Noninterest Expense Composition (\$)

DOLLARS IN THOUSANDS

65,422



Efficiency Ratio (%)



Consolidated Efficiency Ratio

Operating Leverage (%)



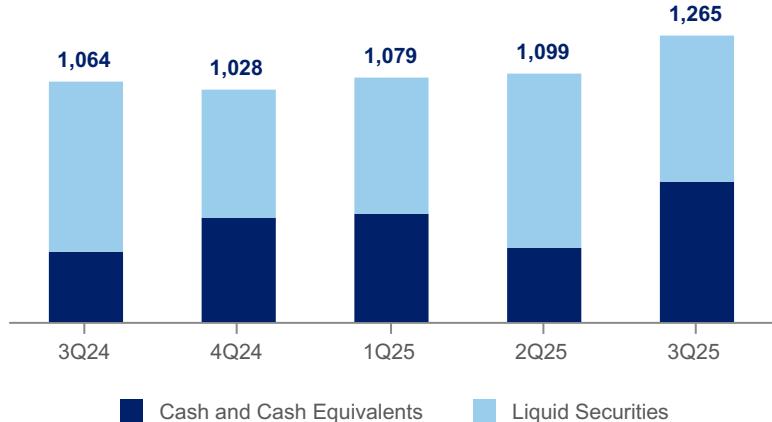
█ Salaries and Employee Benefits █ Occupancy and Equipment, net
█ Data Processing █ Office and Operations
█ Intangible Asset Amortization █ Other

LIQUIDITY

UNAUDITED

Cash and Cash Equivalents + Liquid Securities (\$)

DOLLARS IN MILLIONS



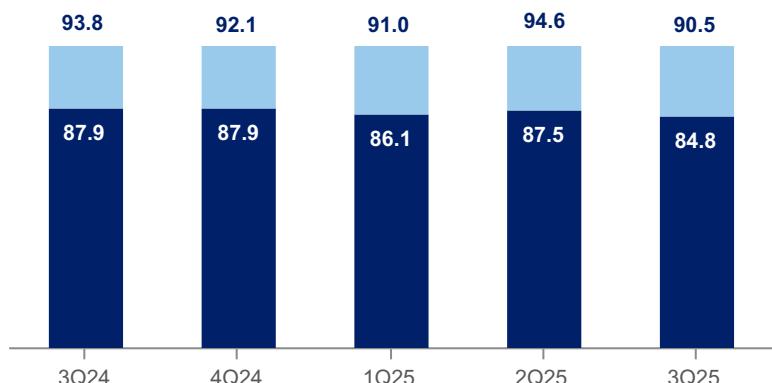
Liquidity Sources 3Q25

DOLLARS IN THOUSANDS

FHLB Borrowing Availability	\$	2,347,436
Unpledged AFS Securities		672,948
Fed Funds Lines and Fed Discount Window		1,429,529
Total Additional Liquidity Sources	a	\$ 4,449,913
Cash and Cash Equivalent	b	\$ 626,909
Uninsured, Non-collateralized Deposits	c	\$ 3,177,704
Coverage Ratio	d = (a+b)/c	1.60x

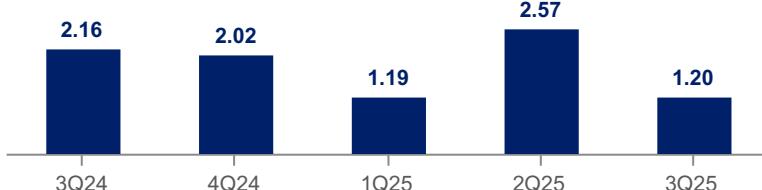
Loan to Deposit Ratios (%)

PERIOD END BALANCES



Borrowed Funds as a Percent of Total Liabilities (%)

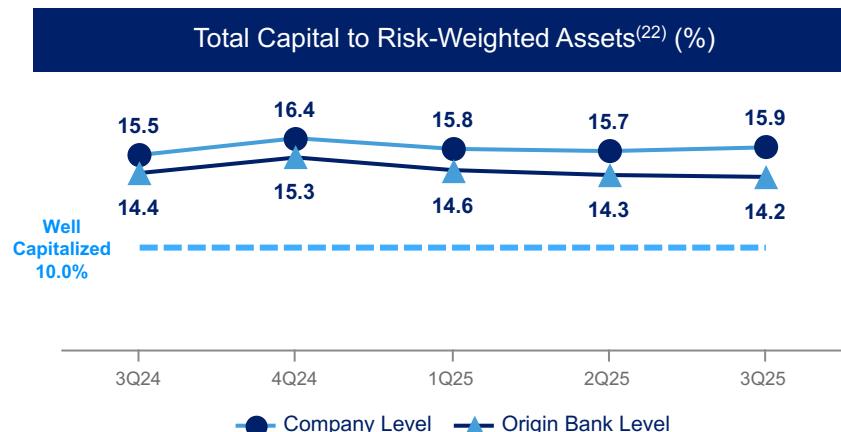
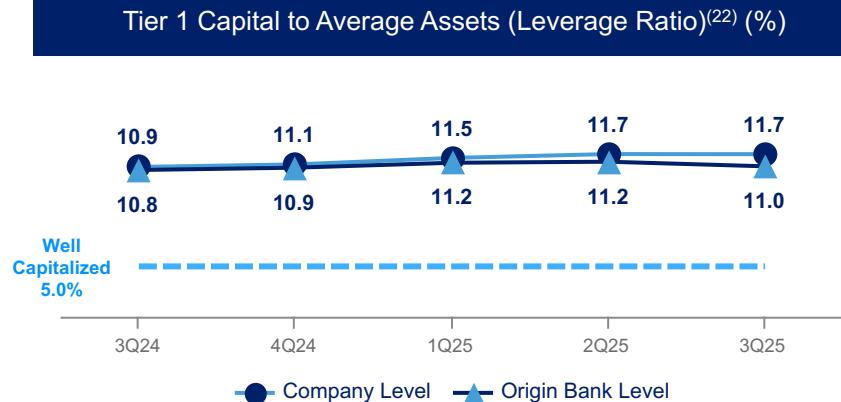
PERIOD END BALANCES



- LHFI excl. Mortgage Warehouse LOC to Total Deposits
- LHFI to Total Deposits

CAPITAL

UNAUDITED



Stock Repurchase Program

- **265,248 Shares Repurchased in 3Q25 at an average price per share of \$35.85**
- **\$40.5 Million Remaining Dollar Amount of Shares Authorized to be Purchased under the Current Repurchase Program**

Please see slide 32 for all footnote references included above.

ORIGIN BANCORP, INC. 

NOTABLE ITEMS

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS, UNAUDITED

	QTD				YTD	
	3Q25		2Q25		3Q25	YTD
	\$ Impact	EPS Impact ⁽²³⁾	\$ Impact	EPS Impact ⁽²³⁾	\$ Impact	EPS Impact ⁽²³⁾
Notable interest income items:						
Interest income reversal related to suspected borrower fraud	\$ (206)	\$ (0.01)	\$ —	\$ —	\$ (206)	\$ (0.01)
Notable interest expense items:						
OID amortization - subordinated debenture redemption	—	—	—	—	(681)	(0.02)
Notable provision expense items:						
Provision expense on relationships related to or impacted by questioned banker activity	(1,670)	(0.04)	—	—	(1,295)	(0.03)
Provision expense related to suspected borrower fraud	(29,545)	(0.74)	—	—	(29,545)	(0.74)
Notable noninterest income items:⁽²⁴⁾						
Loss on sales of securities, net	—	—	(14,448)	(0.36)	(14,448)	(0.36)
Positive valuation adjustment on non-marketable equity securities	6,972	0.18	—	—	6,972	0.18
Net loss on OREO properties ⁽²⁴⁾	—	—	(158)	—	(370)	(0.01)
BOLI payout	—	—	—	—	208	0.01
Insurance recovery income related to questioned banker activity	2,077	0.05	—	—	2,077	0.05
Notable noninterest expense items:						
Operating expense related to questioned banker activity	(112)	—	(530)	(0.01)	(1,185)	(0.03)
Operating expense related to strategic <i>Optimize Origin</i> initiatives ⁽²⁵⁾	(577)	(0.01)	(428)	(0.01)	(2,620)	(0.07)
Operating expense related to suspected borrower fraud	(285)	(0.01)	—	—	(285)	(0.01)
Employee Retention Credit	—	—	—	—	213	0.01
Total notable items	<u>\$ (23,346)</u>	(0.59)	<u>\$ (15,564)</u>	(0.39)	<u>\$ (41,165)</u>	(1.04)

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

	3Q25	2Q25
Calculation of PTTP earnings:		
Net income	\$ 8,623	\$ 14,647
Provision for credit losses	36,820	2,862
Income tax expense	2,361	4,012
PTTP earnings (non-GAAP)	47,804	21,521
Calculation of PTTP ROAA:		
PTTP earnings	\$ 47,804	\$ 21,521
Divided by number of days in the quarter	92	91
Multiplied by the number of days in the year	365	365
PTTP earnings, annualized	\$ 189,657	\$ 86,320
Divided by total average assets	\$ 9,727,414	\$ 9,715,923
ROAA (annualized) (GAAP)	0.35 %	0.60 %
PTTP ROAA (annualized) (non-GAAP)	1.95	0.89
Calculation of tangible common equity to tangible assets:		
Total assets	\$ 9,791,306	\$ 9,678,158
Goodwill	(128,679)	(128,679)
Other intangible assets, net	(34,861)	(36,444)
Tangible assets	9,627,766	9,513,035
Total common stockholders' equity	\$ 1,214,756	\$ 1,205,769
Goodwill	(128,679)	(128,679)
Other intangible assets, net	(34,861)	(36,444)
Tangible common equity	1,051,216	1,040,646
Common equity to total assets	12.41 %	12.46 %
Tangible common equity to tangible assets (non-GAAP)	10.92	10.94

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

	3Q25	2Q25
Calculation of ROATCE:		
Net income	\$ 8,623	\$ 14,647
Divided by number of days in the quarter	92	91
Multiplied by the number of days in the year	365	365
Annualized net income	\$ 34,211	\$ 58,749
Total average stockholders' equity	\$ 1,227,431	\$ 1,190,331
Average goodwill	(128,679)	(128,679)
Average other intangible assets, net	(35,741)	(37,459)
Average tangible common equity	1,063,011	1,024,193
ROAE (annualized) (GAAP)	2.79 %	4.94 %
ROATCE (annualized) (non-GAAP)	3.22	5.74

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS, UNAUDITED

Calculation of tangible book value per common share:

	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24	1Q24	4Q23
Total common stockholders' equity	\$ 1,214,756	\$ 1,205,769	\$ 1,180,177	\$ 1,145,245	\$ 1,145,673	\$ 1,095,894	\$ 1,078,853	\$ 1,062,905
Goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)
Other intangible assets, net	(34,861)	(36,444)	(38,212)	(37,473)	(39,272)	(41,177)	(43,314)	(45,452)
Tangible common equity	1,051,216	1,040,646	1,013,286	979,093	977,722	926,038	906,860	888,774
Divided by common shares outstanding at period end	30,967,768	31,224,718	31,244,006	31,197,574	31,167,410	31,108,667	31,011,304	30,986,109
Book value per common share (GAAP)	\$ 39.23	\$ 38.62	\$ 37.77	\$ 36.71	\$ 36.76	\$ 35.23	\$ 34.79	\$ 34.30
Tangible book value per common share (non-GAAP)	33.95	33.33	32.43	31.38	31.37	29.77	29.24	28.68

	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21
Total common stockholders' equity	\$ 998,945	\$ 997,859	\$ 992,587	\$ 949,943	\$ 907,024	\$ 646,373	\$ 676,865	\$ 730,211
Goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(136,793)	(34,153)	(34,153)	(34,368)
Other intangible assets, net	(42,460)	(44,724)	(47,277)	(49,829)	(52,384)	(15,900)	(16,425)	(16,962)
Tangible common equity	827,806	824,456	816,631	771,435	717,847	596,320	626,287	678,881
Divided by common shares outstanding at period end	30,906,716	30,866,205	30,780,853	30,746,600	30,661,734	23,807,677	23,748,748	23,746,502
Book value per common share (GAAP)	\$ 32.32	\$ 32.33	\$ 32.25	\$ 30.90	\$ 29.58	\$ 27.15	\$ 28.50	\$ 30.75
Tangible book value per common share (non-GAAP)	26.78	26.71	26.53	25.09	23.41	25.05	26.37	28.59

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

Calculation of core efficiency ratio:

	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24	1Q24	4Q23
Total noninterest expense	\$ 62,028	\$ 61,983	\$ 62,068	\$ 65,422	\$ 62,521	\$ 64,388	\$ 58,707	\$ 60,906
Insurance and mortgage noninterest expense	(7,532)	(8,460)	(8,230)	(8,497)	(8,448)	(8,402)	(8,045)	(8,581)
Adjusted total noninterest expense	54,496	53,523	53,838	56,925	54,073	55,986	50,662	52,325
Net interest income	83,704	82,136	78,459	78,349	74,804	73,890	73,323	72,989
Insurance and mortgage net interest income	(2,885)	(2,924)	(2,815)	(2,666)	(2,578)	(2,407)	(2,795)	(2,294)
Total noninterest income	26,128	1,368	15,602	(330)	15,989	22,465	17,255	8,196
Insurance and mortgage noninterest income	(7,324)	(8,030)	(8,842)	(6,592)	(8,081)	(8,543)	(10,123)	(4,727)
Adjusted total revenue	99,623	72,550	82,404	68,761	80,134	85,405	77,660	74,164
Efficiency ratio (GAAP)	56.48 %	74.23 %	65.99 %	83.85 %	68.86 %	66.82 %	64.81 %	75.02 %
Core efficiency ratio (non-GAAP)	54.70	73.77	65.33	82.79	67.48	65.55	65.24	70.55

	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21
Total noninterest expense	\$ 58,663	\$ 58,887	\$ 56,760	\$ 57,254	\$ 56,241	\$ 44,150	\$ 42,774	\$ 40,346
Insurance and mortgage noninterest expense	(8,579)	(9,156)	(8,033)	(8,031)	(8,479)	(8,397)	(8,626)	(6,580)
Adjusted total noninterest expense	50,084	49,731	48,727	49,223	47,762	35,753	34,148	33,766
Net interest income	74,130	75,291	77,147	84,749	78,523	59,504	52,502	54,180
Insurance and mortgage net interest income	(2,120)	(1,574)	(1,493)	(1,376)	(1,208)	(1,082)	(875)	(946)
Total noninterest income	18,119	15,636	16,384	13,429	13,723	14,216	15,906	16,701
Insurance and mortgage noninterest income	(7,335)	(7,587)	(8,792)	(6,255)	(4,737)	(8,047)	(10,552)	(5,683)
Adjusted total revenue	82,794	81,766	83,246	90,547	86,301	64,591	56,981	64,252
Efficiency ratio (GAAP)	63.59 %	64.76 %	60.69 %	58.32 %	60.97 %	59.89 %	62.53 %	56.92 %
Core efficiency ratio (non-GAAP)	60.49	60.82	58.53	54.36	55.34	55.35	59.93	52.55

GLOSSARY OF TERMS

- AFS** - Available for sale
- ALCL** - Allowance for loan credit losses
- BOLI** - Bank owned life insurance
- CAGR** - Compound annual growth rate
- C&I** - Commercial & industrial loans
- CMO** - Collateralized mortgage obligations
- CORE DEPOSITS** - Total deposits excluding time deposits greater than \$250,000, brokered and Certificate of Deposit Account Registry Service deposits
- CRE** - Commercial real estate loans
- DFW** - Dallas/Fort Worth
- EPS** - Earnings per share
- FDIC** - Federal Deposit Insurance Corporation
- FHLB** - Federal Home Loan Bank
- FTE NII** - Fully tax equivalent net interest income
- GAAP** - Generally accepted accounting principals
- LHFI** - Loans held for investment
- MBS** - Mortgage backed securities
- MSA** - Metropolitan Statistical Area
- NIE** - Noninterest expense
- NIM** - Net interest margin
- NIM - FTE** - Net interest margin, fully tax equivalent
- OID AMORTIZATION** - Original issue discount amortization
- PTPP** - Pre-tax, pre-provision
- PTPP ROAA** - Pre-tax, pre-provision return on average assets
- QTD** - Quarter-to-date
- ROAA** - Return on average assets
- ROAE** - Return on average equity
- ROATCE** - Return on average tangible common equity
- SOFR** - Secured Overnight Financing Rate
- YR/YR** - Year over year
- YTD** - Year-to-date

PRESENTATION NOTES

- (1) Excludes the Southeast market, for which deposits and loans represent approximately 1% their respective totals.
- (2) Excludes Treasury/wholesale deposits of \$31.5 million at September 30, 2025.
- (3) Excludes mortgage warehouse lines of credit (“mortgage warehouse LOC”).
- (4) Excludes notable items.
- (5) The annualized benefit is presented on a tax-equivalent yield basis to account for tax-exempt income.
- (6) Data obtained from Office of the Texas Governor (gov.texas.gov), Texas Workforce Commission (twc.Texas.gov), Bureau of Labor Statistics (bls.gov), Baldwin County Economic Development Council (baldwineda.com), Florida's Great Northwest (floridasgreatnorthwest.com), Bureau of Transportation Statistics (bts.gov) and Port of Mobile, Alabama Port Authority (alports.com).
- (7) As used in this presentation, PTTP earnings, PTTP ROAA, tangible book value per common share, tangible common equity to tangible assets, ROATCE, and core efficiency ratio are either non-GAAP financial measures or use a non-GAAP contributor in the formula. For a reconciliation of these alternative financial measures to their comparable GAAP measures, see slides 27-30 of this presentation.
- (8) Total loans held for investment, adjusted excludes mortgage warehouse lines of credit for all periods presented.
- (9) Origin Bancorp, Inc. and KBW Nasdaq Bank cumulative total shareholder return assumes \$100 invested on December 31, 1996, and any dividends are reinvested. Data for Origin Bancorp, Inc. cumulative total shareholder return prior to May 9, 2018, is based upon private stock transactions and is not reflective of open market trades.
- (10) Core deposits are Total deposits excluding time deposits greater than \$250,000, brokered and Certificate of Deposit Account Registry Service deposits.
- (11) Data obtained from The United States Census Bureau (census.gov). Count is as of most recent practicable date.
- (12) Periods at or prior to December 31, 2023, were adjusted to include mortgage warehouse deposits in our DFW market.
- (13) The DFW and Houston markets include \$108.0 million of deposits in total that were sold on December 31, 2024, and immediately repurchased on January 1, 2025.
- (14) The period ended December 31, 2021, excludes PPP loans.
- (15) Does not include loans held for sale.
- (16) The ALCL to total LHFI, adjusted is calculated by excluding the ALCL for mortgage warehouse LOC from the total LHFI ALCL in the numerator and excluding the mortgage warehouse LOC from the LHFI in the denominator. Due to their low-risk profile, mortgage warehouse LOC require a disproportionately low allocation of the ALCL.
- (17) The accumulated other comprehensive loss primarily represents the unrealized loss, net of tax benefit, of available for sale securities and is a component of equity.
- (18) Floating rate loans typically reprice monthly, while variable rate loans reprice based upon the terms defined within the adjustable rate loan agreement specific to their loan contract.
- (19) Uses total deposits costs for the month ended August 31, 2024, as the cycle starting point.
- (20) Projection is based upon September 30, 2025, time deposit balances.
- (21) Argent investment income and limited partnership investment (loss) income are components of equity method investment (loss) income on the face of the income statement.
- (22) September 30, 2025, Company level ratios are estimated.
- (23) The diluted EPS impact is calculated using a 21% effective tax rate. The total of the diluted EPS impact of each individual line item may not equal the calculated diluted EPS impact on the total notable items due to rounding.
- (24) The \$158,000 net loss on OREO properties for the quarter ended June 30, 2025, includes an \$8,000 insurance settlement recovery that was included in noninterest income on the face of the income statement and \$3,000 in repair costs that was included in noninterest expense. The \$370,000 net loss on OREO properties for the nine months ended September 30, 2025, includes a \$452,000 insurance settlement recovery that was included in noninterest income on the face of the income statement and a \$151,000 repair cost that was included in noninterest expense.
- (25) The \$577,000 operating expense related to strategic *Optimize Origin* initiatives for the quarter ended September 30, 2025, includes sub-lease income of \$27,000 that was included in noninterest income on the face of the interest statement.