



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 and future Annual Reports 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

13 CONSECUTIVE YEARS

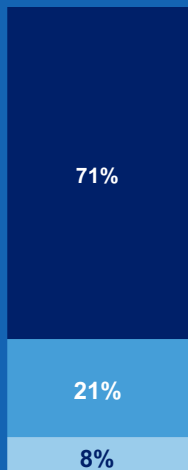


DEPOSITS & LOANS BY STATE⁽¹⁾

Deposits ⁽²⁾



Loans ⁽³⁾



DOLLARS IN MILLIONS, UNAUDITED ⁽²⁾ ⁽³⁾

TEXAS

Dallas/Fort Worth

Entry: 2008
Loans: \$2,521
Deposits*: \$1,904

Houston

Entry: 2013
Loans: \$2,139
Deposits*: \$1,446

East Texas

Entry: 2022
Loans: \$375
Deposits: \$963

Total Texas Loans: \$5,035
Total Texas Deposits: \$4,313

LOUISIANA

Entry: 1912
Loans: \$1,482
Deposits*: \$3,451

MISSISSIPPI

Entry: 2010
Loans: \$562
Deposits: \$614

SOUTHEAST (AL/FL)

Entry: 2024
Loans: \$63
Deposits: \$103

Note: All financial information is as of December 31, 2025. Map location counts include full service branches only as of filing date. Please see slide 31 for all footnote references included above.

*Deposits for these markets include \$215.0 million of deposits in total that were sold on December 31, 2025, and immediately repurchased on January 2, 2026.

ORIGIN BANCORP, INC. _____

OPTIMIZE ORIGIN

TO DELIVER ELITE LEVEL FINANCIAL PERFORMANCE



PRODUCTIVITY, DELIVERY
& EFFICIENCY



BALANCE SHEET
OPTIMIZATION



CULTURE & EMPLOYEE
ENGAGEMENT

FINANCIAL OUTLOOK

NEAR TERM GOAL

1.15% + ROAA RUN RATE BY 4Q26

ULTIMATE TARGET TOP QUARTILE ROAA

	4 Q 26*	2026*
Loan Growth - ex Warehouse (Yr/Yr)	Mid to High-Single Digits	Mid to High-Single Digits
Deposit Growth (Yr/Yr)	Mid to High-Single Digits	Mid to High-Single Digits
NIM	3.75% +/- 5 BPS	3.75% +/- 5 BPS
NII Growth (Yr/Yr)	Mid to High-Single Digits	Mid to High-Single Digits
Noninterest Income Growth (Yr/Yr) ⁽⁴⁾	Low to Mid-Single Digits	Mid to High-Single Digits
Noninterest Expense Growth (Yr/Yr) ⁽⁴⁾	Mid-Single Digits	Mid-Single Digits
PTPP ROAA	> 1.72%	> 1.65%
Tax rate	~ 21.5%	~ 21.5%

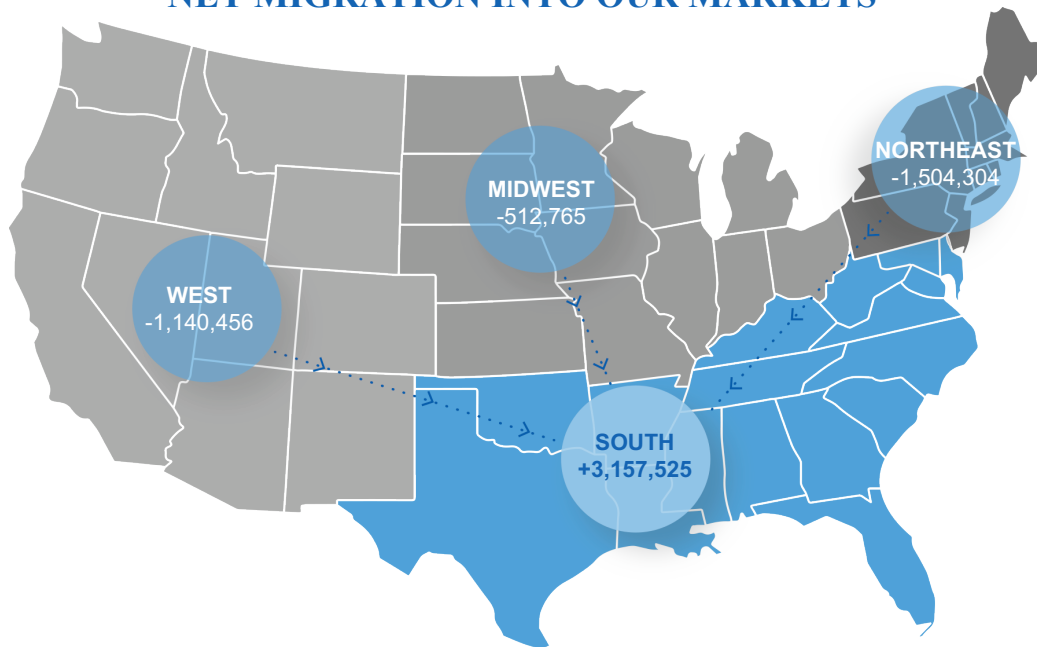
*Assumes two 25-bp cuts in 2026.

Please see slide 31 for all footnote references included above.

ORIGIN STRATEGICALLY INVESTS IN TEXAS & SOUTHEAST⁽⁵⁾

THE MOST DYNAMIC GROWTH MARKETS IN THE COUNTRY

STRONG NET MIGRATION INTO OUR MARKETS



Net Domestic Migration from April 1, 2020 to July 1, 2025

TEXAS

- 8th largest economy in the world
- #1 in jobs created from November 2024 to November 2025 with 146,300 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 4Q25, 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.



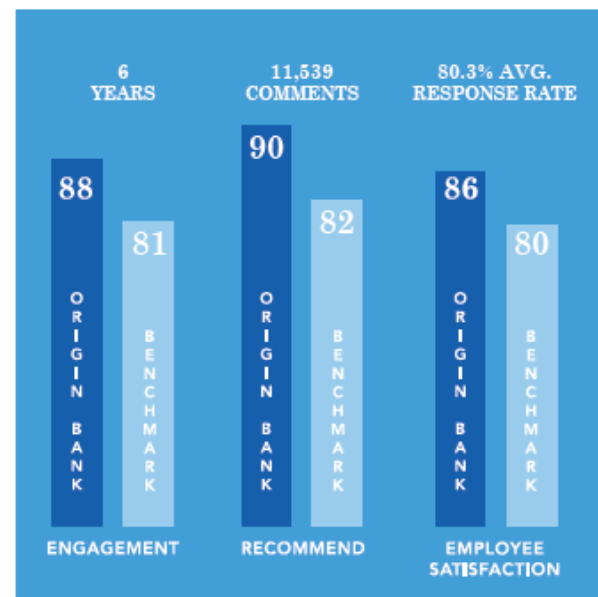
VOTED A BEST BANK IN AMERICA

Origin Bank named one of the Best Banks to Work For by American Banker for 13 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.

80% Origin's employee retention rate in 2025, which was 3.1% better than the industry average in 2024 according to the Bureau of Labor Statistics.

4.8 Origin's average review rating for all Google location listings in 2025.

29k Hours volunteered by employees through Project Enrich since 2013 for nonprofit organizations within the communities we serve.

PERFORMANCE HIGHLIGHTS AT-A-GLANCE - FOURTH QUARTER 2025

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS
UNAUDITED

Key Performance Metrics		4Q25	3Q25	4Q25 Key Highlights
Balance Sheet	Total Loans Held for Investment ("LHFI")	\$ 7,670,917	\$ 7,537,099	<ul style="list-style-type: none"> Net income was \$29.5 million for 4Q25, reflecting an increase of \$20.9 million, or 242.3%, compared to 3Q25. Return on average assets, annualized ("ROAA"), was 1.19% for 4Q25, reflecting an increase of 84 basis points, or 240%, compared to 3Q25, and exceeding our ROAA target for the year. Net interest income was \$86.7 million for 4Q25, reflecting an increase of \$3.0 million, or 3.6%, compared to 3Q25, its highest level ever recorded in our history. Our fully tax-equivalent net interest margin ("NIM-FTE") expanded eight basis points to 3.73% for 4Q25, compared to 3Q25, and is at its highest level since 4Q22. Total loans held for investment ("LHFI") were \$7.67 billion at December 31, 2025, reflecting an increase of \$133.8 million, or 1.8%, compared to September 30, 2025. LHFI, excluding mortgage warehouse lines of credit ("MW LOC"), were \$7.14 billion at December 31, 2025, reflecting an increase of \$78.0 million, or 1.1%, compared to September 30, 2025. During 4Q25, we repurchased 49,358 shares of our common stock at an average price of \$38.77 per share. Year-to-date, we have repurchased 451,005 shares of our common stock at an average price of \$35.05 per share. Book value per common share was \$40.28 at December 31, 2025, reflecting an increase of \$1.05, or 2.7%, compared to September 30, 2025, and \$3.57, or 9.7%, compared to December 31, 2024. Tangible book value per common share⁽⁶⁾ was \$35.04 at December 31, 2025, reflecting increases of \$1.09, or 3.2%, compared to September 30, 2025 and \$3.66, or 11.7%, compared to December 31, 2024.
	Total Assets	9,724,722	9,791,306	
	Total Deposits	8,307,247	8,331,830	
Income Statement	Net Income	\$ 29,516	\$ 8,623	
	Pre-Tax, Pre-Provision ("PTPP") Earnings ⁽⁶⁾	40,607	47,804	
	Diluted Earnings Per Share ("EPS")	0.95	0.27	
Selected Ratios	NIM - FTE	3.73 %	3.65 %	
	Return on Average Assets (annualized) ("ROAA")	1.19	0.35	
	PTPP ROAA (annualized) ⁽⁶⁾	1.64	1.95	
	Return on Average Stockholders' Equity (annualized) ("ROAE")	9.50	2.79	
	Return on Average Tangible Common Equity (annualized) ("ROATCE") ⁽⁶⁾	10.95	3.22	
	Book Value per Common Share	\$ 40.28	\$ 39.23	
	Tangible Book Value per Common Share ⁽⁶⁾	35.04	33.95	
	Common Equity to Total Assets	12.82 %	12.41 %	
	Tangible Common Equity to Tangible Assets ⁽⁶⁾	11.34	10.92	
	Efficiency Ratio	60.74	56.48	
	Core Efficiency Ratio ⁽⁶⁾	59.77	54.70	
	Allowance for Loan Credit Losses ("ALCL") to Total Loans Held for Investment	1.26	1.28	

Please see slide 31 for all footnote references included above.

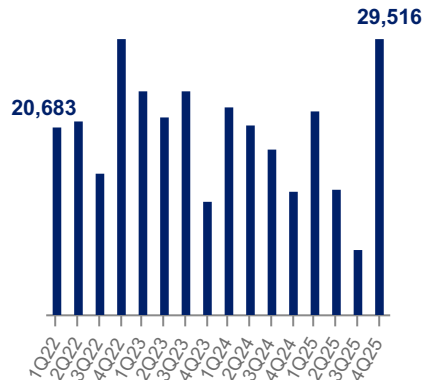
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TRENDING KEY MEASURES

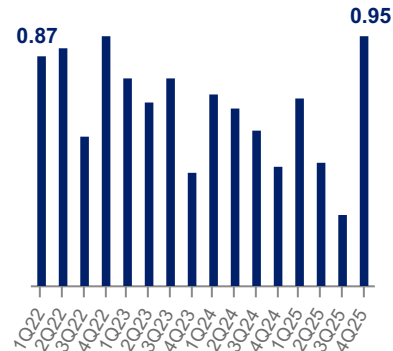
UNAUDITED

Net Income (\$)

DOLLARS IN THOUSANDS

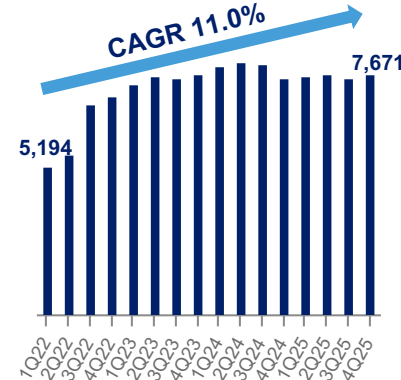


Diluted EPS (\$)



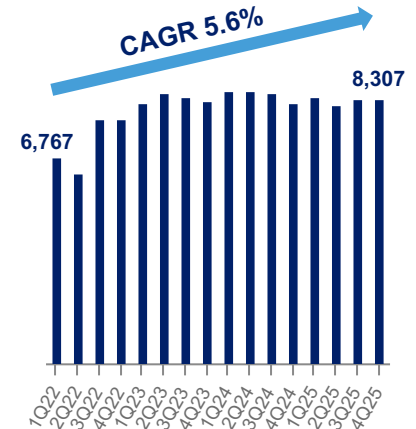
Total Loans Held for Investment (\$)

DOLLARS IN MILLIONS



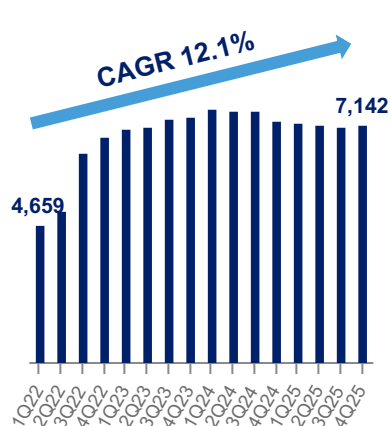
Total Deposits (\$)

DOLLARS IN MILLIONS

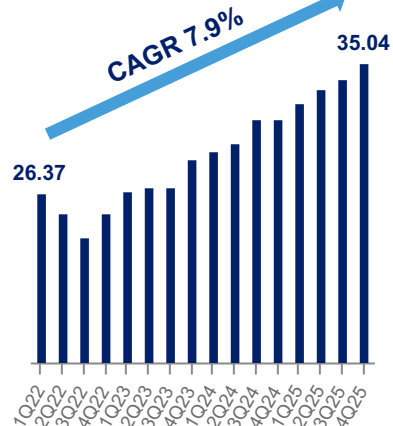


Total Loans Held for Investment, Adjusted⁽⁷⁾ (\$)

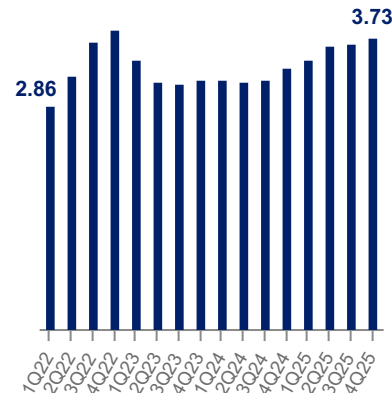
DOLLARS IN MILLIONS



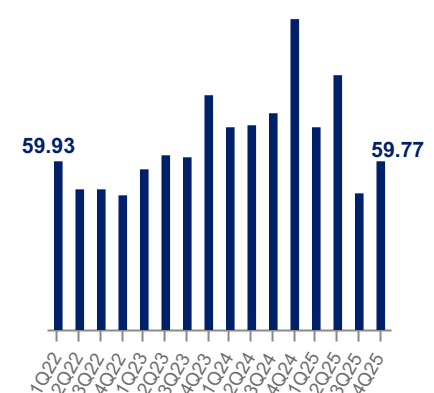
Tangible Book Value per Common Share⁽⁶⁾ (\$) (Non-GAAP)



NIM - FTE (%)



Core Efficiency Ratio⁽⁶⁾ (%) (Non-GAAP)

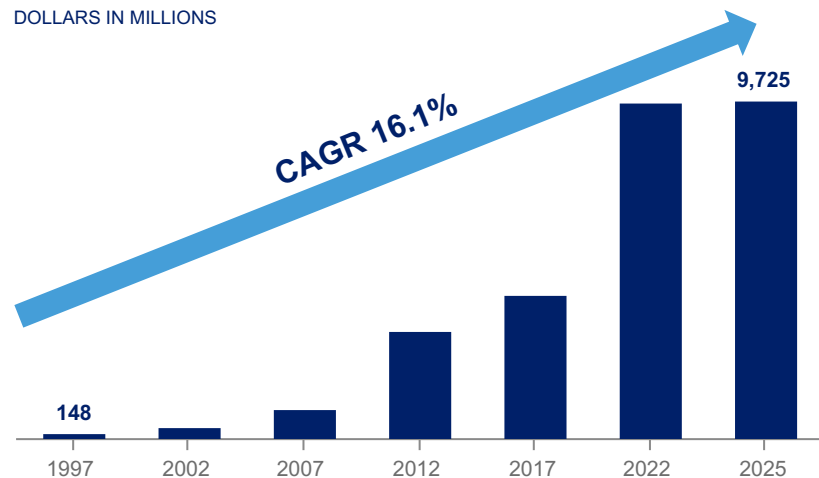


DELIVERING SHAREHOLDER VALUE

UNAUDITED

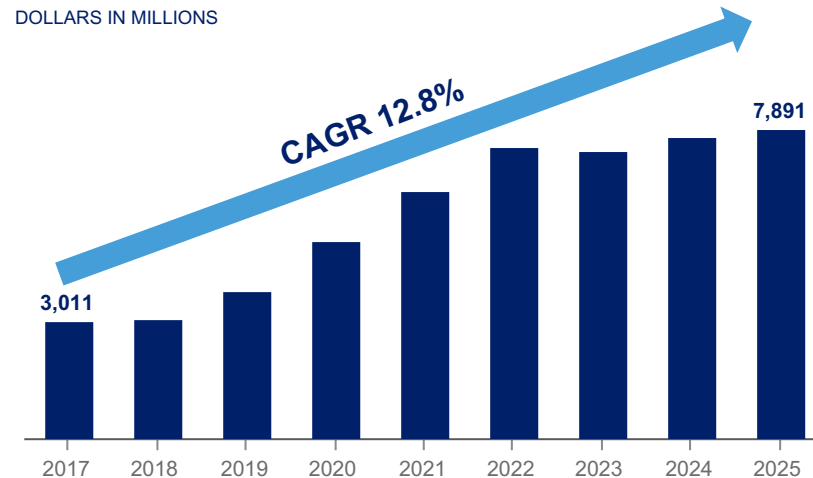
Total Assets (\$)

DOLLARS IN MILLIONS

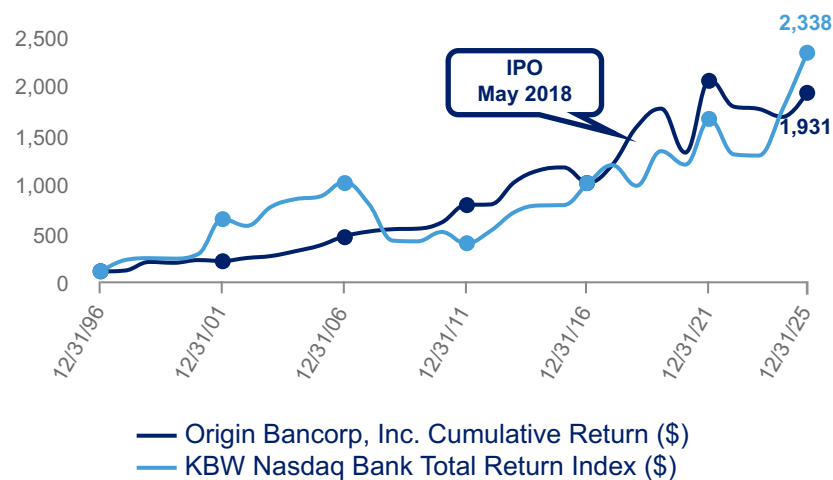


Core Deposits⁽⁹⁾ (\$)

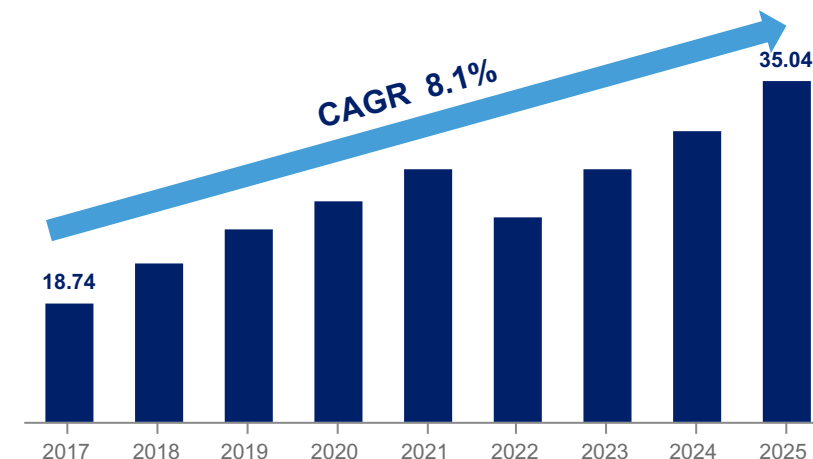
DOLLARS IN MILLIONS



Total Shareholder Return⁽⁸⁾ (\$)



Tangible Book Value per Common Share (\$) ⁽⁶⁾



Please see slide 31 for all footnote references included above.

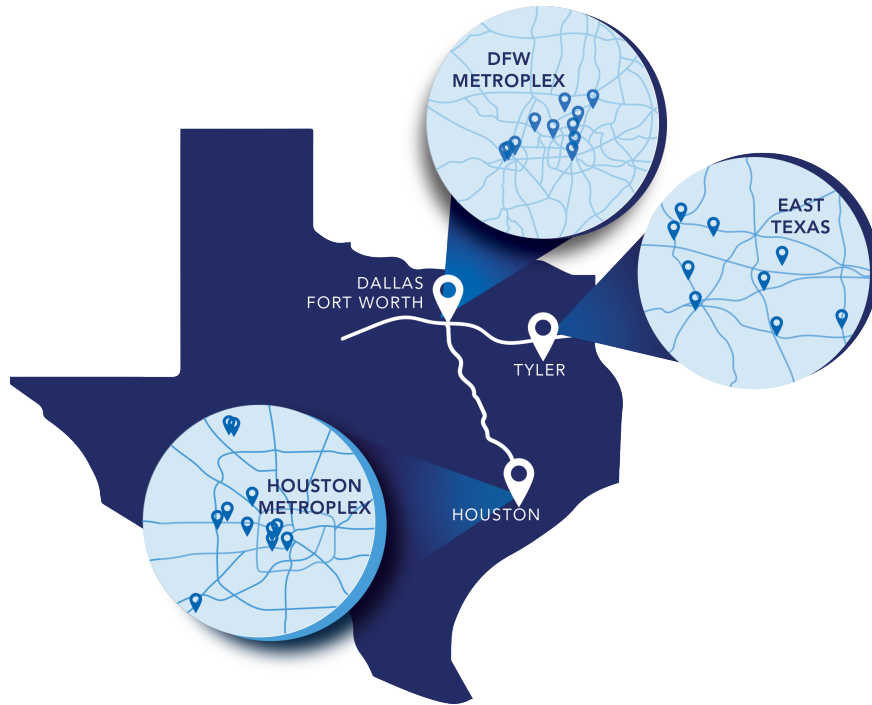
ORIGIN BANCORP, INC. _____

TEXAS GROWTH STORY

UNAUDITED

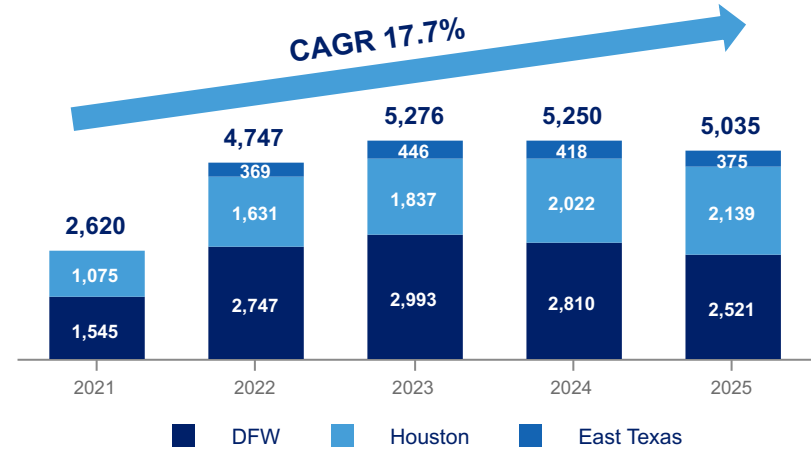
Texas Franchise Highlights

- 31 locations throughout 11 counties including the 4th and 5th largest MSAs in the United States.⁽¹⁰⁾
- Texas franchise represents 71% of LHFI⁽³⁾ and 52% of deposits⁽²⁾ at December 31, 2025.



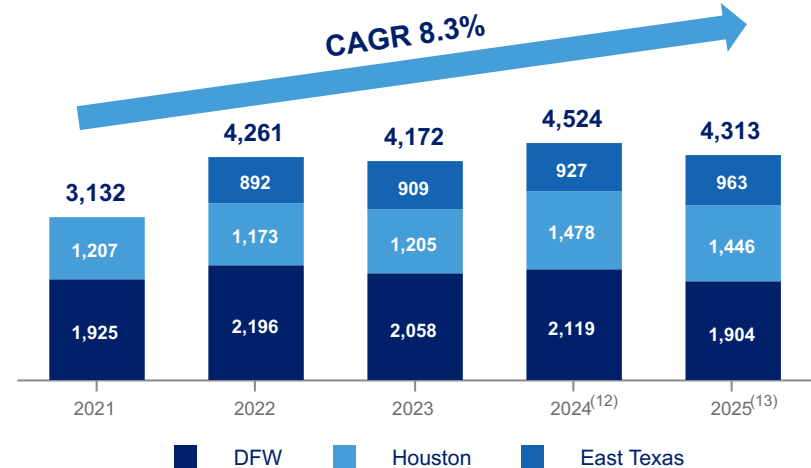
Loan Trends by Texas Market⁽³⁾ (\$)

DOLLARS IN MILLIONS



Deposit Trends by Texas Market⁽²⁾⁽¹¹⁾ (\$)

DOLLARS IN MILLIONS



Please see slide 31 for all footnote references included above.

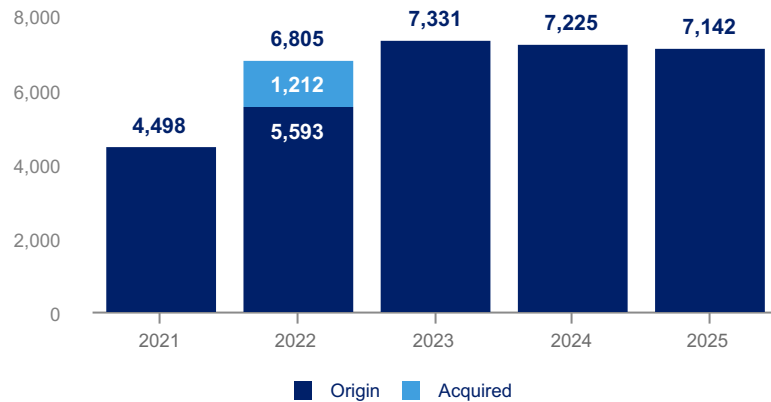
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LOAN GROWTH

UNAUDITED

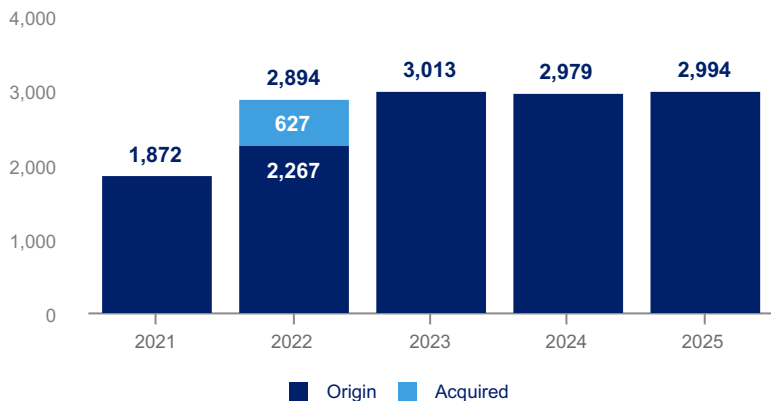
Loans Held for Investment Growth excluding Mortgage Warehouse Lines of Credit ⁽¹⁴⁾ (\$)

DOLLARS IN MILLIONS



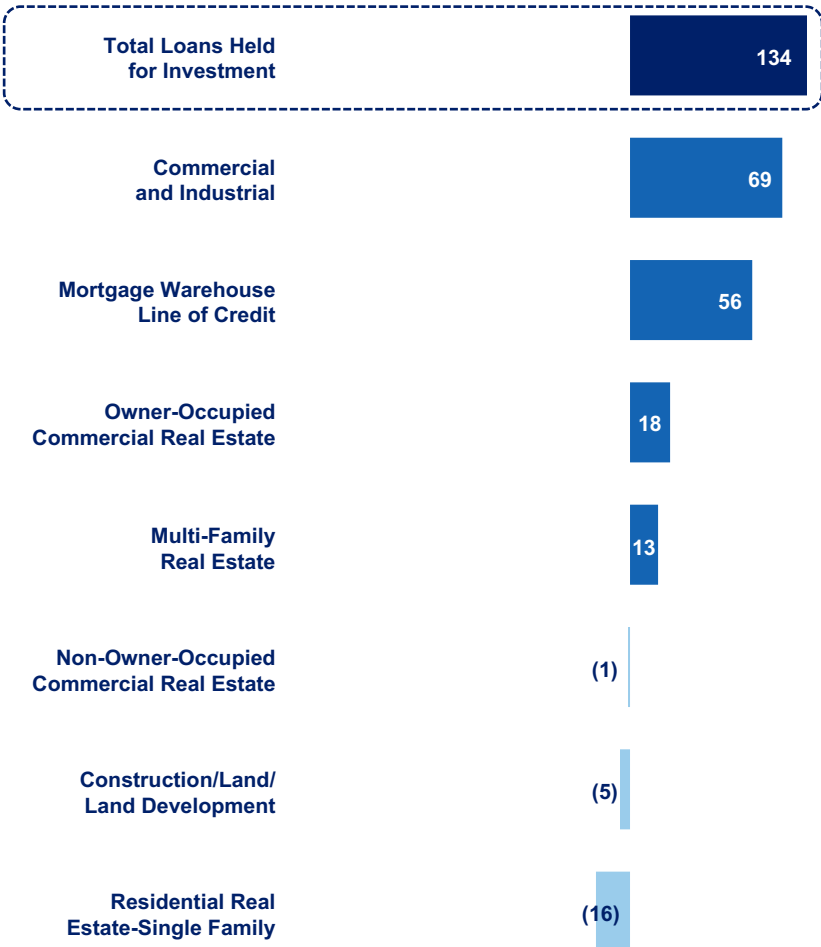
Commercial and Industrial and Owner-Occupied Commercial Real Estate Growth⁽¹⁴⁾ (\$)

DOLLARS IN MILLIONS



Linked Quarter Loans Held for Investment Change (\$)

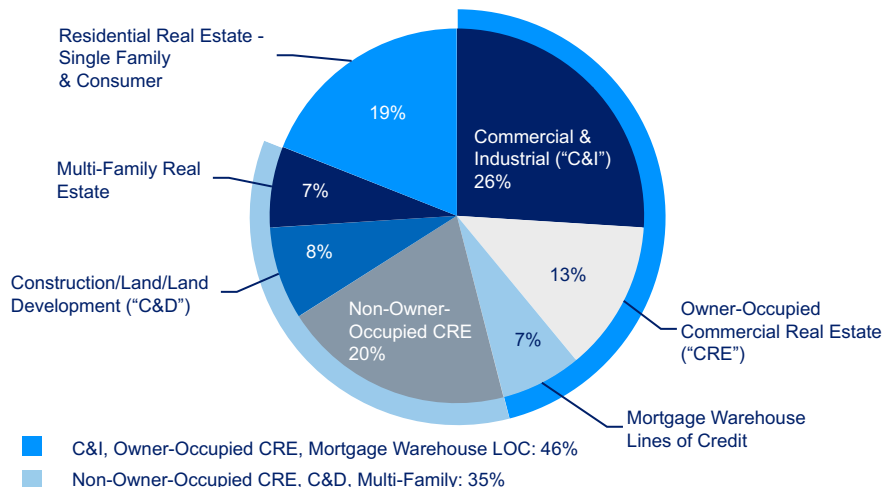
DOLLARS IN MILLIONS



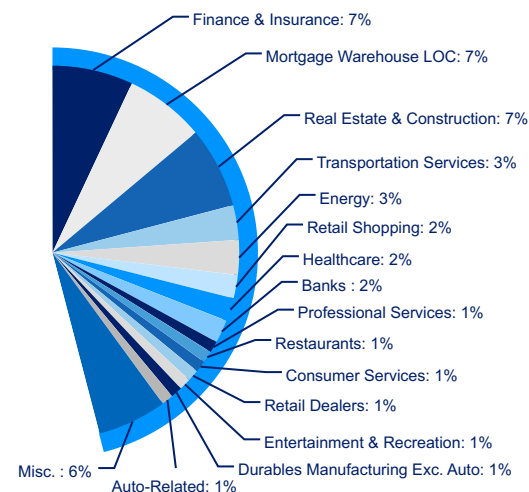
WELL DIVERSIFIED LOAN PORTFOLIO ⁽¹⁵⁾

UNAUDITED

Loan Composition at December 31, 2025: \$7,671 million



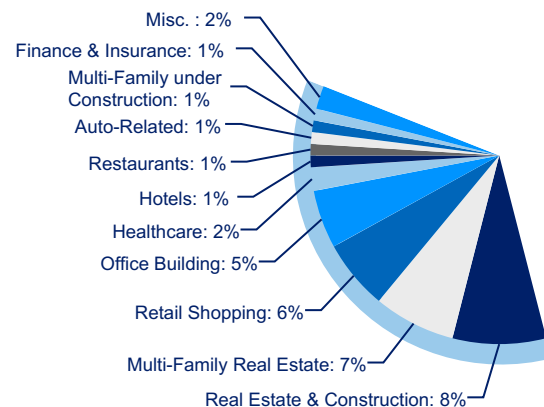
C&I, Owner-Occupied CRE & Mtg. Warehouse LOC: \$3,523 million



Loan Portfolio Details (\$)

(Dollars in thousands)	4Q25	3Q25	2Q25	1Q25	4Q24
Commercial and Industrial	1,989,218	1,919,782	2,011,178	2,022,085	2,002,634
Owner-Occupied Commercial Real Estate	1,004,801	986,859	972,788	937,985	975,947
Mortgage Warehouse Lines of Credit	528,781	472,968	574,748	404,131	349,081
Total Commercial	3,522,800	3,379,609	3,558,714	3,364,201	3,327,662
Non-Owner-Occupied Commercial Real Estate	1,519,104	1,520,020	1,455,771	1,445,864	1,501,484
Construction/Land/Land Development	611,220	615,778	653,748	798,609	864,011
Multi-Family Real Estate	553,149	540,601	529,899	489,765	425,460
Residential Real Estate-Single Family	1,444,611	1,460,696	1,465,535	1,465,192	1,432,129
Consumer Loans	20,033	20,395	20,779	21,895	22,967
Total Loans Held for Investment ("LHFI")	7,670,917	7,537,099	7,684,446	7,585,526	7,573,713

Non-Owner-Occupied CRE, C&D and Multi-Family: \$2,683 million



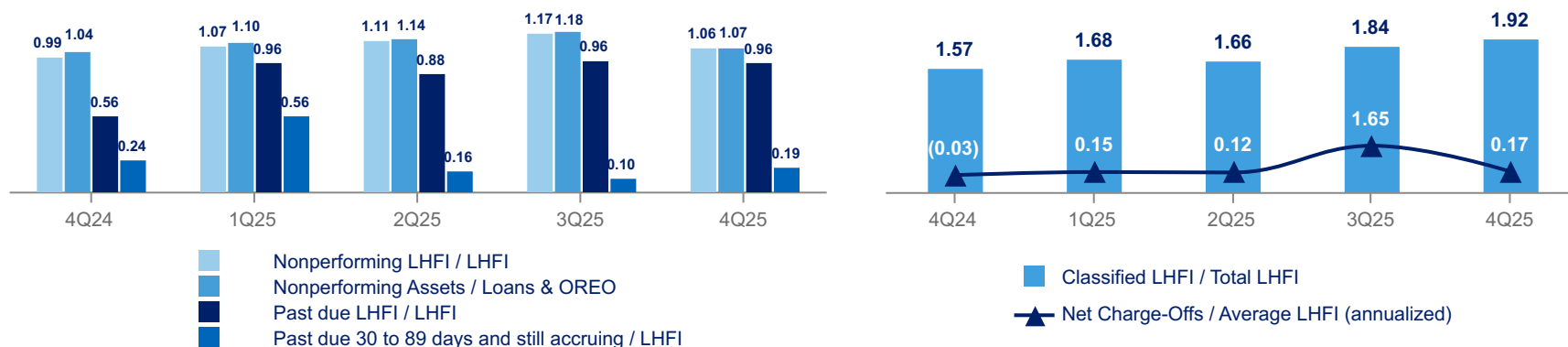
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ORIGIN BANCORP, INC. _____

CREDIT QUALITY

UNAUDITED

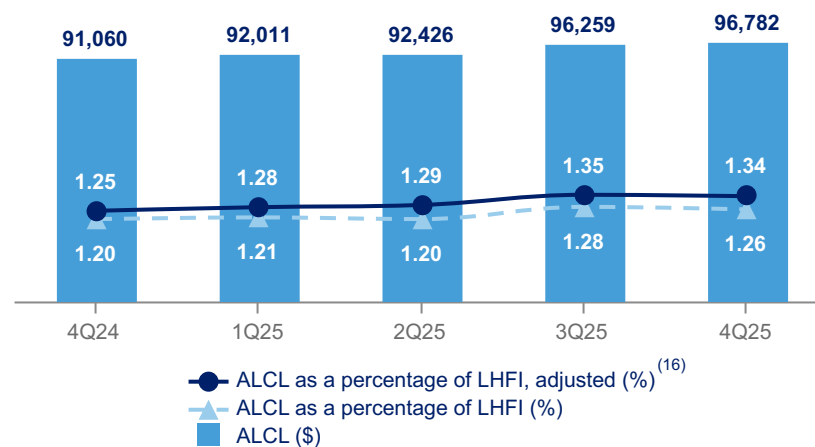
Asset Quality Trends (%)



Allowance for Loan Credit Losses

DOLLARS IN THOUSANDS

- Provision expense for loan credit loss for 4Q25 was \$3.7 million, compared to \$35.2 million in 3Q25. The decrease was primarily related to the borrower fraud impacting the Tricolor Holdings, LLC loan relationships, during the linked quarter.
- Allowance for loan credit losses to nonperforming loans held for investment was 119.21% at 4Q25, 109.04% at 3Q25, and 121.41% at 4Q24.



Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC.

SELECTED SECTORS - KEY PORTFOLIO METRICS

DOLLARS IN THOUSANDS, UNAUDITED

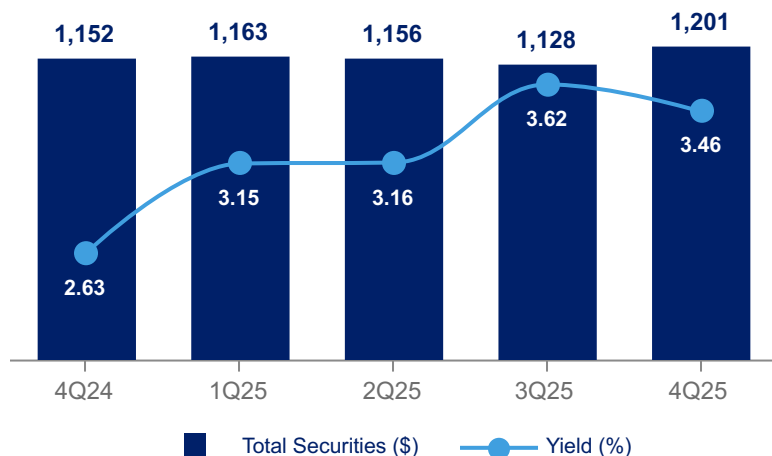
December 31, 2025	Non-Owner-Occupied Commercial Real Estate Office	Multi-Family Real Estate + Under Construction	Hotel	Retail Shopping
Outstanding Loan Balance	\$ 380,421	\$ 638,818	\$ 104,103	\$ 651,591
% of Loans Held for Investment	4.96 %	8.33 %	1.36 %	8.49 %
Avg. Loan Size	\$ 2,320	\$ 3,872	\$ 4,732	\$ 1,570
Weighted Avg. Loan-to-Value	55.78 %	58.27 %	50.62 %	70.23 %
Past Due Loans / Loans	1.16	—	—	—
Classified Loans / Loans	0.06	0.59	—	1.99
Nonperforming Loans / Loans	0.06	—	—	0.43
Net (Recoveries) Charge-offs / Avg. Loans	—	(0.01)	—	0.27
Allowance for Loan Credit Losses / Loans	0.74	0.96	0.93	1.12

INVESTMENT SECURITIES

UNAUDITED

Investment Securities Average Balance and Yield

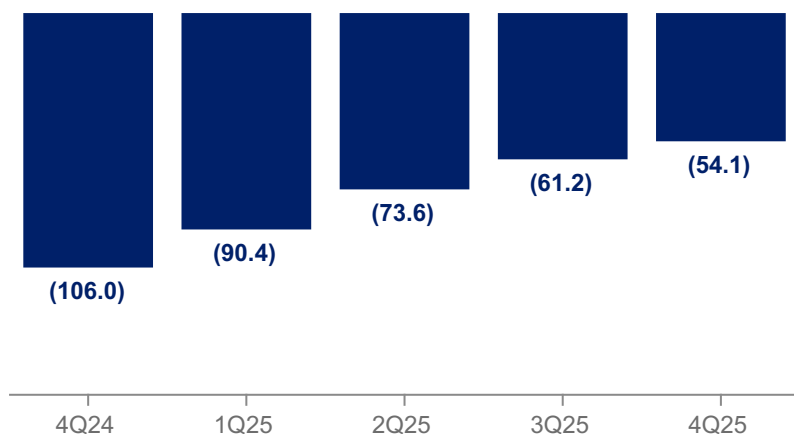
DOLLARS IN MILLIONS



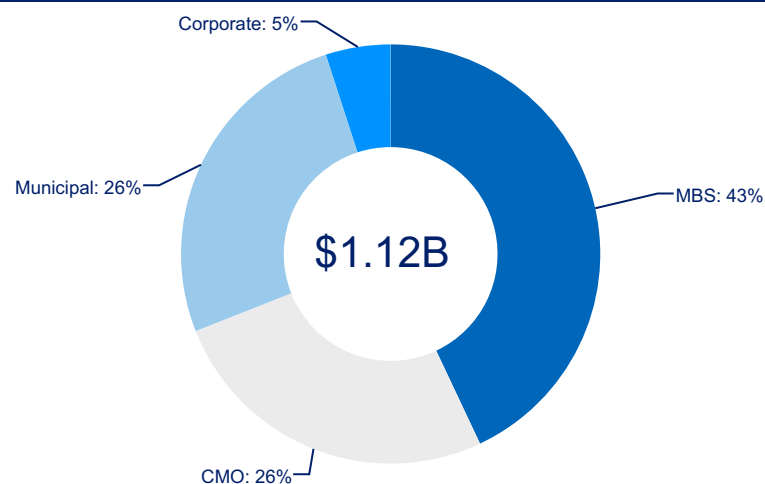
- **Key Bond Trade Statistics since 3Q23:**
 - AFS Sold - BV: \$664.8 million
 - Realized Loss: \$40.8 million (6.1% of total BV sold)
 - FTE NII Gain: \$18.4 million
 - Estimated Earnback (years): 2.2 years
- Total securities portfolio weighted average effective duration was 4.15 years at December 31, 2025, compared to 4.31 years at September 30, 2025.
- Expected principal cash flows from investments with no rate changes:
 - 2026: \$151.8 million
 - 2027: \$122.4 million
 - 2028: \$116.0 million

Accumulated Other Comprehensive Loss⁽¹⁷⁾ (\$)

DOLLARS IN MILLIONS



Investment Securities - AFS at December 31, 2025



LOANS & SECURITIES- REPRICING OR MATURITY

UNAUDITED

Total Loans at December 31, 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	\$ 1,660,735	\$ 156,504	\$ 105,193	\$ 66,786	\$ —	\$ 1,989,218	\$ 1,592,779	\$ 1,168	\$ 395,271
Owner-Occupied Commercial Real Estate	430,447	287,258	144,082	143,014	—	1,004,801	316,006	3,617	685,178
Mortgage Warehouse Lines of Credit	528,781	—	—	—	—	528,781	528,781	—	—
Total Commercial	2,619,963	443,762	249,275	209,800	—	3,522,800	2,437,566	4,785	1,080,449
Non-Owner-Occupied Commercial Real Estate	822,748	477,156	165,523	53,677	—	1,519,104	634,432	2,378	882,294
Construction/Land/Land Development	432,507	96,739	62,812	18,689	473	611,220	344,898	8,422	257,900
Multi-Family Real Estate	397,775	102,903	38,110	11,146	3,215	553,149	310,149	—	243,000
Residential Real Estate - Single Family	409,442	363,442	291,442	166,977	213,308	1,444,611	248,184	711,233	485,194
Consumer	10,490	6,114	2,966	366	97	20,033	4,864	25	15,144
Total Loans Held for Investment	\$ 4,692,925	\$ 1,490,116	\$ 810,128	\$ 460,655	\$ 217,093	\$ 7,670,917	\$ 3,980,093	\$ 726,843	\$ 2,963,981
% of total	61 %	19 %	11 %	6 %	3 %	100 %	52 %	9 %	39 %
Weighted Average Coupon Rate	6.17	5.35	6.16	4.45	5.61	5.89	6.39	4.84	5.49

AFS & HTM Securities at December 31, 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	\$ 151,810	\$ 238,423	\$ 221,343	\$ 416,738	\$ 164,236	\$ 1,192,550
% of Total	13 %	20 %	19 %	34 %	14 %	100 %

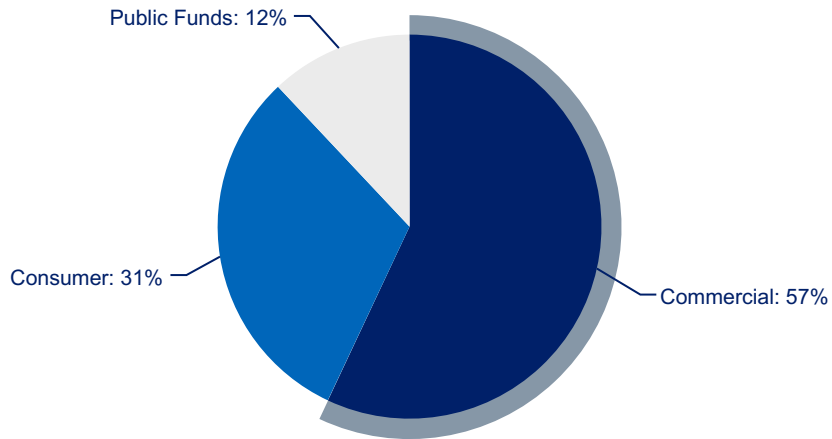
Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC. _____

DEPOSIT DETAIL

UNAUDITED

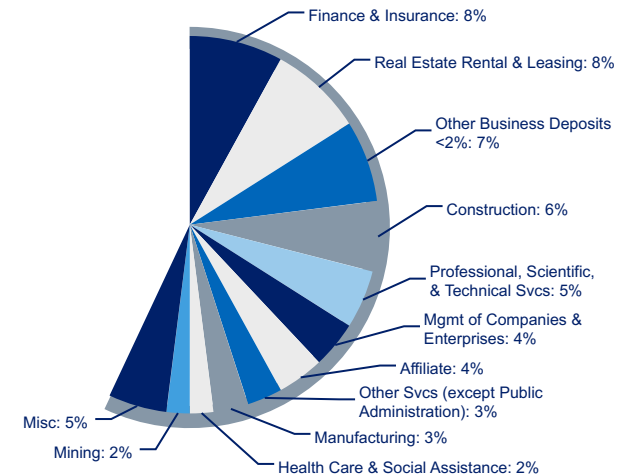
Deposit Composition at December 31, 2025: \$8,307 million



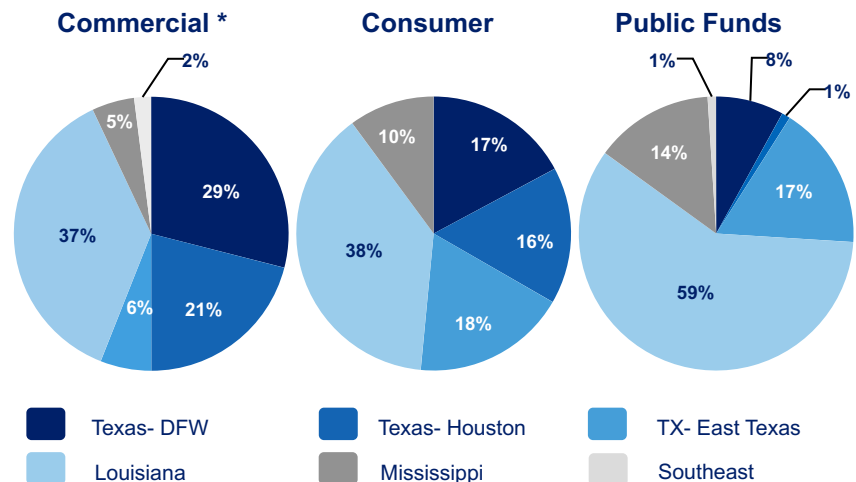
Deposit Detail

(Dollars in thousands)	4Q25	3Q25	2Q25	1Q25	4Q24	QoQ % Δ
Total Deposits	\$8,307,247	\$8,331,830	\$8,123,036	\$8,338,412	\$8,223,120	(0.3)%
FDIC Insured	(3,465,133)	(3,407,017)	(3,372,038)	(3,546,288)	(3,613,151)	1.7
FDIC Insured Reciprocal	(915,033)	(1,056,176)	(992,673)	(1,022,142)	(871,174)	(13.4)
FDIC Insured Brokered Deposits	—	—	(25,000)	(50,000)	(80,226)	—
Total Estimated FDIC Uninsured Deposits	3,927,081	3,868,637	3,733,325	3,719,982	3,658,569	1.5
Collateralized Public Funds	(860,049)	(690,933)	(830,182)	(822,009)	(862,923)	24.5
Uninsured/Uncollateralized Deposits (\$)	\$3,067,032	\$3,177,704	\$2,903,143	\$2,897,973	\$2,795,646	(3.5)
Uninsured/Uncollateralized Deposits (%)	36.9 %	38.1 %	35.7 %	34.8 %	34.0 %	

Commercial Deposit Composition: \$4,854 million



Geographic Concentration⁽²⁾ at December 31, 2025



* The percentages for the DFW, Houston and Louisiana markets include \$215.0 million of deposits in total that were sold on December 31, 2025, and immediately repurchased on January 2, 2026.

Please see slide 31 for all footnote references included above.

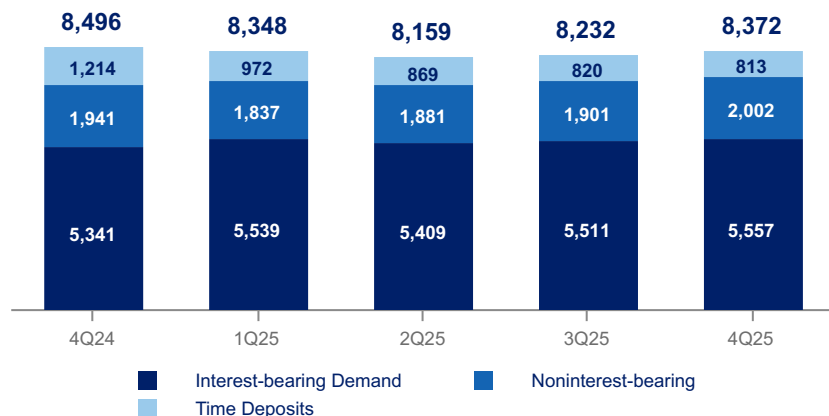
ORIGIN BANCORP, INC. _____

DEPOSIT TRENDS

UNAUDITED

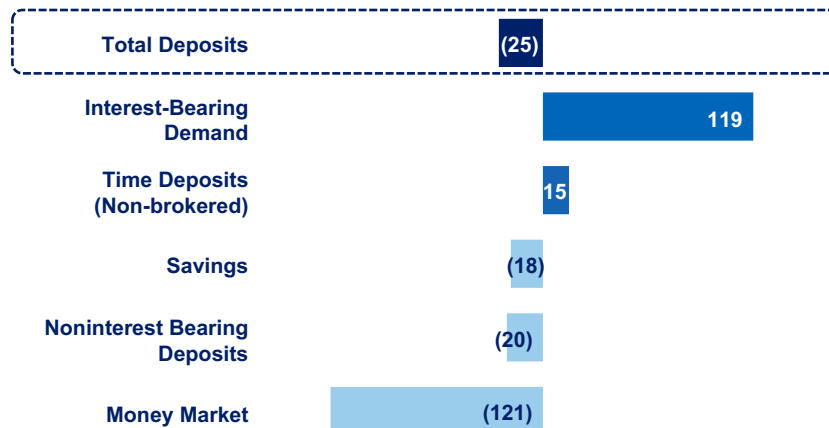
Average Deposits (\$)

DOLLARS IN MILLIONS

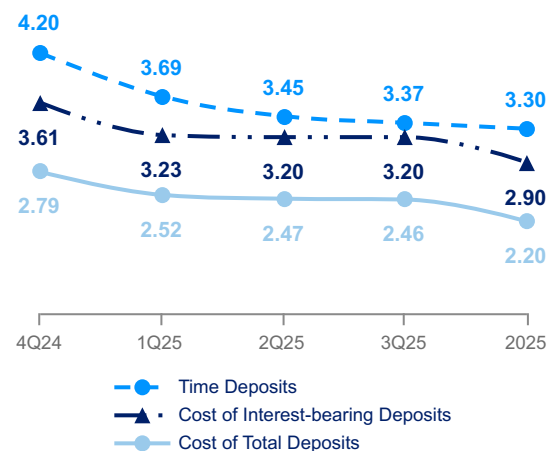


Linked Quarter Deposit Change (\$)

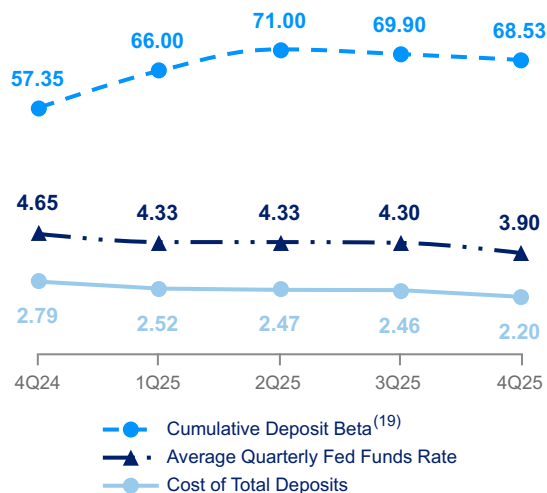
DOLLARS IN MILLIONS, PERIOD END BALANCES



Deposit Cost Trends (QTD Annualized) (%)



Total Deposit Beta (%)



Time Deposit Repricing Schedule ⁽²⁰⁾

DOLLARS IN MILLIONS

Maturity	Balance (\$)	Weighted Average Rate (%)
1Q26	324	3.42
2Q26	341	3.23
3Q26	61	2.85
4Q26	67	2.33
1Q27+	36	1.39
Total	829	3.15

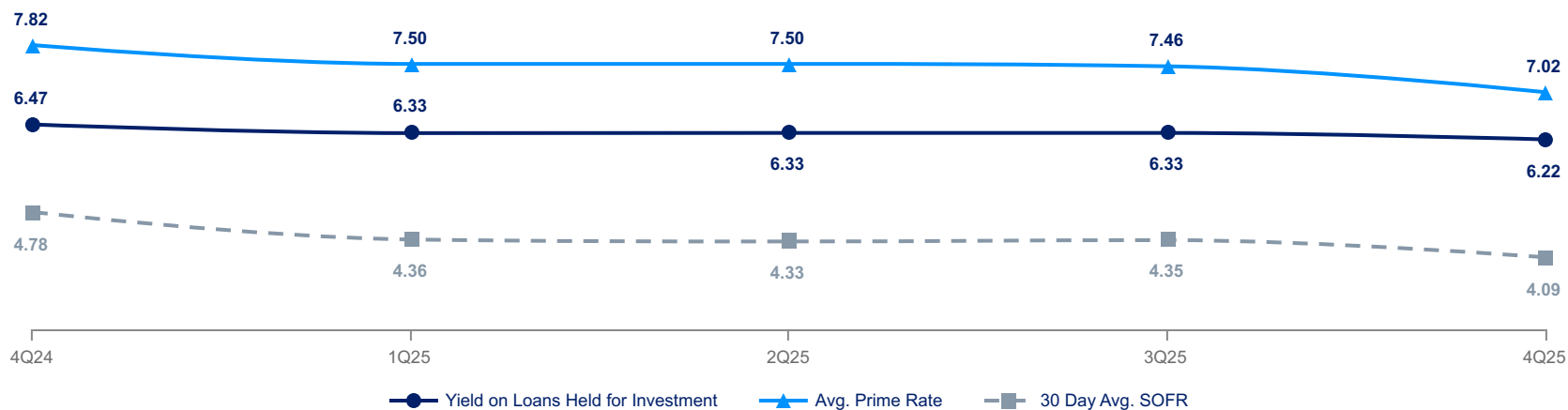
Please see slide 31 for all footnote references included above.

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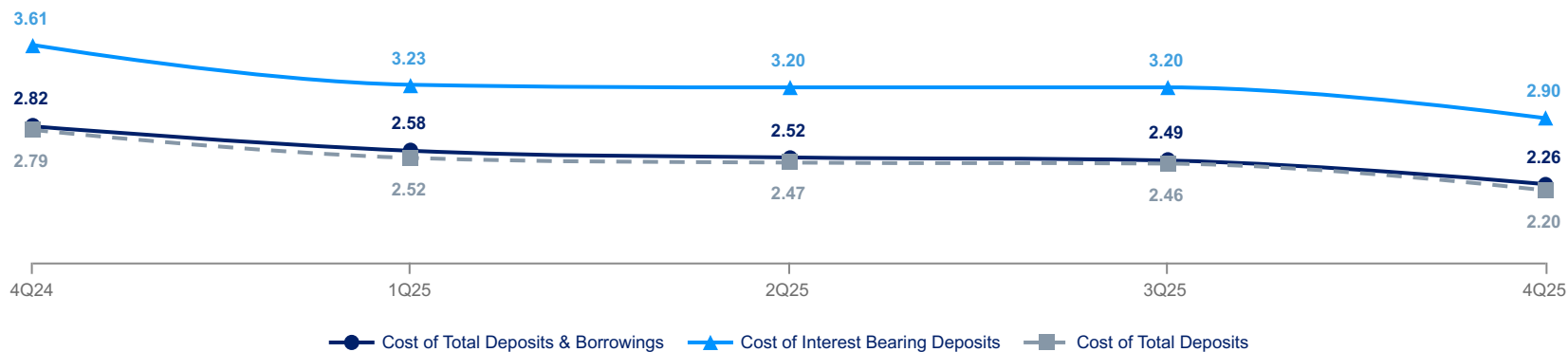
YIELDS AND COSTS

UNAUDITED

Yield on Loans Held for Investment (%)



Cost of Funds (%)

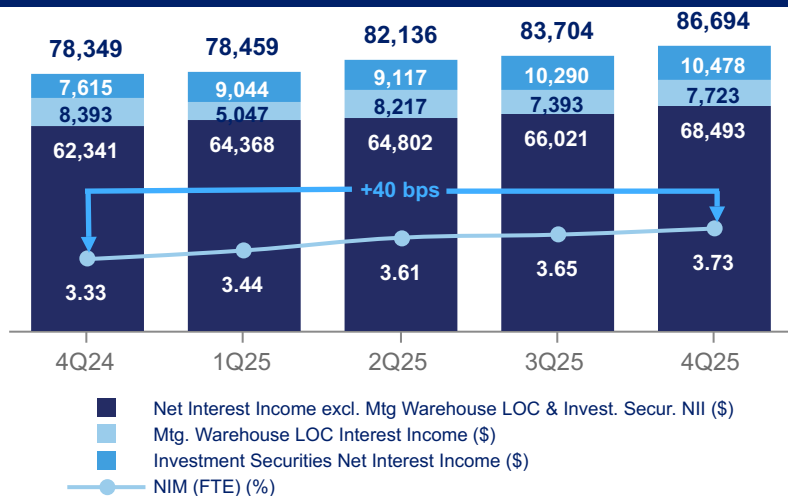


- At 4Q25, Loans Held for Investment with fixed rates = 39% and Loans Held for Investment with floating/variable rates = 61%.
- At 4Q25, SOFR-based = \$2.70 billion, Prime-based = \$1.81 billion, and other index-based loans approximately \$202.4 million.

NET INTEREST INCOME AND NIM TRENDS

DOLLARS IN THOUSANDS, UNAUDITED

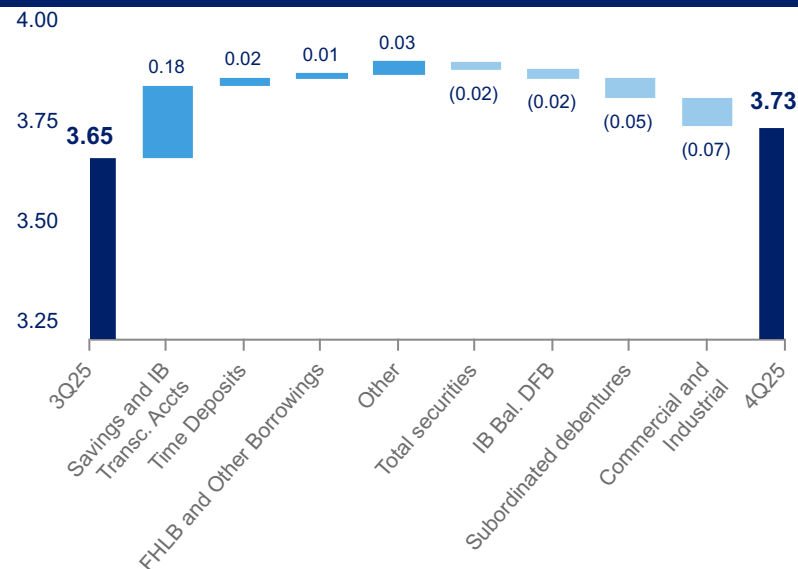
Net Interest Income & NIM



Yield/Rate Highlights (%)

Yield/Rate	4Q25	3Q25	2Q25	1Q25	4Q24	YoY Change
NIM - FTE	3.73	3.65	3.61	3.44	3.33	40 bps
Loans Held For Investment	6.22	6.33	6.33	6.33	6.47	(25) bps
Securities	3.46	3.62	3.16	3.15	2.63	83 bps
Cost of Total Deposits	2.20	2.46	2.47	2.52	2.79	(59) bps
Interest Earning Assets	5.76	5.89	5.87	5.79	5.91	(15) bps
Interest Bearing Liabilities	2.96	3.22	3.25	3.30	3.64	(68) bps

NIM-FTE Changes - 4Q25 (%)

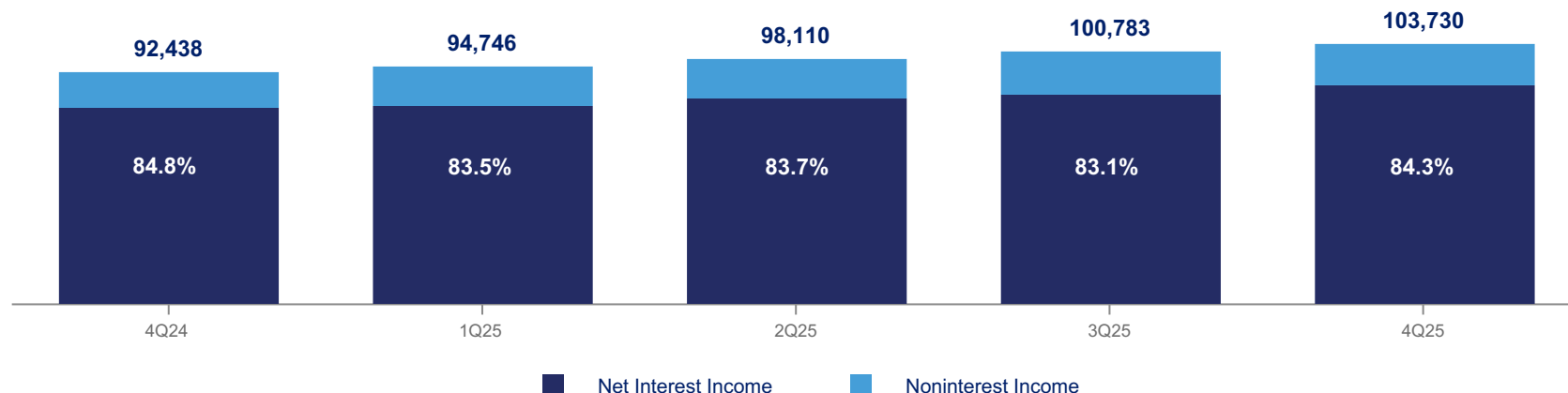


- Our NIM-FTE increased eight basis points during 4Q25 compared to 3Q25. The yield earned on interest-earning assets decreased 13 basis points when compared to the linked quarter, while the average rate paid on total interest-bearing liabilities decreased 26 basis points when compared to the linked quarter.
- During 4Q25, the Fed cut the Federal Funds rate twice and reduced the target range to 3.50%-3.75%, resulting in a cumulative 175 basis point reduction since mid-2023.

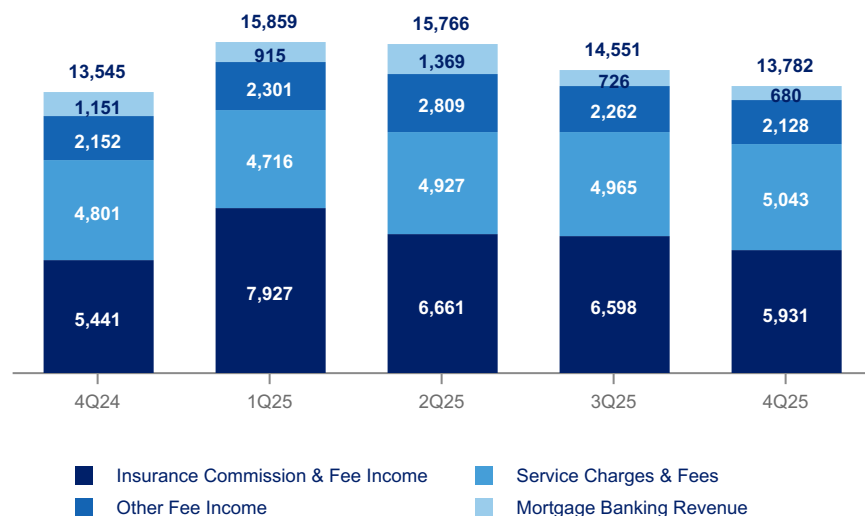
NET REVENUE DISTRIBUTION

DOLLARS IN THOUSANDS, UNAUDITED

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



Major Components of Noninterest Income (\$)



Components of Other Noninterest Income (\$)

	4Q25	3Q25	2Q25	1Q25	4Q24
Swap Fee Income	58	1,387	1,435	533	116
(Loss) Gain on Sale of Securities	—	—	(14,448)	—	(14,617)
Argent Investment Income ⁽²¹⁾	1,980	1,227	—	—	—
Limited Partnership Investment (Loss) Income ⁽²¹⁾	(121)	(677)	(1,909)	(1,692)	(62)
Change in fair value of equity investments	—	6,972	—	—	—
Other	1,037	2,668	524	902	688
Total Components of Other Noninterest Income	2,954	11,577	(14,398)	(257)	(13,875)
Major Components of Noninterest Income	13,782	14,551	15,766	15,859	13,545
Total Noninterest Income	16,736	26,128	1,368	15,602	(330)

Please see slide 31 for all footnote references included above.

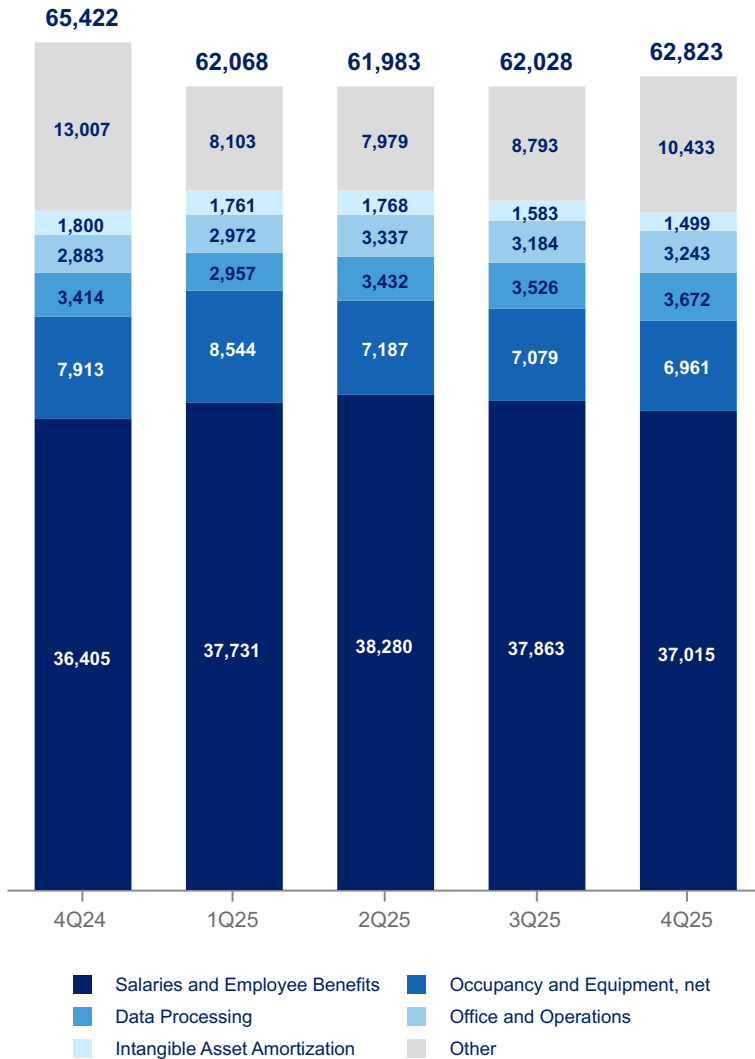
ORIGIN BANCORP, INC. _____

NONINTEREST EXPENSE ANALYSIS

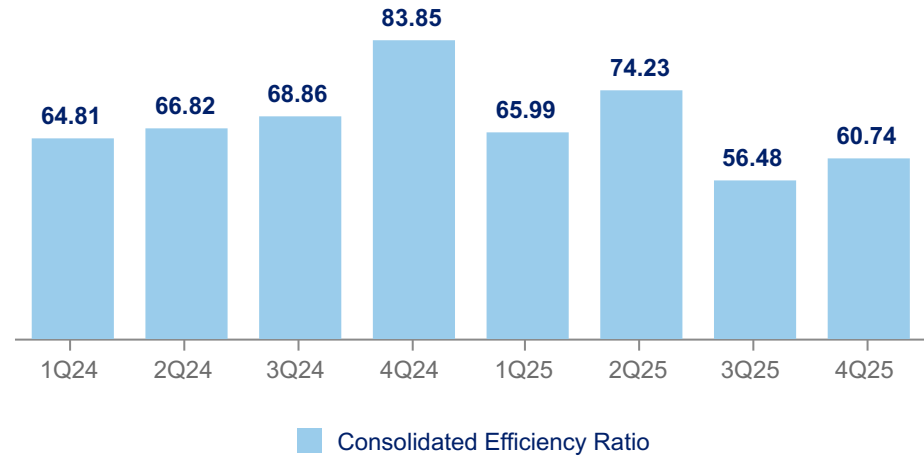
UNAUDITED

Noninterest Expense Composition (\$)

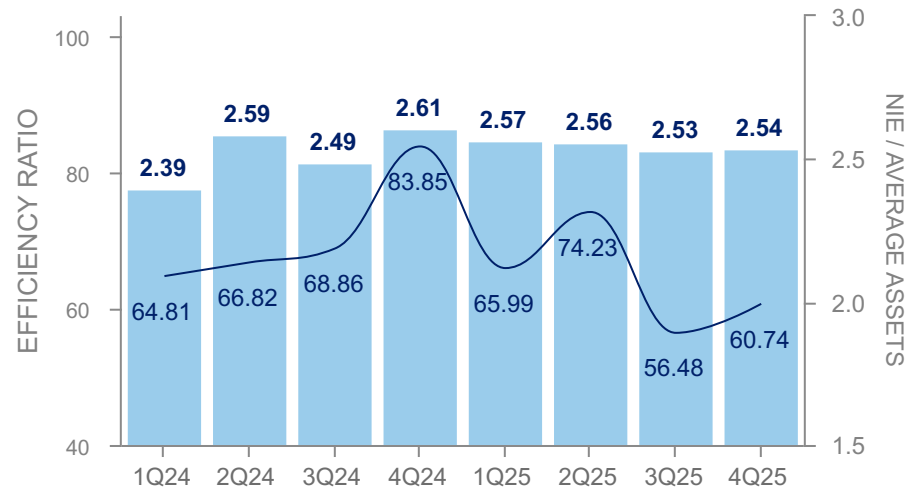
DOLLARS IN THOUSANDS



Efficiency Ratio (%)



Operating Leverage (%)

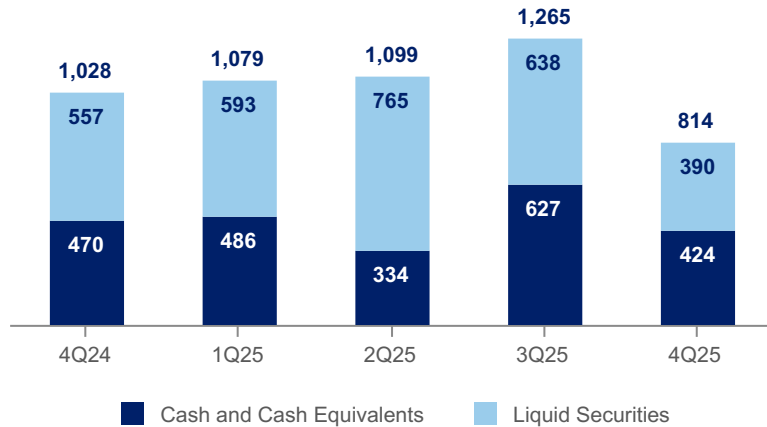


LIQUIDITY

UNAUDITED

Cash and Cash Equivalents + Liquid Securities (\$)

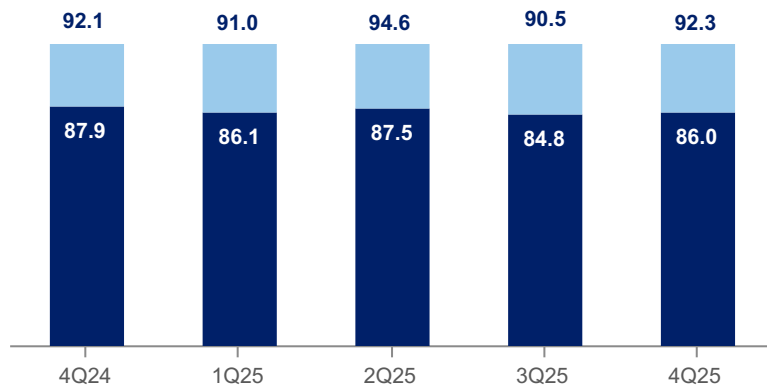
DOLLARS IN MILLIONS



■ Cash and Cash Equivalents ■ Liquid Securities

Loan to Deposit Ratios (%)

PERIOD END BALANCES



■ LHF excl. Mortgage Warehouse LOC to Total Deposits
■ LHF to Total Deposits

Liquidity Sources 4Q25

DOLLARS IN THOUSANDS

FHLB Borrowing Availability	\$	2,385,510
Unpledged AFS Securities		423,145
Fed Funds Lines and Fed Discount Window		1,399,882

Total Additional Liquidity Sources	a	\$	4,208,537
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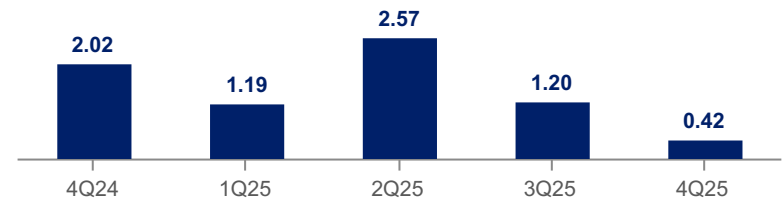
Cash and Cash Equivalent	b	\$	424,217
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Uninsured, Non-collateralized Deposits	c	\$	3,067,032
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Coverage Ratio	d = (a+b)/c	1.51x
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Borrowed Funds as a Percent of Total Liabilities (%)

PERIOD END BALANCES

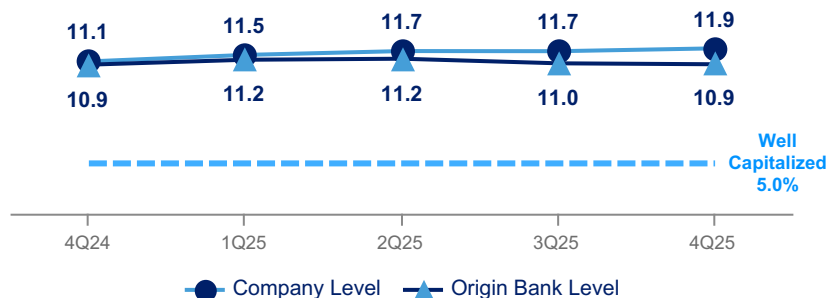


■ Borrowed Funds as a Percent of Total Liabilities

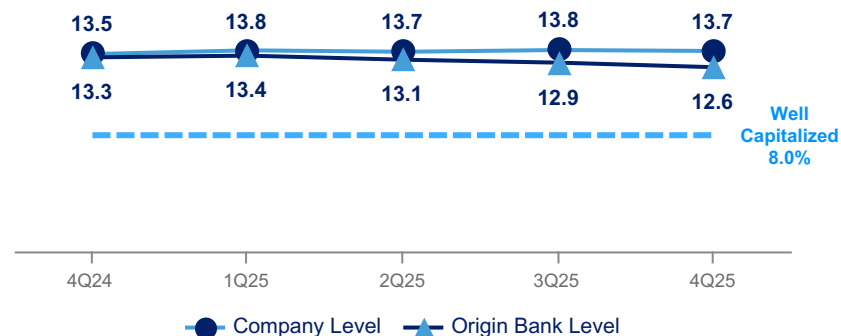
CAPITAL

UNAUDITED

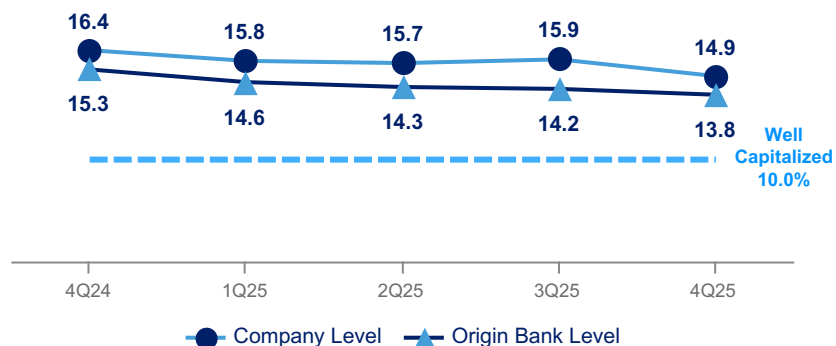
Tier 1 Capital to Average Assets (Leverage Ratio)⁽²²⁾ (%)



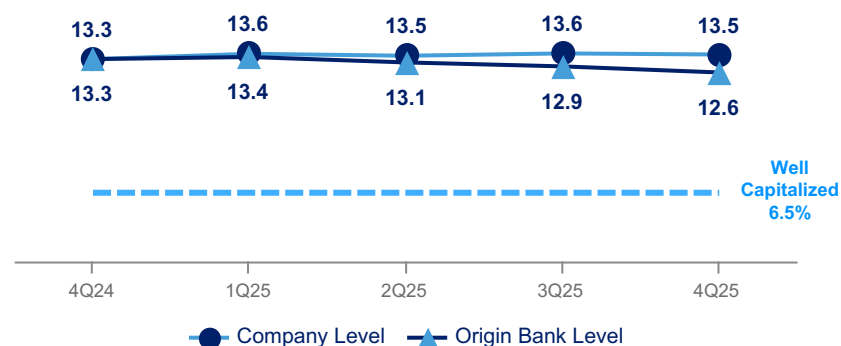
Tier 1 Capital to Risk-Weighted Assets⁽²²⁾ (%)



Total Capital to Risk-Weighted Assets⁽²²⁾ (%)



Common Equity Tier 1 Capital to Risk-Weighted Assets⁽²²⁾ (%)



Stock Repurchase Program

- 49,358 shares repurchased in 4Q25 at an average price per share of \$38.77; 451,005 shares repurchased in 2025 at an average price per share of \$35.05;
- \$38.6 million remaining dollar amount of shares authorized to be repurchased under the current repurchase program.

NOTABLE ITEMS

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS, UNAUDITED

	QTD				YTD	
	4Q25		3Q25		4Q25	
	\$ Impact	EPS Impact ⁽²³⁾	\$ Impact	EPS Impact ⁽²³⁾	\$ Impact	EPS Impact ⁽²³⁾
Notable interest income items:						
Interest income reversal related to borrower fraud	\$ —	\$ —	\$ (206)	\$ (0.01)	\$ (206)	\$ (0.01)
Notable interest expense items:						
OID amortization - subordinated debenture redemption	(783)	(0.02)	—	—	(1,464)	(0.04)
Notable provision expense items:						
Provision expense on relationships related to or impacted by questioned banker activity	(10)	—	(1,670)	(0.04)	(1,305)	(0.03)
Provision expense related to borrower fraud	(13)	—	(29,545)	(0.74)	(29,558)	(0.75)
Notable noninterest income items: ⁽²⁴⁾						
Loss on sales of securities, net	—	—	—	—	(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⁾	—	—	—	—	(370)	(0.01)
BOLI payout	—	—	—	—	208	0.01
Insurance recovery income related to questioned banker activity	483	0.01	2,077	0.05	2,560	0.06
Notable noninterest expense items:						
Operating expense related to questioned banker activity	(698)	(0.02)	(112)	—	(1,883)	(0.05)
Operating expense related to strategic <i>Optimize Origin</i> initiatives ⁽²⁵⁾	(51)	—	(577)	(0.01)	(2,671)	(0.07)
Operating expense related to borrower fraud	(587)	(0.01)	(285)	(0.01)	(872)	(0.02)
Employee Retention Credit	—	—	—	—	213	0.01
Total notable items	\$ (1,659)	(0.04)	\$ (23,346)	(0.59)	\$ (42,824)	(1.08)

Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC. _____

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

	4Q25		3Q25	
Calculation of PTPP earnings:				
Net income	\$	29,516	\$	8,623
Provision for credit losses		3,158		36,820
Income tax expense		7,933		2,361
PTPP earnings (non-GAAP)	\$	40,607	\$	47,804
Calculation of PTPP ROAA:				
PTPP earnings	\$	40,607	\$	47,804
Divided by number of days in the quarter		92		92
Multiplied by the number of days in the year		365		365
PTPP earnings, annualized	\$	161,104	\$	189,657
Divided by total average assets	\$	9,829,752	\$	9,727,414
ROAA (annualized) (GAAP)		1.19 %		0.35 %
PTPP ROAA (annualized) (non-GAAP)		1.64		1.95
Calculation of tangible common equity to tangible assets:				
Total assets	\$	9,724,722	\$	9,791,306
Goodwill		(128,679)		(128,679)
Other intangible assets, net		(33,362)		(34,861)
Tangible assets		9,562,681		9,627,766
Total common stockholders' equity	\$	1,246,685	\$	1,214,756
Goodwill		(128,679)		(128,679)
Other intangible assets, net		(33,362)		(34,861)
Tangible common equity		1,084,644		1,051,216
Common equity to total assets		12.82 %		12.41 %
Tangible common equity to tangible assets (non-GAAP)		11.34		10.92

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

	4Q25		3Q25	
Calculation of ROATCE:				
Net income	\$	29,516	\$	8,623
Divided by number of days in the quarter		92		92
Multiplied by the number of days in the year		365		365
Annualized net income	\$	117,102	\$	34,211
Total average stockholders' equity	\$	1,232,878	\$	1,227,431
Average goodwill		(128,679)		(128,679)
Average other intangible assets, net		(34,293)		(35,741)
Average tangible common equity		1,069,906		1,063,011
ROAE (annualized) (GAAP)		9.50 %		2.79 %
ROATCE (annualized) (non-GAAP)		10.95		3.22

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS, UNAUDITED

Calculation of tangible book value per common share:

	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24	1Q24
Total common stockholders' equity	\$ 1,246,685	\$ 1,214,756	\$ 1,205,769	\$ 1,180,177	\$ 1,145,245	\$ 1,145,673	\$ 1,095,894	\$ 1,078,853
Goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)
Other intangible assets, net	(33,362)	(34,861)	(36,444)	(38,212)	(37,473)	(39,272)	(41,177)	(43,314)
Tangible common equity	1,084,644	1,051,216	1,040,646	1,013,286	979,093	977,722	926,038	906,860
Divided by common shares outstanding at period end	30,952,428	30,967,768	31,224,718	31,244,006	31,197,574	31,167,410	31,108,667	31,011,304
Book value per common share (GAAP)	\$ 40.28	\$ 39.23	\$ 38.62	\$ 37.77	\$ 36.71	\$ 36.76	\$ 35.23	\$ 34.79
Tangible book value per common share (non-GAAP)	35.04	33.95	33.33	32.43	31.38	31.37	29.77	29.24

	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22
Total common stockholders' equity	\$ 1,062,905	\$ 998,945	\$ 997,859	\$ 992,587	\$ 949,943	\$ 907,024	\$ 646,373	\$ 676,865
Goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(136,793)	(34,153)	(34,153)
Other intangible assets, net	(45,452)	(42,460)	(44,724)	(47,277)	(49,829)	(52,384)	(15,900)	(16,425)
Tangible common equity	888,774	827,806	824,456	816,631	771,435	717,847	596,320	626,287
Divided by common shares outstanding at period end	30,986,109	30,906,716	30,866,205	30,780,853	30,746,600	30,661,734	23,807,677	23,748,748
Book value per common share (GAAP)	\$ 34.30	\$ 32.32	\$ 32.33	\$ 32.25	\$ 30.90	\$ 29.58	\$ 27.15	\$ 28.50
Tangible book value per common share (non-GAAP)	28.68	26.78	26.71	26.53	25.09	23.41	25.05	26.37

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

Calculation of core efficiency ratio:

	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24	1Q24
Total noninterest expense	\$ 62,823	\$ 62,028	\$ 61,983	\$ 62,068	\$ 65,422	\$ 62,521	\$ 64,388	\$ 58,707
Insurance and mortgage noninterest expense	(6,644)	(7,532)	(8,460)	(8,230)	(8,497)	(8,448)	(8,402)	(8,045)
Adjusted total noninterest expense	56,179	54,496	53,523	53,838	56,925	54,073	55,986	50,662
Net interest income	86,694	83,704	82,136	78,459	78,349	74,804	73,890	73,323
Insurance and mortgage net interest income	(2,820)	(2,885)	(2,924)	(2,815)	(2,666)	(2,578)	(2,407)	(2,795)
Total noninterest income	16,736	26,128	1,368	15,602	(330)	15,989	22,465	17,255
Insurance and mortgage noninterest income	(6,611)	(7,324)	(8,030)	(8,842)	(6,592)	(8,081)	(8,543)	(10,123)
Adjusted total revenue	93,999	99,623	72,550	82,404	68,761	80,134	85,405	77,660
Efficiency ratio (GAAP)	60.74 %	56.48 %	74.23 %	65.99 %	83.85 %	68.86 %	66.82 %	64.81 %
Core efficiency ratio (non-GAAP)	59.77	54.70	73.77	65.33	82.79	67.48	65.55	65.24

	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22
Total noninterest expense	\$ 60,906	\$ 58,663	\$ 58,887	\$ 56,760	\$ 57,254	\$ 56,241	\$ 44,150	\$ 42,774
Insurance and mortgage noninterest expense	(8,581)	(8,579)	(9,156)	(8,033)	(8,031)	(8,479)	(8,397)	(8,626)
Adjusted total noninterest expense	52,325	50,084	49,731	48,727	49,223	47,762	35,753	34,148
Net interest income	72,989	74,130	75,291	77,147	84,749	78,523	59,504	52,502
Insurance and mortgage net interest income	(2,294)	(2,120)	(1,574)	(1,493)	(1,376)	(1,208)	(1,082)	(875)
Total noninterest income	8,196	18,119	15,636	16,384	13,429	13,723	14,216	15,906
Insurance and mortgage noninterest income	(4,727)	(7,335)	(7,587)	(8,792)	(6,255)	(4,737)	(8,047)	(10,552)
Adjusted total revenue	74,164	82,794	81,766	83,246	90,547	86,301	64,591	56,981
Efficiency ratio (GAAP)	75.02 %	63.59 %	64.76 %	60.69 %	58.32 %	60.97 %	59.89 %	62.53 %
Core efficiency ratio (non-GAAP)	70.55	60.49	60.82	58.53	54.36	55.34	55.35	59.93

GLOSSARY OF TERMS

 AFS - Available for sale	 MBS - Mortgage backed securities
 ALCL - Allowance for loan credit losses	 MSA - Metropolitan Statistical Area
 BOLI - Bank owned life insurance	 NIE - Noninterest expense
 CAGR - Compound annual growth rate	 NIM - Net interest margin
 C&I - Commercial & industrial loans	 NIM - FTE - Net interest margin, fully tax equivalent
 CMO - Collateralized mortgage obligations	 OID AMORTIZATION - Original issue discount amortization
 CORE DEPOSITS - Total deposits excluding time deposits greater than \$250,000, brokered and Certificate of Deposit Account Registry Service deposits	 PTPP - Pre-tax, pre-provision
 CRE - Commercial real estate loans	 PTPP ROAA - Pre-tax, pre-provision return on average assets
 DFW - Dallas/Fort Worth	 QTD - Quarter-to-date
 EPS - Earnings per share	 ROAA - Return on average assets
 FDIC - Federal Deposit Insurance Corporation	 ROAE - Return on average equity
 FHLB - Federal Home Loan Bank	 ROATCE - Return on average tangible common equity
 FTE NII - Fully tax equivalent net interest income	 SOFR - Secured Overnight Financing Rate
 GAAP - Generally accepted accounting principals	 YR/YR - Year over year
 LHFI - Loans held for investment	 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 \$40.9 million at December 31, 2025.
- (3) Excludes mortgage warehouse lines of credit ("mortgage warehouse LOC").
- (4) Excludes notable items.
- (5) 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).
- (6) As used in this presentation, PTPP earnings, PTPP 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 26-29 of this presentation.
- (7) Total loans held for investment, adjusted excludes mortgage warehouse lines of credit for all periods presented.
- (8) 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.
- (9) Core deposits are Total deposits excluding time deposits greater than \$250,000, brokered and Certificate of Deposit Account Registry Service deposits.
- (10) Data obtained from The United States Census Bureau (census.gov). Count is as of most recent practicable date.
- (11) Periods at or prior to December 31, 2023, were adjusted to include mortgage warehouse deposits in our DFW market.
- (12) 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 2, 2025.
- (13) The DFW and Houston markets include \$61.5 million of deposits in total that were sold on December 31, 2025, and immediately repurchased on January 2, 2026.
- (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 December 31, 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) December 31, 2025, capital 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 \$370,000 net loss on OREO properties for the year ended December 31, 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 \$51,000 and \$577,000 operating expenses related to strategic *Optimize Origin* initiatives for the quarters ended December 31, 2025 and September 30, 2025, includes sub-lease income of \$40,000 and \$27,000 that were included in noninterest income on the face of the interest statements, respectively. The \$2.7 million for the year ended December 31, 2025, includes sub-lease income of \$67,000 that was included in noninterest income on the face of the income statement.