

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)
October 5, 2020

ORIGIN BANCORP, INC.
(Exact name of Registrant as specified in its charter)

Louisiana
(State or other jurisdiction of incorporation)

001-38487
(Commission File No.)

72-1192928
(I.R.S. Employer Identification No.)

500 South Service Road East
Ruston, Louisiana 71270
(Address of principal executive offices) (zip code)

Registrant's telephone number, including area code: **(318) 255-2222**

Not Applicable

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, par value \$5.00 per share	OBNK	Nasdaq Global Select Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

ITEM 7.01 Regulation FD Disclosure

A copy of an investor presentation that Origin Bancorp, Inc. (the “Company”) expects to present from time to time is attached to this Current Report on Form 8-K (this “Report”) as Exhibit 99.1. The investor presentation is also available on the “Investor Relations - Events & Presentations” page of the Company’s website (<https://www.origin.bank>). No information contained on or accessible through the Company’s website shall be deemed to be part of or incorporated by reference into this Report other than Exhibit 99.1 attached to this Report.

As provided in General Instructions B.2 to Form 8-K, the information furnished in this Item 7.01 and in Exhibit 99.1 of this Report on Form 8-K shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to the liabilities of that section, and such information shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

ITEM 9.01 Financial Statements and Exhibits

- (d) Exhibits. The following is furnished as an exhibit to this Report on Form 8-K.
- | | |
|--------------|---|
| Exhibit 99.1 | Presentation materials |
| Exhibit 104 | Cover Page Interactive Data File (embedded within the Inline XBRL document) |
-

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: **October 5, 2020**

ORIGIN BANCORP, INC.

By: /s/ Stephen H. Brolly

Stephen H. Brolly, Chief Financial Officer



ORIGIN BANCORP, INC.

INVESTOR PRESENTATION

OCTOBER 2020

Nasdaq: OBNK

FORWARD-LOOKING STATEMENTS AND NON-GAAP INFORMATION

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" or the "Company") future financial performance, business and growth strategy, projected plans and objectives, including the Company's loan loss reserves and allowance for credit losses related to the COVID-19 pandemic and any expected purchases of its outstanding common stock, and related transactions and other projections based on macroeconomic and industry trends, including expectations regarding and efforts to respond to the COVID-19 pandemic and continued low interest rates or interest rate cuts 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 "assuming," "believes," "expects," "anticipates," "intends," "projects," "estimates," "plans" and similar expressions or future or conditional verbs such as "will," "should," "would," "may" and "could" 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 the Company's future results and cause actual results to differ materially from those expressed in the forward-looking statements include, but are not limited to: the continuing duration and impacts of the COVID-19 global pandemic and efforts to contain its transmission, including the effect of these factors on Origin's business, customers and economic conditions generally as well as the impact of the actions taken by governmental authorities to address the impact of COVID-19 on the United States economy, including, without limitation, the Coronavirus Aid, Relief and Economic Security Act ("CARES Act"); deterioration of Origin's asset quality, factors that can impact the performance of Origin's loan portfolio, including real estate values and liquidity in Origin's primary market areas; the financial health of Origin's commercial borrowers and the success of construction projects that Origin finances; changes in the value of collateral securing Origin's loans; Origin's ability to anticipate interest rate changes and manage interest rate risk; the effectiveness of Origin's risk management framework and quantitative models; 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; business and economic conditions generally and in the financial services industry, nationally and within Origin's primary market areas; changes in Origin's operation or expansion strategy or Origin's ability to prudently manage its growth and execute its strategy, changes in management personnel; Origin's ability to maintain important customer relationships, reputation or otherwise avoid liquidity risk; increasing costs as Origin grows deposits; operational risks associated with Origin's business; volatility and direction of market interest rates; increased competition in the financial services industry, particularly from regional and national institutions; difficult market conditions and unfavorable economic trends in the United States generally, and particularly in the market areas in which Origin operates and in which its loans are concentrated; an increase in unemployment levels and slowdowns in economic growth; Origin's level of nonperforming assets and the costs associated with resolving any problem loans including litigation and other costs; the credit risk associated with the substantial amount of commercial real estate, construction and land development, and commercial loans in Origin's loan portfolio; changes in laws, rules, regulations, interpretations or policies relating to financial institutions, as well as tax, trade, monetary and fiscal matters; periodic changes to the extensive body of accounting rules and best practices; further government intervention in the U.S. financial system; compliance with governmental and regulatory requirements, including the Dodd-Frank Wall Street Reform and Consumer Protection Act and others relating to banking, consumer protection, securities and tax matters; 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; changes in the utility of Origin's non-GAAP liquidity measurements and its underlying assumptions or estimates; uncertainty regarding the future of the London Interbank Offered Rate and the impact of any replacement alternatives on Origin's business; natural disasters and adverse weather events, acts of terrorism, an outbreak of hostilities, regional or national protests and civil unrest (including any resulting branch closures or property damage), widespread illness or public health outbreaks or other international or domestic calamities, and other matters beyond Origin's control; and system failures, cybersecurity threats and/or security breaches and the cost of defending against them. 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 ("SEC") 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 purpose only, are not forecasts and may not reflect actual results.

Furthermore, many of these risks and uncertainties are currently amplified by and may continue to be amplified by or may, in the future, be amplified by, the recent outbreak of the COVID-19 pandemic and the impact of varying governmental responses, including the CARES Act, that affect Origin's customers and the economies where they operate.

NON-GAAP FINANCIAL MEASURES

Origin reports its results in accordance with United States generally accepted accounting principles ("GAAP"). However, management believes that certain supplemental non-GAAP financial measures used in managing its business may provide meaningful information to investors about underlying trends in its business. Management uses these non-GAAP measures to evaluate the Company's operating performance and believes that these non-GAAP measures provide information that is important to investors and that is useful in understanding Origin's results of operations. 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:

- Tangible common equity is defined as total common stockholders' equity less goodwill and other intangible assets, net
- Tangible common equity / tangible assets (TCE / TA) is defined as total common stockholders' equity less goodwill and other intangible assets, net, divided by total assets less goodwill and other intangible assets, net
- Tangible book value per common share is determined by dividing tangible common equity by common shares outstanding at the end of the period
- Pre-tax pre-provision earnings is calculated by adding provision for credit losses and income tax expense to net income
- Pre-tax pre-provision return on average assets is calculated by dividing pre-tax pre-provision earnings by number of days in the quarter, multiplying by the number of days in the year, then dividing by total average assets
- Pre-tax pre-provision return on average stockholder's equity is calculated by dividing pre-tax pre-provision earnings by number of days in the quarter, multiplying by the number of days in the year, then dividing by total average stockholder's equity
- See slides 35-37 for a reconciliation between the non-GAAP measures used in this presentation and their comparable GAAP measures

NO OFFER OR SOLICITATION

This presentation shall not constitute an offer to sell or the solicitation of an offer to buy securities, nor shall there be any offer or sale of any securities in any state or jurisdiction in which such offer, solicitation, or sale would be unlawful. Neither the Securities and Exchange Commission nor any other regulatory body has approved or disapproved of the securities of the Company or passed upon the accuracy of this presentation. Any representation to the contrary is a criminal offense. Except as otherwise indicated, this presentation speaks as of the date hereof. The delivery of this presentation shall not, under any circumstances, create any implication that there has been no change in the affairs of the Company after the date hereof.

ORIGIN BANCORP, INC. _____

COMPANY OVERVIEW

COMPANY SNAPSHOT

- Origin Bancorp, Inc., the holding company for Origin Bank, is headquartered in Ruston, LA
- Origin Bank was founded in 1912
- 43 banking centers operating across Texas, Louisiana & Mississippi

CONSOLIDATED FINANCIAL HIGHLIGHTS

2Q2020 DOLLARS IN MILLIONS

TOTAL ASSETS

\$6,644

TOTAL LOANS HELD FOR INVESTMENT

\$5,312

TOTAL DEPOSITS

\$5,372

TOTAL STOCKHOLDERS' EQUITY

\$615

TANGIBLE COMMON EQUITY ⁽¹⁾

\$584

TANGIBLE COMMON EQUITY / TANGIBLE ASSETS ⁽¹⁾

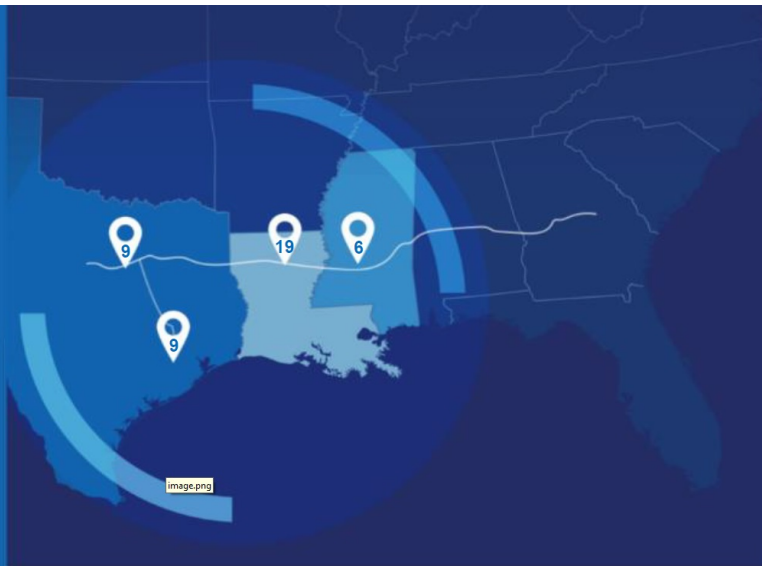
8.8%

TOTAL CAPITAL TO RISK-WEIGHTED ASSETS

12.9%

Note: All financial information and other Origin Bancorp, Inc. data is as of 6/30/20, unless otherwise noted.

(1) As used in this presentation, tangible common equity and tangible common equity / tangible assets are non-GAAP financial measures. For a reconciliation of non-GAAP financial measures to their comparable GAAP measures, see slides 35-37 of this presentation.



DOLLARS IN MILLIONS

DALLAS - FORT WORTH

Entry: 2008
Loans: \$2,187
Deposits: \$1,363
Banking Centers: 9

HOUSTON

Entry: 2013
Loans: \$984
Deposits: \$905
Banking Centers: 9

NORTH LOUISIANA

Entry: 1912
Loans: \$1,467
Deposits: \$2,286
Banking Centers: 19

CENTRAL MISSISSIPPI

Entry: 2010
Loans: \$674
Deposits: \$818
Banking Centers: 6

Note: Above loan and deposit balances reflect consolidated numbers as of 6/30/20. Loans are held for investment, excluding held for sale balances.

FRANCHISE HIGHLIGHTS

Proven Track Record of Organic Growth	<ul style="list-style-type: none"> ✓ 18% total asset CAGR since 2005 primarily through organic growth
Diverse and Attractive Geographic Footprint	<ul style="list-style-type: none"> ✓ Meaningful franchise operations in both lower cost, stable markets as well as some of the fastest growing markets in the U.S.
Excellent Core Deposit Franchise	<ul style="list-style-type: none"> ✓ Strong deposit franchise across all markets with 32% average non-interest bearing deposits to total average deposits (as of 6/30/20)
Diversified Loan Portfolio and Strong Credit Quality	<ul style="list-style-type: none"> ✓ Attractive loan mix with concentrations within industry guidelines (C&D Guideline ratio of 76% and CRE Guideline ratio of 252%) ✓ NPAs (Excl. TDRs⁽¹⁾) / Assets of 0.53% as of 6/30/20
Diversified Revenue Streams Poised for Continued Earnings Growth	<ul style="list-style-type: none"> ✓ Meaningful revenue contribution from activities including mortgage, insurance and wealth management ✓ Significant opportunity to expand returns with leveraging of Origin Bank's infrastructure investments
Experienced Leadership Team	<ul style="list-style-type: none"> ✓ Proven leadership with deep bench of talent ✓ Average of 12 years with Origin Bancorp and 30 years in the industry

⁽¹⁾ TDRs exclude loan modifications not reported as TDRs pursuant to the CARES Act and regulatory guidance.

ORIGIN BANCORP, INC. _____



PROVEN LEADERSHIP TEAM



DRAKE MILLS
Chairman, President & CEO – Origin Bancorp, Inc.

Has served as President of Origin Bancorp Inc. since 1998 and as CEO since 2008. When he was hired in 1984, Origin had 6 employees and \$13 million in assets. Mr. Mills oversees the executive management team as well as the development and execution of the strategic plan for Origin Bank. His vision and leadership are instrumental in Origin's growth and success.



LANCE HALL
President & CEO – Origin Bank

Has served in various roles at Origin, including commercial lending, market management, credit analyst and relationship manager. As CEO and President, Mr. Hall oversees the Bank's regional presidents, lending, information technology, retail banking, operations, marketing, strategic planning, brand teams and mortgage operations.



STEVE BROLLY
Senior Executive Officer and Chief Financial Officer – Origin Bancorp, Inc.

Previously served as CFO of Fidelity Southern Corporation (Nasdaq:LION) and as Senior Vice President and Controller of Sun Bancorp, Inc. (Nasdaq:SNBC)



CARY DAVIS
Senior Executive Officer and Executive Risk Officer – Origin Bancorp, Inc.

Previously served as Executive Vice President and Chief Credit Officer for Central Bank, a subsidiary of First Commerce Corporation.

YEARS OF EXPERIENCE

ORIGIN	BANKING
36	36
20	23
2	21
21	47
5	17
7	37
2	30
10	26
7	37
10	48
13	13
12	30

OTHER KEY TEAM MEMBERS

Warrie Birdwell – Regional President (North Texas)

Jim Crotwell – Chief Risk Officer

Carmen Jordan – Regional President (Houston)

Larry Little – State President (Louisiana)

Preston Moore – Chief Credit & Banking Officer

Larry Ratzlaff – State President (Mississippi)

Linda Tuten – Chief People & Diversity Officer

AVERAGE TENURE OF LEADERSHIP TEAM

ORIGIN BANCORP, INC. _____

DIVERSE GEOGRAPHIC FOOTPRINT

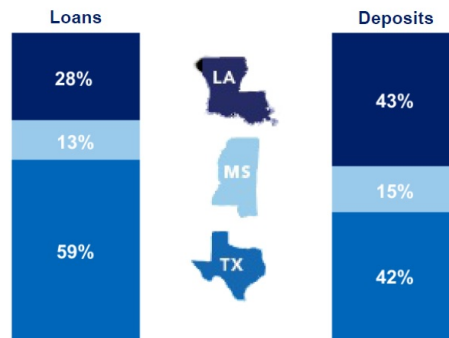
OUR MARKETS

- Attractive combination of stable, low cost markets and metropolitan growth markets
- Expansion through organic growth and selective M&A

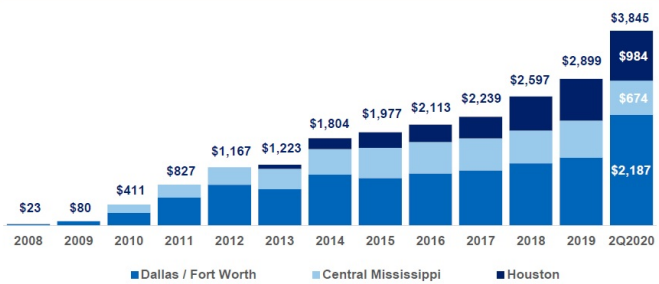
TRACK RECORD OF GROWTH IN NEW MARKETS

- Success in growing loans and deposits organically in diverse, new markets
- Culture and brand are unique, enabling Origin to attract talented bankers and banking relationships across markets

Loans & Deposits by State at 6/30/2020⁽¹⁾



Loan Balances by Expansion Market (dollars in millions)



⁽¹⁾ States for Loans and deposits are determined by location of branch to which they are associated.

STRONG LEGACY FRANCHISE IN STABLE MARKETS



NORTH LOUISIANA

MARKET OBSERVATIONS

- Located in the I-20 corridor, North Louisiana has provided consistent growth over the years
- Greater Shreveport, LA area was recognized as most competitive area in the United States for business costs by KPMG Competitive Alternatives from 2010 to 2016
- Has become a technology center, linking major employers with cyber-innovation initiatives from Louisiana Tech and Barksdale Air Force Base
- Eleven colleges and universities located in the region enable sustained business growth and expansion

NOTABLE EMPLOYERS & INSTITUTIONS



Source: S&P Global Market Intelligence, and Greater Jackson Alliance.



CENTRAL MISSISSIPPI

MARKET OBSERVATIONS

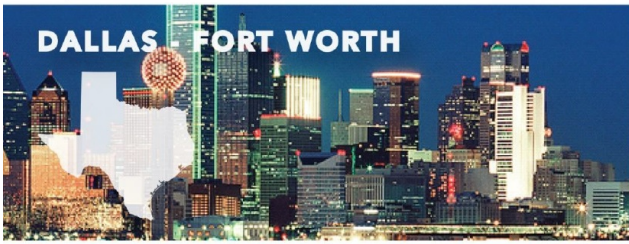
- Jackson and Central Mississippi represent a very attractive environment for business and economic growth in the state
- Largest labor force and highest per capita income in Mississippi
- State of Mississippi is the largest employer in the area and helps insulate market through economic cycles
- Home to major manufacturing facilities of Nissan and Toyota and is the healthcare epicenter of the state

NOTABLE EMPLOYERS & INSTITUTIONS



ORIGIN BANCORP, INC. _____

EXPANDING PRESENCE IN TOP GROWTH MARKETS



DALLAS-FORT WORTH

MARKET OBSERVATIONS

- Fourth largest MSA in the U.S. with approximately 7.6 million residents as of 2019 and expected to grow to 11 million by 2040
- Ranked first in U.S. in year over year population growth in 2019
- Diversified economy and home to 24 Fortune 500 companies
- Prominent sectors include telecommunications, healthcare, technology and transportation

NOTABLE EMPLOYERS & INSTITUTIONS



Source: Greater Houston Partnership, Census.gov, Houston Public Media (a service of the University of Houston), and Dallasinnovates.com.



HOUSTON

MARKET OBSERVATIONS

- Fifth largest MSA in the U.S. with approximately 7.0 million residents as of 2019
- Expected to grow to 10 million residents by 2040
- Seventh largest U.S. metro economy and home to 22 Fortune 500 companies (As of September 2020)
- Compared to the nation's 20 most populated metro areas, housing costs and cost of living are 49.3% and 25.4% below the average, respectively (As of September 2020)

NOTABLE EMPLOYERS & INSTITUTIONS



ORIGIN BANCORP, INC. _____

A UNIQUE & DEFINED CULTURE

OUR VISION TO COMBINE THE POWER OF **TRUSTED ADVISORS** WITH **INNOVATIVE TECHNOLOGY** TO BUILD **UNWAVERING LOYALTY** BY **CONNECTING PEOPLE TO THEIR DREAMS.**

CUSTOMER EXPERIENCE

- COMMITMENT TO CUSTOMER JOURNEYS
- INVESTMENT IN DIGITAL STRATEGY
- RECOGNITION WITHIN MARKETS FOR CUSTOMER SERVICE EXCELLENCE
- ALIGNMENT ON THE EXPERIENCE AS THE PRODUCT



EMPOWERED EMPLOYEES

- UNWAVERING COMMITMENT TO CULTURE
- LEADERSHIP ACADEMY
- EMERGING LEADERS COUNCIL
- DREAM MANAGER
- GLINT SURVEYS



COMMITTED TO OUR COMMUNITIES

- PROJECT ENRICH VOLUNTEER PROGRAM
- BANK ON THEIR FUTURE
- PORTION OF PPP FEES DONATED TO OUR COMMUNITIES



DRIVING SHAREHOLDER VALUE

- ATTRACTIVE GEOGRAPHIC FOOTPRINT IN STABLE AND GROWING MARKETS
- LONG-TERM TRACK RECORD OF GROWTH
- EXPERIENCED AND PROVEN LEADERSHIP



SUCCESSFUL ORGANIC GROWTH HISTORY

2003 – Drake Mills becomes CEO of Origin Bank

2005 – Acquired First United Bank in Farmerville, LA

2008 – Entered Dallas, TX market and hired team of five bankers

2009 – Acquired First Louisiana Bancshares, Inc. in Shreveport, LA

2010 – Entered Madison County, MS through acquisition of Madison Financial Corp. and hired a team of six bankers in Central MS

2012 – Origin Bancorp raised \$85 million from three Institutional investors

2013 – Entered Houston, TX market and expanded retail mortgage platform

2015 – Acquired four banking centers from Whitney Bank in the Houston, TX Market

2016 – Origin Bancorp raised \$45 million from Institutional investors and friends and family

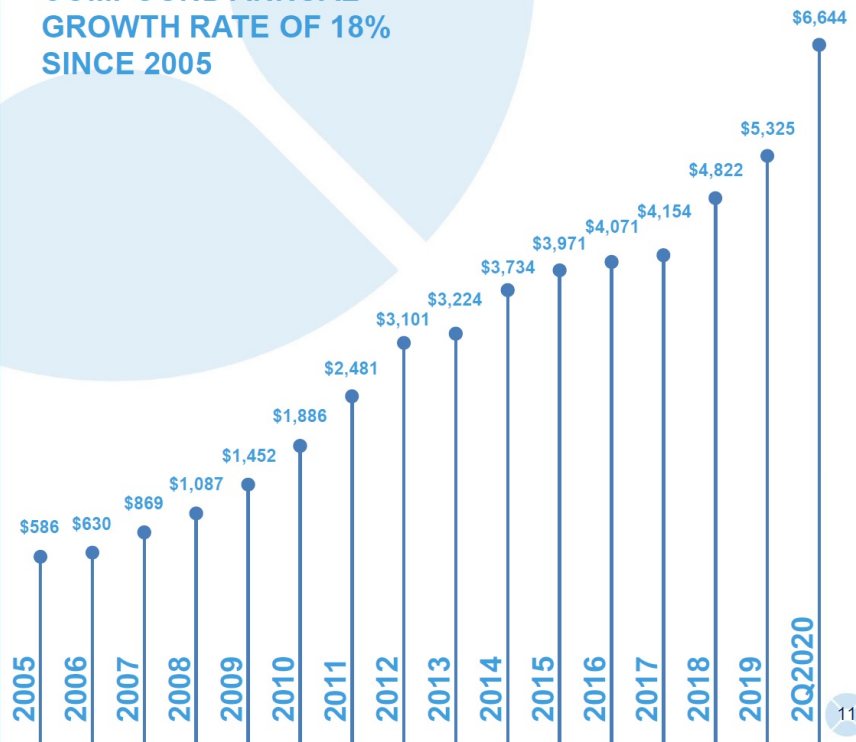
2018 – Origin Bancorp completes \$142 million IPO

2020 – Origin Bank issued \$70 million in subordinated debt

TOTAL ASSETS

DOLLARS IN MILLIONS

COMPOUND ANNUAL GROWTH RATE OF 18% SINCE 2005



CREDIT HIGHLIGHTS

SUPPORTING OUR CUSTOMERS - FORBEARANCE AND PPP LOANS

DOLLARS IN THOUSANDS

COVID-19 Loans Held for Investment ("LHFI") Forbearances

Industry	6/30/2020		8/31/2020		Estimated 9/30/2020 ⁽¹⁾		Estimated 10/31/2020 ⁽¹⁾	
	Forbearance Amount	% of LHFI ⁽²⁾	Forbearance Amount	% of LHFI ⁽²⁾	Forbearance Amount	% of LHFI ⁽²⁾	Forbearance Amount	% of LHFI ⁽²⁾
Hotels	\$ 59,258	92.5 %	\$ 58,183	86.4 %	\$ 58,183	86.4 %	\$ 43,507	64.6 %
Energy	6,776	10.8	9,571	16.8	883	1.5	181	0.3
Non-Essential Retail	82,424	56.2	52,131	34.4	39,922	26.4	17,648	11.7
Restaurants	100,209	74.7	50,748	35.4	30,976	21.6	9,574	6.7
Assisted Living	48,935	34.9	59,744	41.7	32,052	22.4	32,052	22.4
Other	709,564	16.8	181,785	4.1	130,520	3.0	84,912	1.9
Total	\$ 1,007,166	21.1 %	\$ 412,162	8.3 %	\$ 292,536	5.9 %	\$ 187,874	3.8 %

⁽¹⁾ Estimated forbearances based on lender and customer surveys.

⁽²⁾ Does not include PPP loans.

Forbearance Highlights

- Forbearances represented 21% of total LHFI, excl. Paycheck Protection Program ("PPP") Loans, at 6/30/2020, and 8% of total LHFI, excl. PPP loans, at 8/31/2020.
- 72% of forbearances were full deferment and 28% were partial deferments at 6/30/2020, 62% of forbearances were full deferment and 38% were partial deferments at 8/31/2020.
- Origin reduced amounts under forbearance 59% at 8/31/2020, from 6/30/2020, and anticipates an approximate reduction of over 80% in amounts under forbearance at 10/31/2020, compared to 6/30/2020.

PPP Highlights (as of 6/30/2020)

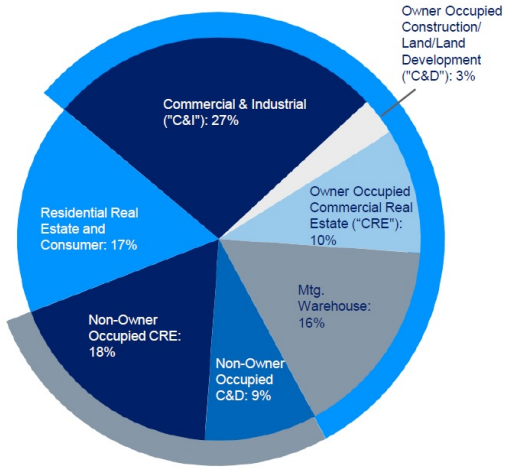
- Funded \$563.6 million in PPP loans
- Average PPP loan: \$185K; Median loan: \$38K
- Total interest and fee income recognized in 2Q2020: \$3.05 million
- Over 3,000 loans
- PPP loans supported over 63,300 jobs at companies impacted by COVID-19

ORIGIN BANCORP, INC. _____

WELL DIVERSIFIED LOAN PORTFOLIO AT 6/30/2020

DOLLARS IN MILLIONS

Loan Composition:⁽¹⁾ \$4,763

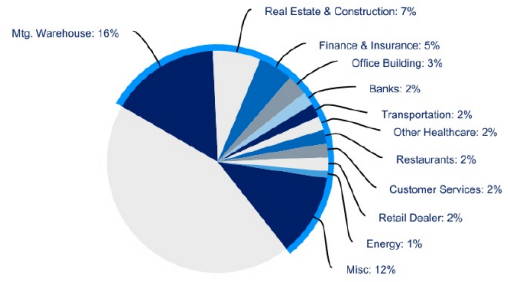


■ C&I, Owner Occupied C&D and CRE, Mtg. Warehouse: 56%

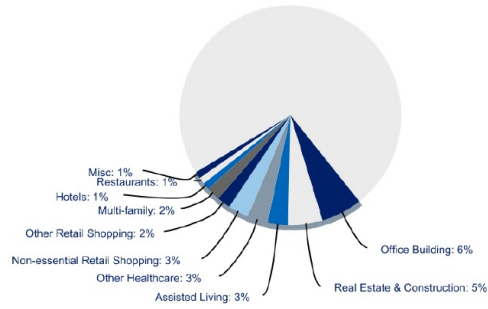
■ Non-Owner Occupied C&D and CRE: 27%

⁽¹⁾ Does not include loans held for sale or PPP loans.

C&I, Owner Occupied C&D and CRE, Mtg. Warehouse:⁽¹⁾ \$2,663



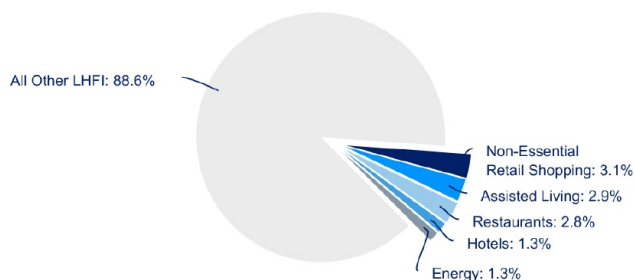
Non-Owner Occupied C&D and CRE:⁽¹⁾ \$1,313



ORIGIN BANCORP, INC. _____

DEEP DIVE - SELECTED SECTORS ⁽¹⁾

LHFI⁽¹⁾ at 6/30/2020



- LHFI (excl. PPP loans net of deferred fees and costs) were \$4.76 billion at 6/30/2020, an increase of \$281.9 million, or 6.3%, compared to 3/31/2020, and an increase of \$619.9 million, or 15.0%, compared to the end of 2019.
- Five sectors accounted for 11.4% of total LHFI (excl. PPP loans net of deferred fees and costs).

LHFI-Selected Sectors (as of 6/30/2020) (dollars in thousands)	Outstanding Balance	Allowance Amount	Avg. Loan Size	Wtd. Avg. Risk Rating ⁽³⁾	Past Due	Nonperforming Loans ("NPLs")
Selected sectors ⁽¹⁾⁽²⁾	\$ 547,626	\$ 15,712	\$ 1,214	5.22	1.34 %	\$ 7,633
All other LHFI ⁽¹⁾	4,215,439	54,756	468	4.14	0.39	22,414
Total LHFI ⁽¹⁾	\$ 4,763,065	\$ 70,468	\$ 504	4.26	0.50 %	\$ 30,047

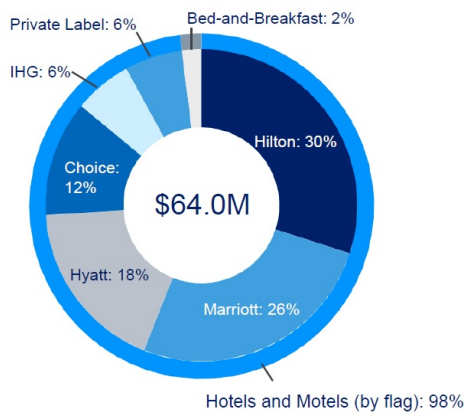
⁽¹⁾ LHFI excluding PPP loans.

⁽²⁾ Selected sectors include hotels, energy, non-essential retail, restaurants and assisted living and exclude PPP loans.

⁽³⁾ Refer to Note 4 of OBNK's consolidated financial statements for a description of risk ratings.

HOTEL SECTOR ⁽¹⁾

Hotel Portfolio at 6/30/2020



Hotel Stats:

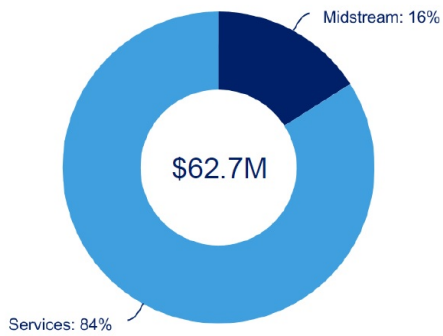
- Balance represented 1.3% of total LHFI excl. PPP loans
- Hotel sector past due: 0%
- Hotel sector NPL: \$0
- No conference center hotels
- Number of forbearances: 16 (6/30/20); 14 (8/31/20)
- Total forbearance amount: \$59,258K (6/30/20); \$58,183K (8/31/20)
- Percentage of loans in forbearance: 92.5% (6/30/20); 86.4% (8/31/20)
- Pre-COVID-19 hotel sector LTV 41% and DSCR 1.40x

Hotel Sub-Sector (as of 6/30/2020) (dollars in thousands)	# of Loans	Total Commitment	Outstanding Balance	Avg. Loan Size	Allowance Amount	Wtd. Avg. Risk Rating	Past Due	NPLs
Hotels & Motels	18	\$ 63,343	\$ 62,999	\$ 3,500	\$ 794	5.14	— %	\$ —
Bed-and-Breakfast Inns	7	1,046	1,044	149	33	5.87	—	—
Total Hotel	25	\$ 64,389	\$ 64,043	\$ 2,562	\$ 827	5.15	— %	\$ —

⁽¹⁾ Excluding PPP loans, all information as of 6/30/2020 unless otherwise noted.

ENERGY SECTOR⁽¹⁾

Energy Portfolio at 6/30/2020



Energy Stats:

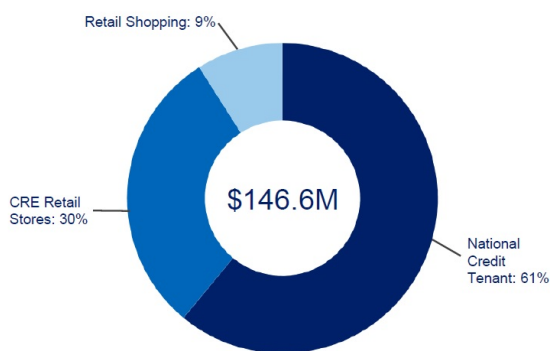
- Balance represented 1.3% of total LHFI excl. PPP loans
- No exploration & production lending exposure
- Number of forbearances: 15 (6/30/20); 6 (8/31/20)
- Total forbearance amount: \$6,776K (6/30/20); \$9,571K (8/31/20)
- Percentage of loans in forbearance: 10.8% (6/30/20); 16.8% (8/31/20)
- Pre-COVID-19 energy sector LTV 78% and DSCR 12.36x

Energy Sub-Sector (as of 6/30/2020) (dollars in thousands)	# of Loans	Total Commitment	Outstanding Balance	Avg. Loan Size	Allowance Amount	Wtd. Avg. Risk Rating	Past Due	NPLs
Services ⁽²⁾	48	\$ 84,434	\$ 52,567	\$ 1,095	\$ 5,835	6.52	4.40 %	\$ 2,311
Midstream	19	24,156	10,128	533	716	6.46	—	—
Total Energy	67	\$ 108,590	\$ 62,695	\$ 936	\$ 6,551	6.51	3.69 %	\$ 2,311

⁽¹⁾ Excluding PPP loans, all information as of 6/30/2020 unless otherwise noted.
⁽²⁾ Past due loans excluding NPLs for Energy Services is 0%.

NON-ESSENTIAL RETAIL SECTOR ⁽¹⁾

Non-Essential Retail Portfolio at 6/30/2020



Non-Essential Retail Stats:

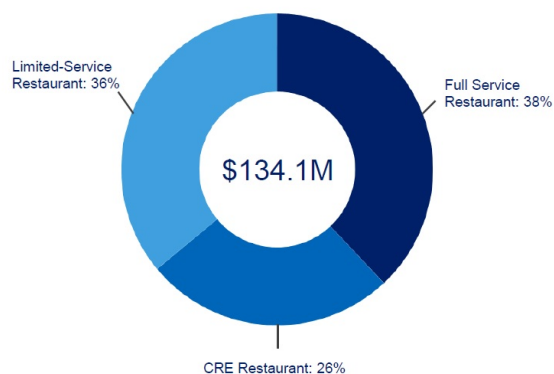
- Balance represented 3.1% of total LHFI excl. PPP loans
- Number of forbearances: 49 (6/30/20); 14 (8/31/20)
- Total forbearance amount: \$82,424K (6/30/20); \$52,131K (8/31/20)
- Percentage of loans in forbearance: 56.2% (6/30/20); 34.4% (8/31/20)
- Pre-COVID-19 non-essential retail sector LTV 56% and DSCR 1.47x

Non-Essential Retail Sub-Sector (as of 6/30/2020) (dollars in thousands)	# of Loans	Total Commitment	Outstanding Balance	Avg. Loan Size	Allowance Amount	Wtd. Avg. Risk Rating	Past Due	NPLs
National Credit Tenant	23	\$ 102,591	\$ 89,204	\$ 3,878	\$ 686	4.69	— %	\$ —
CRE Retail Stores	32	45,845	44,637	1,395	313	5.15	5.77	2,575
Retail Shopping	120	17,350	12,725	106	275	5.21	1.41	477
Total Non-Essential Retail	175	\$ 165,786	\$ 146,566	\$ 838	\$ 1,274	4.87	1.88 %	\$ 3,052

⁽¹⁾ Excluding PPP loans, all information as of 6/30/2020 unless otherwise noted.

RESTAURANT SECTOR⁽¹⁾

Restaurant Portfolio at 6/30/2020



Restaurant Stats:

- Balance represented 2.8% of total LHFII excl. PPP loans
- Restaurant sector past due: 0%
- Restaurant sector NPL: \$0
- Number of forbearances: 106 (6/30/20); 38 (8/31/20)
- Total forbearance amount: \$100,209K (6/30/20); \$50,748K (8/31/20)
- Percentage of loans in forbearance: 74.7% (6/30/20); 35.4% (8/31/20)
- Pre-COVID-19 restaurant sector LTV 54% and DSCR 1.40x

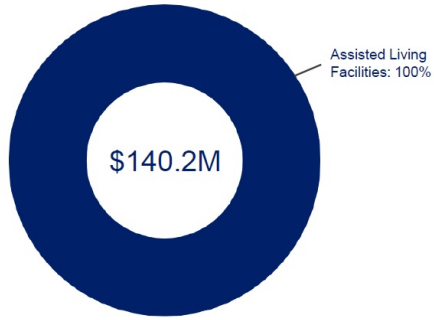
Restaurant Sub-Sector (as of 6/30/2020) (dollars in thousands)	# of Loans	Total Commitment	Outstanding Balance	Avg. Loan Size	Allowance Amount	Wtd. Avg. Risk Rating	Past Due	NPLs
Full Service Restaurants	95	\$ 63,543	\$ 51,195	\$ 539	\$ 1,382	4.73	— %	\$ —
CRE Restaurant	33	38,001	34,504	1,046	302	4.32	—	—
Limited-Service Restaurant	40	48,818	48,405	1,210	1,226	5.18	—	—
Total Restaurant	168	\$ 150,362	\$ 134,104	\$ 798	\$ 2,910	4.79	— %	\$ —

⁽¹⁾ Excluding PPP loans, all information as of 6/30/2020 unless otherwise noted.

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ASSISTED LIVING SECTOR⁽¹⁾

Assisted Living Portfolio at 6/30/2020



Assisted Living Stats:

- Balance represented 2.9% of total LHFI excl. PPP loans
- Number of forbearances: 5 (6/30/20); 6 (8/31/20)
- Total forbearance amount: \$48,935K (6/30/20); \$59,744K (8/31/20)
- Percentage of loans in forbearance: 34.9% (6/30/20); 41.7% (8/31/20)
- Pre-COVID-19 assisted living sector LTV 75% and DSCR 0.31x

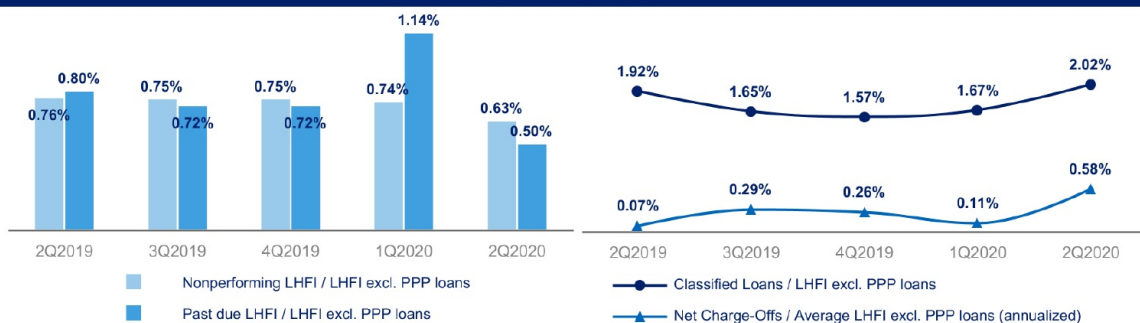
Assisted Living Sub-Sector (as of 6/30/2020) (dollars in thousands)	# of Loans	Total Commitment	Outstanding Balance	Avg. Loan Size	Allowance Amount	Wtd. Avg. Risk Rating	Past Due	NPLs
Assisted Living ⁽²⁾	16	\$ 157,033	\$ 140,218	\$ 8,764	\$ 4,150	5.46	1.62 %	\$ 2,270

⁽¹⁾ Excluding PPP loans, all information as of 6/30/2020 unless otherwise noted.

⁽²⁾ Past due loans excluding NPLs for assisted living, which consists of one relationship, is 0%.

CREDIT QUALITY

Asset Quality Trends



CECL

Economic Drivers:

- Shrinking U.S. economy in 2020
Key source: Moody's Analytics
- Elevated unemployment rate
Key source: Moody's Analytics
- Loss reversion period extended to 18 months from 12 months

(dollars in thousands)	1/1/2020	1Q2020 Allowance Increase	3/31/2020	2Q2020 Allowance Increase ⁽¹⁾	6/30/2020
Commercial real estate	\$ 4,961	\$ 4,293	\$ 9,254	\$ 792	\$ 10,046
Construction/land/land development	4,852	202	5,054	1,806	6,860
Residential real estate	3,806	689	4,495	2,416	6,911
Commercial and industrial	24,256	11,567	35,823	9,458	45,281
Mortgage warehouse lines of credit	291	488	779	(177)	602
Consumer	602	56	658	110	768
Total	\$ 38,768	\$ 17,295	\$ 56,063	\$ 14,405	\$ 70,468
% of LHF1	0.94 %		1.25 %		1.33 %
% of LHF1 excl. PPP loans and mtg. warehouse	0.99 %		1.37 %		1.75 %

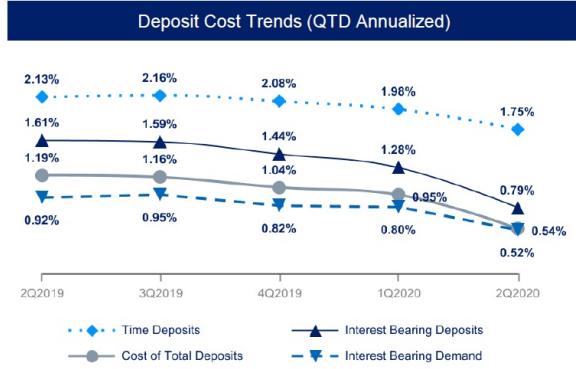
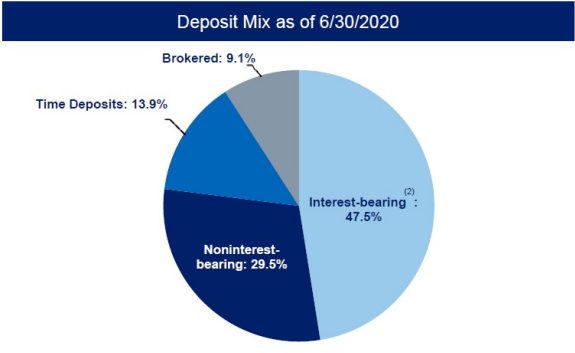
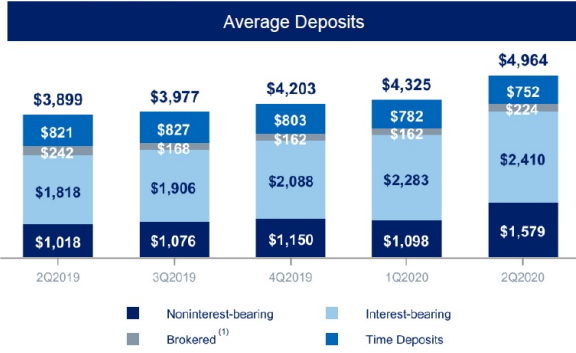
⁽¹⁾ Net of charge-offs.

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FINANCIAL HIGHLIGHTS

DEPOSIT TRENDS

DOLLARS IN MILLIONS



Time Deposit Repricing Schedule⁽³⁾

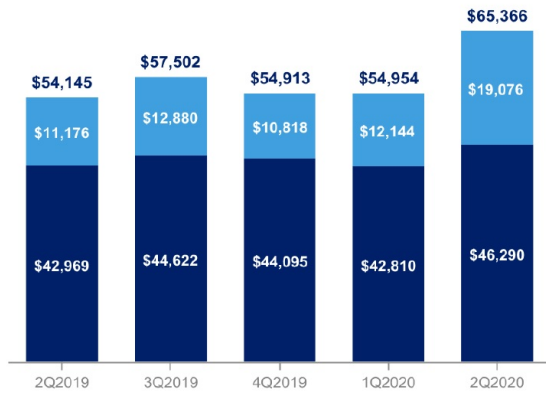
Maturity	Balance	WAR
3Q2020	\$ 156	1.91 %
4Q2020	175	1.61
1Q2021	120	1.67
2Q2021	98	1.15
3Q2021+	197	1.54
Total	\$ 746	1.60 %

⁽¹⁾ Average brokered time deposits are included in the brokered category.
⁽²⁾ Includes interest-bearing deposits, money market deposits and savings deposits.
⁽³⁾ Target time deposit rates 1% or less for new deposit customers.

NET REVENUE DISTRIBUTION

DOLLARS IN THOUSANDS

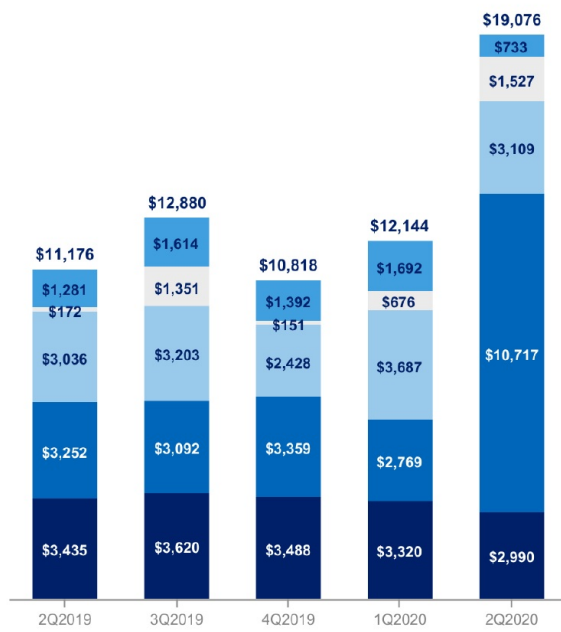
Net Interest Income \ Noninterest Income



■ Net Interest Income ■ Noninterest Income

- Noninterest income regularly accounts for approximately 20% of total net revenue, with an uptick in 2Q2020 due to increased mortgage banking revenue.
- The mortgage banking revenue increase was primarily driven by a 128% increase in origination volume and an increase in the gain on sale margin, along with less valuation impairment on the MSR compared to 1Q2020.
- Swap fee income generation continues to be a focus in 2020. The increase in 2Q2020 from 1Q2020 was driven by the increased volume of new transactions due to the low interest rate environment.
- Insurance commission revenue saw a seasonal decrease in 2Q2020 compared to 1Q2020.

Noninterest Income

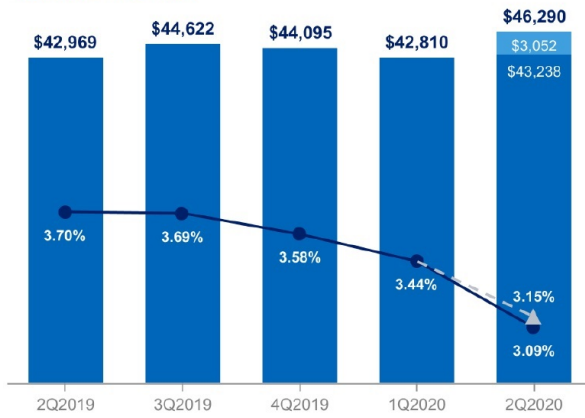


■ Service Charges & Fees ■ Mortgage Banking Revenue
 ■ Insurance Commission & Fee Income ■ Swap Fee Income
 ■ Other

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NET INTEREST INCOME AND NIM TRENDS

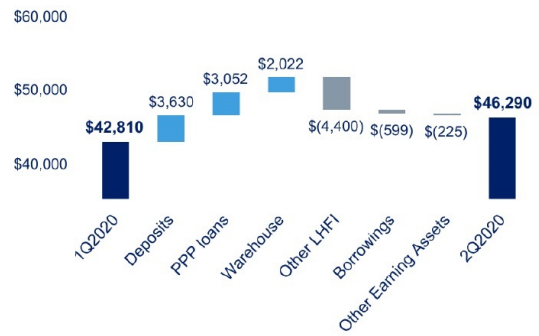
DOLLARS IN THOUSANDS



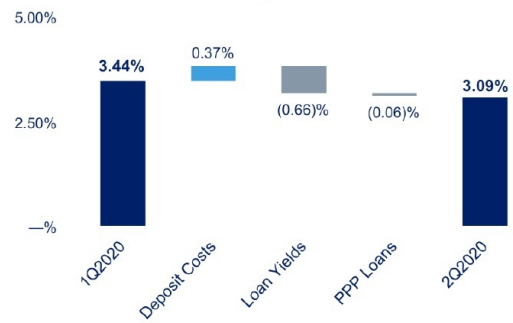
■ Net Interest Income excl. PPP Loans
 ■ PPP Loans Net Interest Income
● NIM (FTE)
 ▲ NIM (FTE) excl. PPP Loans

- Net interest income increased \$3.5 million in 2Q2020 from 1Q2020, and increased \$3.3 million in 2Q2020 from 2Q2019.
- Deposit cost savings contributed the greatest increase in net interest income, along with warehouse and PPP loans, offset by falling loan yields.
- NIM compression of 35 bps to 3.09% in 2Q2020 from 1Q2020, was caused by falling loan yields, offset by deposit cost reductions.
- Excluding the impact of lower yielding PPP loans, NIM was 3.15% in 2Q2020.

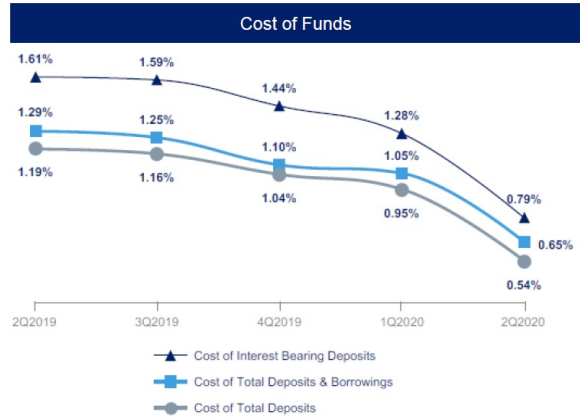
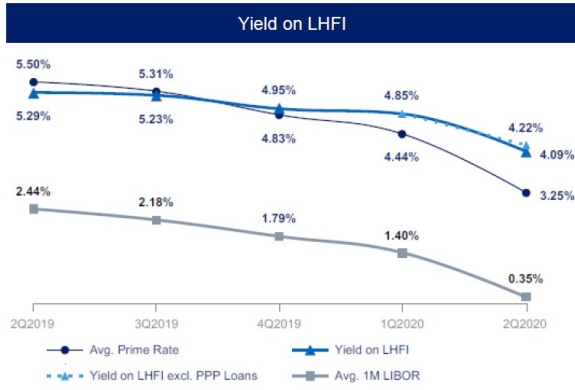
Net Interest Income Changes - 2Q2020



NIM Changes - 2Q2020

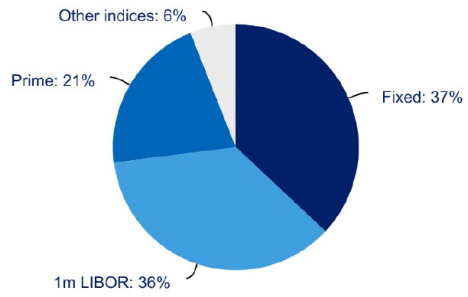


YIELDS, COSTS AND ASSET PROFILE



- The cost of interest bearing deposits declined 49 bps during 2Q2020, and the cost of total deposits and cost of total deposits and borrowings declined 41 bps and 40 bps during 2Q2020, respectively.
- Variable rate LHF⁽¹⁾ made up 63% of total LHF⁽¹⁾ excl. PPP loans, with 36% based on 1 month LIBOR as of 6/30/2020.
- The other indices category is primarily LIBOR ARMs, and the majority have an initial reset date in 2021 or later.

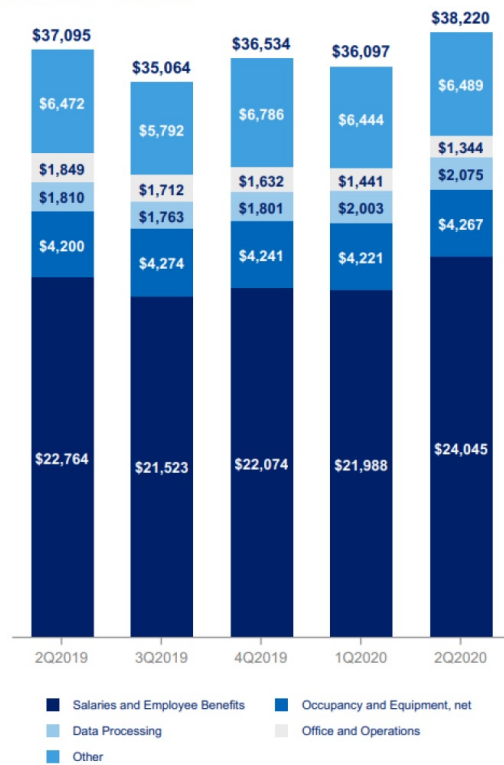
LHF⁽¹⁾: Fixed \ Variable (by Index) at 06/30/2020



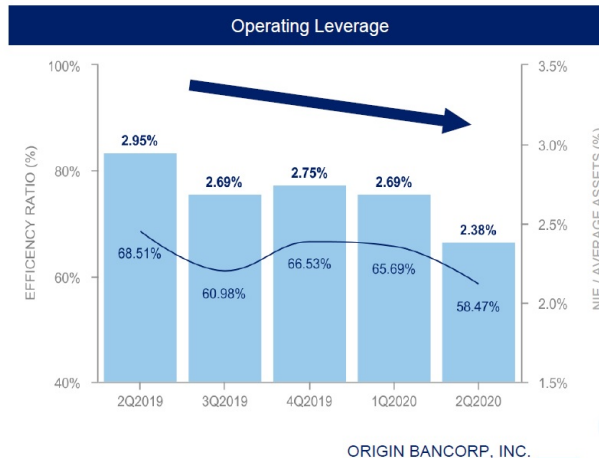
⁽¹⁾ LHF⁽¹⁾ excluding PPP loans.

NONINTEREST EXPENSE COMPOSITION

DOLLARS IN THOUSANDS



- Operating leverage reflects an improving trend in the efficiency ratio, coupled with a decline in the ratio of NIE to average assets as a result of improved mortgage performance in the most recent quarter.
- Efficiency improvements during the year were partially offset by the declining interest margin.
- Salaries and employee benefits increased in 2Q2020 compared to 1Q2020 by \$2.1 million, primarily due to higher incentive compensation allocated to employees for delivering PPP loans, and increased commissions due to higher mortgage production.
- The continued focus is on technology strategy to build efficient scale to support additional organic growth, with additional focus on branch strategy and operational efficiency to withstand challenges posed by COVID-19.

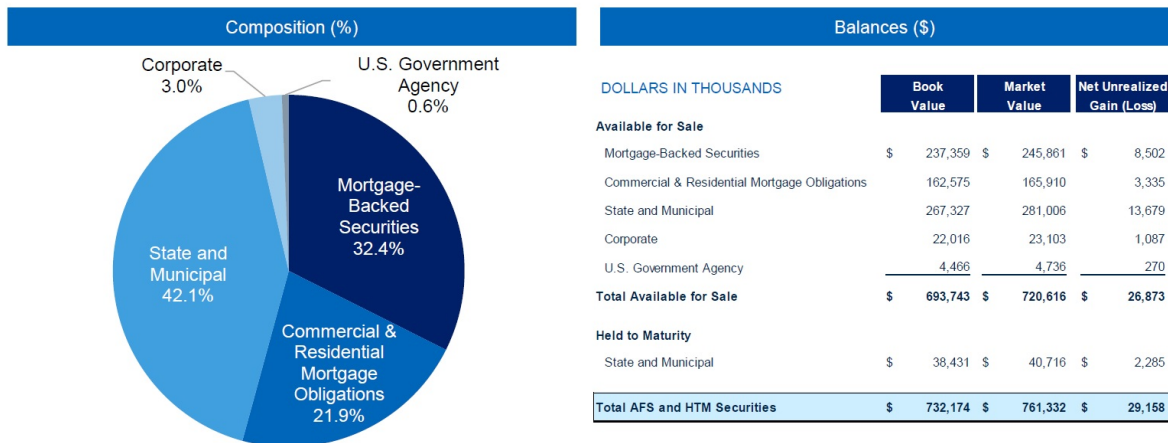


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APPENDIX

SECURITIES PORTFOLIO

Securities Portfolio as of June 30, 2020

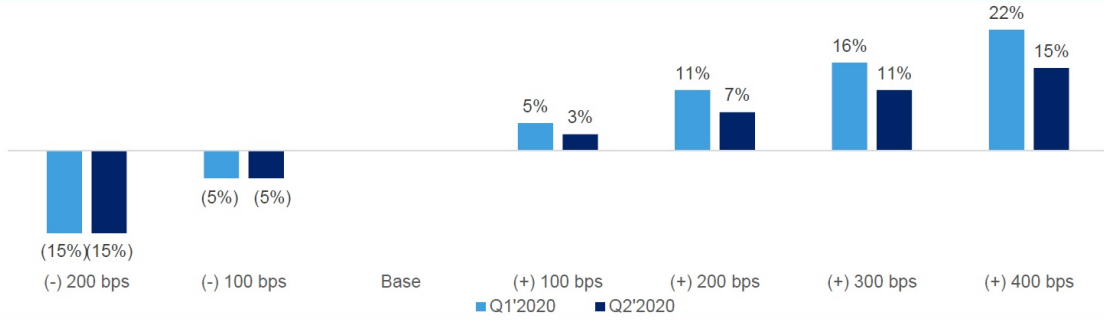


Note: Above is a summary of the amortized cost and estimated fair value, including net unrealized gains and losses, of Origin Bank's available for sale and held to maturity securities.

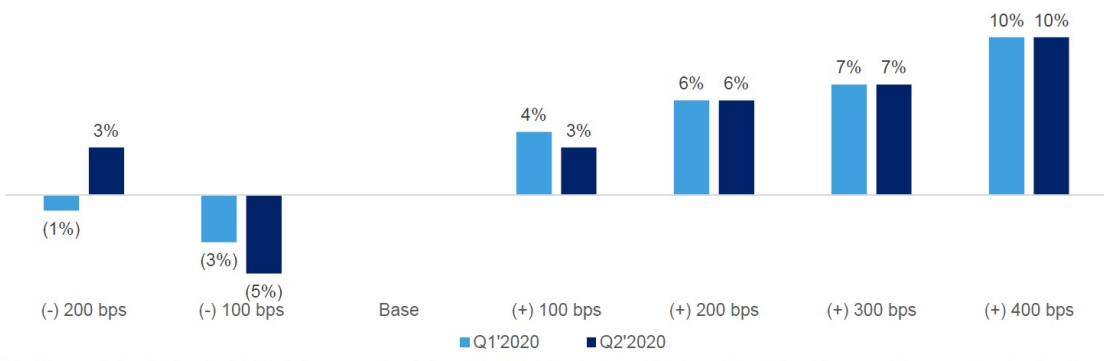
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INTEREST RATE SENSITIVITY

Static Shock Impact on Net Interest Income



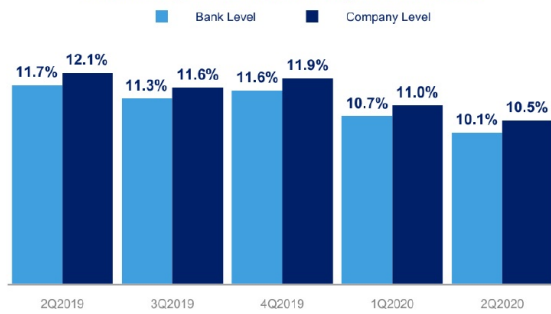
Gradual 12-Month Impact on Economic Value of Equity



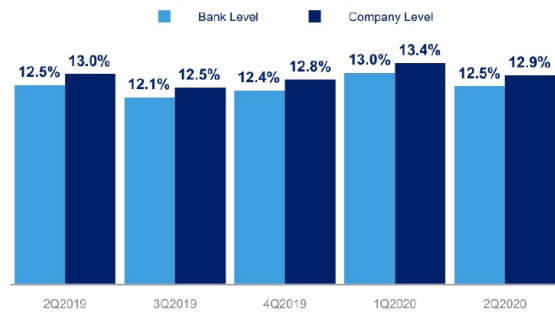
Note: Above analysis reflects a simulated instantaneous and gradual parallel shift in interest rates, and the impact to net interest income and the economic value of equity, respectively.

CAPITAL

Tier 1 Capital to Risk-Weighted Assets



Total Capital to Risk-Weighted Assets



Tier 1 Capital to Average Assets (Leverage Ratio)



• 2020 Return of Capital to Shareholders

- Return of \$5.1 million of capital (\$723,000 in stock buyback and \$4.3 million in common dividends) to shareholders YTD 6/30/2020, but the Company has suspended buy-back activity
- PPP loans impacted leverage ratio by 75 bps during 2Q2020

FINANCIAL HIGHLIGHTS - SECOND QUARTER 2020

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS

Balance Sheet	June 30 2020	March 31 2020	June 30 2019	Linked Qtr \$ Δ	Linked Qtr % Δ	YoY \$ Δ	YoY % Δ
Total Loans Held For Investment ("LHFI")	\$ 5,312,194	\$ 4,481,185	\$ 3,984,597	\$ 831,009	18.5 %	\$ 1,327,597	33.3 %
Total Assets	6,643,909	6,049,638	5,119,625	594,271	9.8	1,524,284	29.8
Total Deposits	5,372,222	4,556,246	3,855,012	815,976	17.9	1,517,210	39.4
Common Stockholders Equity	614,781	606,631	584,293	8,150	1.3	30,488	5.2
Tangible Common Equity ⁽¹⁾	583,828	575,390	552,149	8,438	1.5	31,679	5.7
Book Value per Common Share	26.16	25.84	24.58	0.32	1.2	1.58	6.4
Tangible Book Value per Common Share ⁽¹⁾	24.84	24.51	23.22	0.33	1.3	1.62	7.0
Income Statement							
Net Interest Income	46,290	42,810	42,969	3,480	8.1	3,321	7.7
Provision for Credit Losses	21,403	18,531	1,985	2,872	15.5	19,418	978.2
Noninterest Income	19,076	12,144	11,176	6,932	57.1	7,900	70.7
Noninterest Expense	38,220	36,097	37,095	2,123	5.9	1,125	3.0
Net Income	4,957	753	12,283	4,204	558.3	(7,326)	(59.6)
Pre-Tax Pre-Provision Earnings ("PTPP") ⁽¹⁾	27,146	18,857	17,050	8,289	44.0	10,096	59.2
Diluted EPS	0.21	0.03	0.52	0.18	600.0	(0.31)	(59.6)
Dividends Declared per Common Share	0.0925	0.0925	0.0325	—	—	0.06	184.6
Selected Ratios							
NIM - FTE	3.09 %	3.44 %	3.70 %	-35 bp	(10.2) %	-61 bp	(16.5) %
Efficiency Ratio	58.47	65.69	68.51	-722 bp	(11.0)	-1,004 bp	(14.7)
ROAA (annualized)	0.31	0.06	0.98	25 bp	416.7	-67 bp	(68.4)
ROAE (annualized)	3.23	0.50	8.54	273 bp	546.0	-531 bp	(62.2)
PTPP ROAA (annualized) ⁽¹⁾	1.69	1.40	1.36	29 bp	20.7	33 bp	24.3
PTPP ROAE (annualized) ⁽¹⁾	17.67	12.41	11.86	526 bp	42.4	581 bp	49.0

⁽¹⁾ As used in this presentation, tangible common equity, tangible book value per common share, PTPP, PTPP ROAA, and PTPP ROAE are non-GAAP financial measures. For a reconciliation of these non-GAAP financial measures to their comparable GAAP measures, see slides 35-37 of this presentation.

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FINANCIAL HIGHLIGHTS - 1H 2020

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS

Income Statement	1H 2020	1H 2019	YoY \$ Δ	YoY % Δ
Net Interest Income	\$ 89,100	\$ 84,995	\$ 4,105	4.8 %
Provision for Credit Losses	39,934	2,990	36,944	1,235.6
Noninterest Income	31,220	22,780	8,440	37.1
Noninterest Expense	74,317	72,476	1,841	2.5
Net Income	5,710	26,438	(20,728)	(78.4)
PTPP ⁽¹⁾	46,003	35,299	10,704	30.3
Diluted EPS	0.24	1.11	(0.87)	(78.4)
Dividends Declared per Common Share	0.185	0.065	0.12	184.6
Selected Ratios				
NIM - FTE	3.25 %	3.75 %	-50 bp	(13.3) %
Efficiency Ratio	61.77	67.25	-548 bp	(8.1)
ROAA (annualized)	0.19	1.08	-89 bp	(82.4)
ROAE (annualized)	1.87	9.38	-751 bp	(80.1)
PTPP ROAA (annualized) ⁽¹⁾	1.56	1.44	12 bp	8.3
PTPP ROAE (annualized) ⁽¹⁾	15.05	12.52	253 bp	20.2

⁽¹⁾ As used in this presentation, PTPP, PTPP ROAA, and PTPP ROAE are non-GAAP financial measures. For a reconciliation of these non-GAAP financial measures to their comparable GAAP measures, see slides 35-37 of this presentation.

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HISTORICAL INTEREST COVERAGE

DOLLARS IN THOUSANDS

	Annual			Quarterly
	2017	2018	2019	Q2'20
Total Investment in Subsidiaries	\$ 450,598	\$ 543,515	\$ 593,079	\$ 604,629
Holding Company Total Equity	455,342	549,779	599,262	614,781
Double Leverage Ratio	99.0%	98.9%	99.0%	98.3%
Interest Coverage				
Other Borrowings - Interest Expense	2,974	4,973	8,654	2,554
Total Debt Interest Expense	\$ 2,974	\$ 4,973	\$ 8,654	\$ 2,554 ^A
Total Deposit - Interest Expense	19,314	29,671	44,716	6,620 ^B
Total Debt + Deposit Interest Expense - (A+B)	\$ 22,288	\$ 34,644	\$ 53,370	\$ 9,174 ^C
Pre-Tax Income	20,482	62,442	66,548	5,743 ^D
Pre Tax Income				
Interest Coverage (Excl. Deposit Interest Expense) - (A+D)/A	7.9x	13.6x	8.7x	3.2x⁽¹⁾
Interest Coverage (Incl. Deposit Interest Expense) - (C+D)/C	1.9x	2.8x	2.2x	1.6x⁽¹⁾

⁽¹⁾ YTD 2020 interest coverage is impacted by outsized provision expense due to COVID-19. Normalized for actual reported 2019 LLP / avg. loans of 0.23% correlates to a 10.6x interest coverage ratio (excl. deposit interest expense), and 3.7x interest coverage ratio (incl. deposit interest expense).

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RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS

	2Q2020	1Q2020	2Q2019
Calculation of Tangible Common Equity:			
Total common stockholders' equity	\$ 614,781	\$ 606,631	\$ 584,293
Less: goodwill and other intangible assets, net	30,953	31,241	32,144
Tangible Common Equity	\$ 583,828	\$ 575,390	\$ 552,149
Calculation of Tangible Book Value per Common Share:			
Divided by common shares outstanding at the end of the period	23,501,233	23,475,948	23,774,238
Tangible Book Value per Common Share	\$ 24.84	\$ 24.51	\$ 23.22
Book Value per Common Share	26.16	25.84	24.58
Calculation of PTPP Earnings:			
Net Income	\$ 4,957	\$ 753	\$ 12,283
Plus: provision for credit losses	21,403	18,531	1,985
Plus: income tax expense	786	(427)	2,782
PTPP Earnings	\$ 27,146	\$ 18,857	\$ 17,050
Calculation of PTPP ROAA and PTPP ROAE:			
PTPP Earnings	\$ 27,146	\$ 18,857	\$ 17,050
Divided by number of days in the quarter	91	91	91
Multiplied by the number of days in the year	366	366	365
Annualized PTPP Earnings	\$ 109,181	\$ 75,842	\$ 68,387
Divided by total average assets	\$ 6,447,526	\$ 5,400,704	\$ 5,043,951
PTPP ROAA (annualized)	1.69 %	1.40 %	1.36 %
ROAA (annualized)	0.31	0.06	0.98
Divided by total average stockholder's equity	\$ 617,898	\$ 611,162	\$ 576,761
PTPP ROAE (annualized)	17.67 %	12.41 %	11.86 %
ROAE (annualized)	3.23	0.50	8.54

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RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS

	1H 2020	1H 2019
Calculation of Tangible Common Equity:		
Total common stockholders' equity	\$ 614,781	\$ 584,293
Less: goodwill and other intangible assets, net	30,953	32,144
Tangible Common Equity	\$ 583,828	\$ 552,149
Calculation of Tangible Book Value per Common Share:		
Divided by common shares outstanding at the end of the period	23,501,233	23,774,238
Tangible Book Value per Common Share	\$ 24.84	\$ 23.22
Book Value per Common Share	26.16	24.58
Calculation of PTPP Earnings:		
Net Income	\$ 5,710	\$ 26,438
Plus: provision for credit losses	39,934	2,990
Plus: income tax expense	359	5,871
PTPP Earnings	\$ 46,003	\$ 35,299
Calculation of PTPP ROAA and PTPP ROAE:		
PTPP Earnings	\$ 46,003	\$ 35,299
Divided by number of days in the quarter	182	181
Multiplied by the number of days in the year	366	365
Annualized PTPP Earnings	\$ 92,512	\$ 71,183
Divided by total average assets	\$ 5,924,115	\$ 4,957,977
PTPP ROAA (annualized)	1.56 %	1.44 %
ROAA (annualized)	0.19	1.08
Divided by total average stockholder's equity	\$ 614,530	\$ 568,472
PTPP ROAE (annualized)	15.05 %	12.52 %
ROAE (annualized)	1.87	9.38

ORIGIN BANCORP, INC. _____

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS

Calculation of Tangible Common Equity:	2Q2020	1Q2020	2Q2019
Total common stockholders' equity	\$ 614,781	\$ 606,631	\$ 584,293
Less: goodwill and other intangible assets, net	30,953	31,241	32,144
Tangible Common Equity	\$ 583,828	\$ 575,390	\$ 552,149
Calculation of Tangible Assets:			
Total assets	\$ 6,643,909	\$ 6,049,638	\$ 5,119,625
Less: goodwill and other intangible assets, net	30,953	31,241	32,144
Tangible Assets	\$ 6,612,956	\$ 6,018,397	\$ 5,087,481
Tangible Common Equity to Tangible Assets	8.8 %	9.6 %	10.9 %
Common Equity to Total Assets	9.3	10.0	11.4