



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 shareholders, 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. These 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, return on average tangible common equity ("ROATCE"), tangible book value per common share, and tangible common equity to tangible assets.

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

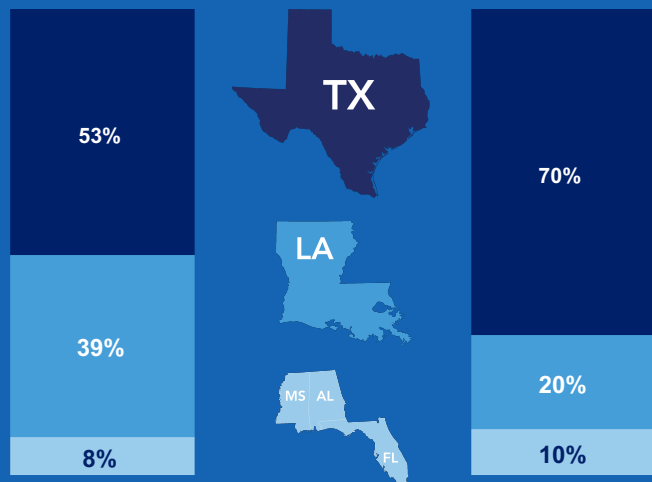
13 CONSECUTIVE YEARS



DEPOSITS & LOANS BY STATE

Deposits ⁽¹⁾

Loans ⁽²⁾



DOLLARS IN MILLIONS, UNAUDITED ⁽¹⁾⁽²⁾

TEXAS

Dallas/Fort Worth

Entry: 2008
Loans: \$2,533
Deposits: \$1,807

Houston

Entry: 2013
Loans: \$2,436
Deposits: \$1,840

East Texas

Entry: 2022
Loans: \$416
Deposits: \$935

Total Texas Loans: \$5,385
Total Texas Deposits: \$4,582

LOUISIANA

Entry: 1912
Loans: \$1,521
Deposits: \$3,396

MISSISSIPPI

Entry: 2010
Loans: \$552
Deposits: \$577

SOUTHEAST (AL/FL)

Entry: 2024
Loans: \$196
Deposits: \$122

Note: All financial information is as of September 30, 2026. Map location counts include full service branches only as of filing date. Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC. _____

OPTIMIZE ORIGIN

TO DELIVER ELITE LEVEL FINANCIAL PERFORMANCE



PRODUCTIVITY, DELIVERY
& EFFICIENCY



BALANCE SHEET
OPTIMIZATION



CULTURE & EMPLOYEE
ENGAGEMENT

UPDATED FINANCIAL OUTLOOK

ULTIMATE TARGET
TOP QUARTILE ROAA

	4Q26	2026
Loan Growth - ex Warehouse (Yr/Yr)	High-Single Digits	High-Single Digits
Deposit Growth (Yr/Yr)	Mid to High-Single Digits	Mid to High-Single Digits
NIM*	4.00% +/- 5 BPS	3.85% +/- 5 BPS
NII* Growth (Yr/Yr)	Low-Double Digits	Low-Double Digits
Noninterest Income Growth (Yr/Yr) ⁽³⁾	Flat to slightly down	Low-Single Digits
Noninterest Expense Growth (Yr/Yr) ⁽³⁾	Mid-Single Digits	Mid-Single Digits
PTPP ROAA	> 1.85%	> 1.75%
Tax rate	~ 21.5%	~ 21.5%

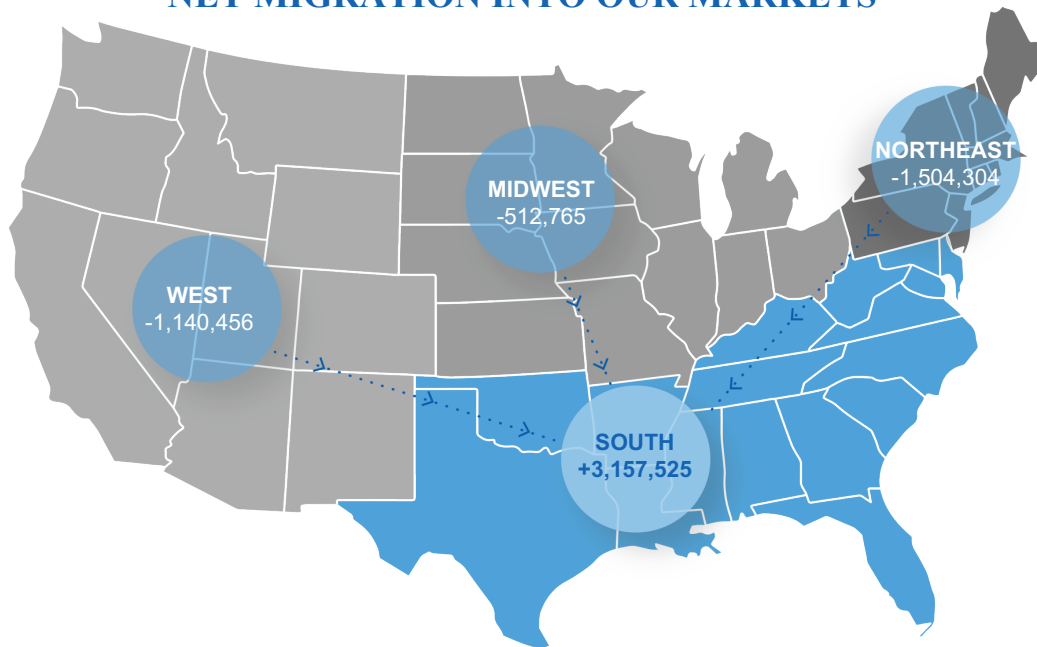
* NIM and NII outlook assumes one 25 BPS hike in December 2026.

Please see slide 31 for all footnote references included above.

ORIGIN STRATEGICALLY INVESTS IN TEXAS & SOUTHEAST⁽⁴⁾

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
- Texas gained 159,400 nonfarm jobs from August 2025 to August 2026 outpacing the annual job growth rate for the U.S. as a whole.
- Home to 57 Fortune 500 company headquarters
- Texas boasts the 2nd largest civilian workforce in the U.S. with over 15 million workers.
- Texas is the leading destination for corporate relocation and expansion projects.
- Texas is home to 3.5 million small businesses and hundreds of publicly traded companies.
- Texas continues to lead the nation in high-tech exports and produces 11% of all U.S. manufactured goods.

ALABAMA & FLORIDA PANHANDLE

- **Alabama:** Record 2025 announcements: \$14.6 billion in investment, 234 projects and 9,300+ new job commitments.
- **Greater Birmingham:** 222 announced projects since 2018, representing nearly \$5 billion in investment and 13,000+ jobs.
- **South Alabama:** Baldwin County population grew 15.5% (2020–2025); Mobile County real GDP grew 9.2% (2022–2024).
- **Florida Panhandle:** Five coastal counties from Pensacola to Panama City posted 18%–41% real GDP growth, versus 13% nationwide (2019–2024).

ORIGIN = CULTURE + PERFORMANCE

DEFINE. REINFORCE. MEASURE. REINFORCE.



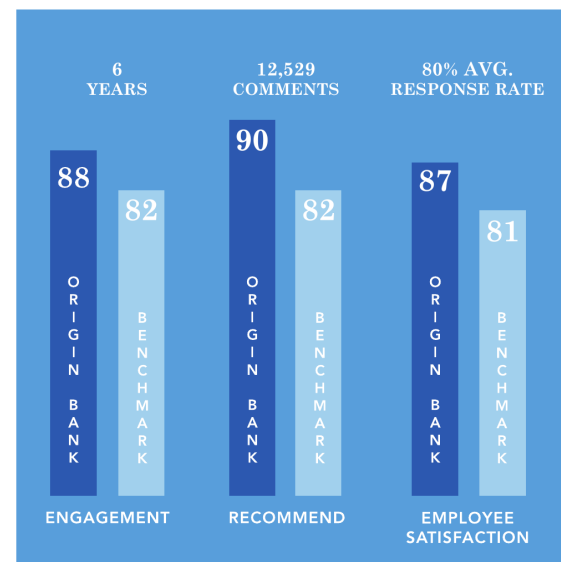
VOTED A BEST BANK IN AMERICA

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 5.1% better than the industry average in 2025 according to the Bureau of Labor Statistics.

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

30k Hours volunteered by employees through Project Enrich since 2013 for nonprofit organizations within the communities we serve.

OPTIMIZE ORIGIN & CULTURE

GLINT RESULTS

CATEGORY	AUGUST 2024	SEPTEMBER 2026	FINANCIAL INDUSTRY BENCHMARK	GLOBAL TOP 10% BENCHMARK
CULTURE	90	90	N/A	82
ENGAGEMENT	88	90	77	82
EMPLOYEE SATISFACTION	86	88	76	81
RECOMMEND	90	91	77	82

This most recent Glint survey gave Origin our highest scores ever for the categories of Culture, Engagement, Employee Satisfaction, and Willingness to Recommend.

PERFORMANCE HIGHLIGHTS AT-A-GLANCE - THIRD QUARTER 2026

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS
UNAUDITED

Key Performance Metrics		3Q26	2Q26	3Q26 Key Highlights
Balance Sheet	Total Loans Held for Investment ("LHFI")	\$ 8,094,172	\$ 8,073,577	<ul style="list-style-type: none"> The Company continued to deliver strong performance, and in some cases record performance, across numerous key financial metrics. Net income was \$37.8 million for 3Q26, reflecting an increase of \$3.9 million, or 11.6%, compared to 2Q26. NIM-FTE increased two basis points to 3.94% for 3Q26, compared to 2Q26. Annualized ROAA was 1.47% for 3Q26, reflecting an increase of 12 basis points, compared to 2Q26. Total LHFI were \$8.09 billion at 3Q26, reflecting an increase of \$20.6 million, or 0.3%, compared to 2Q26. LHFI, excluding mortgage warehouse lines of credit, were \$7.65 billion at 3Q26, reflecting an increase of \$170.6 million, or 2.3%, compared to 2Q26. During 3Q26, we repurchased 272,927 shares of our common stock at an average price of \$54.21 per share including commissions and applicable excise taxes. At 3Q26, \$106.8 million remains available for share repurchases under the share repurchase program. The Company transferred its common stock listing from the NYSE to the TXSE, effective October 13, 2026, as one of TXSE's founding members. In October 2026, the Board increased the quarterly dividend to \$0.28 per share from \$0.25. Combined with the \$0.10 per share increase approved in April 2026, the quarterly dividend has increased from \$0.15 to \$0.28 per share, or 87%, reflecting our strong balance sheet and durable earnings.
	Total Assets	10,105,114	10,276,930	
	Total Deposits	8,673,174	8,703,251	
Income Statement	Net Income	\$ 37,778	\$ 33,846	
	Pre-Tax, Pre-Provision ("PTPP") Earnings ⁽⁵⁾	50,731	43,181	
	Diluted Earnings Per Share ("EPS")	1.22	1.09	
Selected Ratios	Fully Tax-Equivalent Net Interest Margin ("NIM-FTE")	3.94 %	3.92 %	
	Return on Average Assets (annualized) ("ROAA")	1.47	1.35	
	PTPP ROAA (annualized) ⁽⁵⁾	1.97	1.73	
	Return on Average Shareholders' Equity (annualized) ("ROAE")	11.64	10.64	
	Return on Average Tangible Common Equity (annualized) ("ROATCE") ⁽⁵⁾	13.27	12.17	
	Book Value per Common Share	\$ 41.29	\$ 41.52	
	Tangible Book Value per Common Share ⁽⁵⁾	36.14	36.37	
	Common Equity to Total Assets	12.51 %	12.47 %	
	Tangible Common Equity to Tangible Assets ⁽⁵⁾	11.12	11.09	
	Efficiency Ratio	55.19	59.87	
	Allowance for Loan Credit Losses ("ALCL") to Total Loans Held for Investment	1.22	1.22	

Please see slide 31 for all footnote references included above.

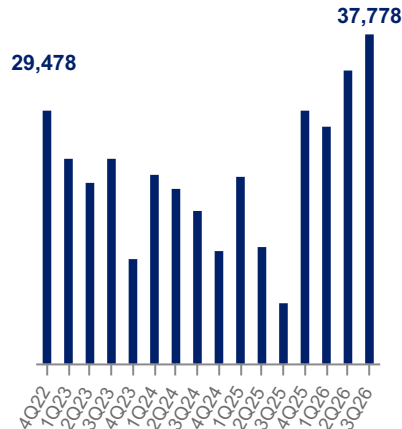
ORIGIN BANCORP, INC. _____

TRENDING KEY MEASURES

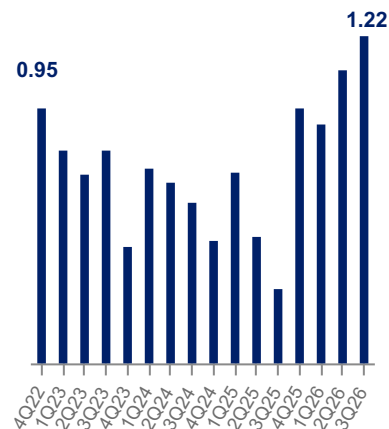
UNAUDITED

Net Income (\$)

DOLLARS IN THOUSANDS

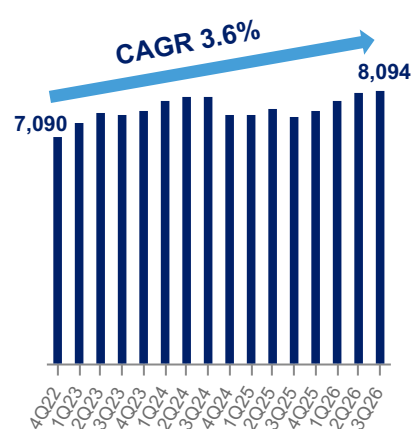


Diluted EPS (\$)



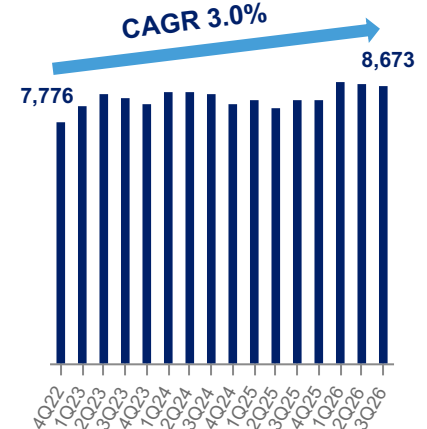
Total Loans Held for Investment (\$)

DOLLARS IN MILLIONS



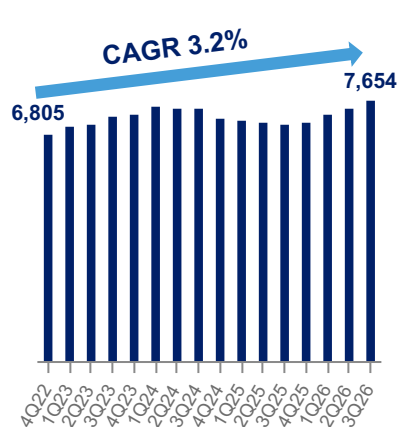
Total Deposits (\$)

DOLLARS IN MILLIONS

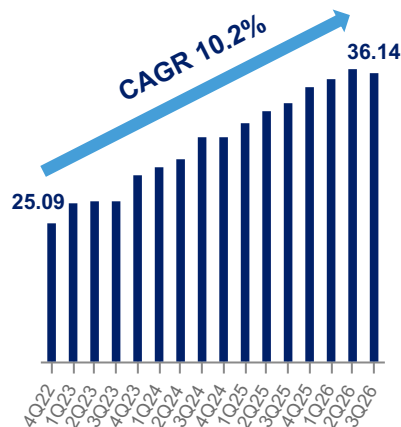


Loans Held for Investment excl. Mortgage Warehouse Lines of Credit (\$)

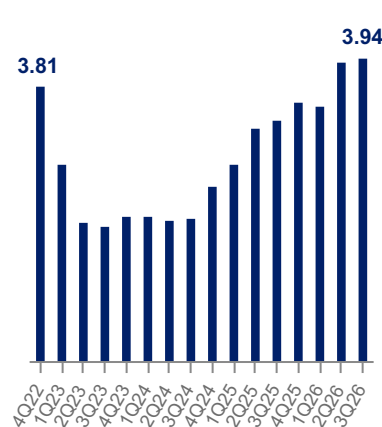
DOLLARS IN MILLIONS



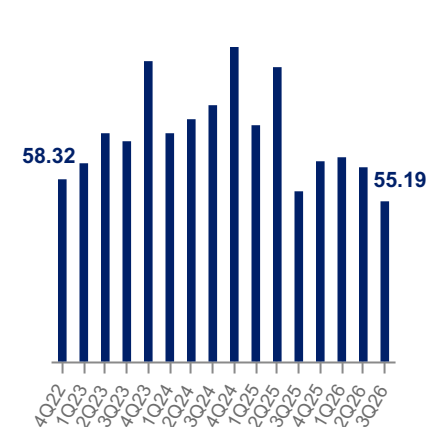
Tangible Book Value per Common Share⁽⁵⁾ (\$ (Non-GAAP))



NIM - FTE (%)



Efficiency Ratio (%)

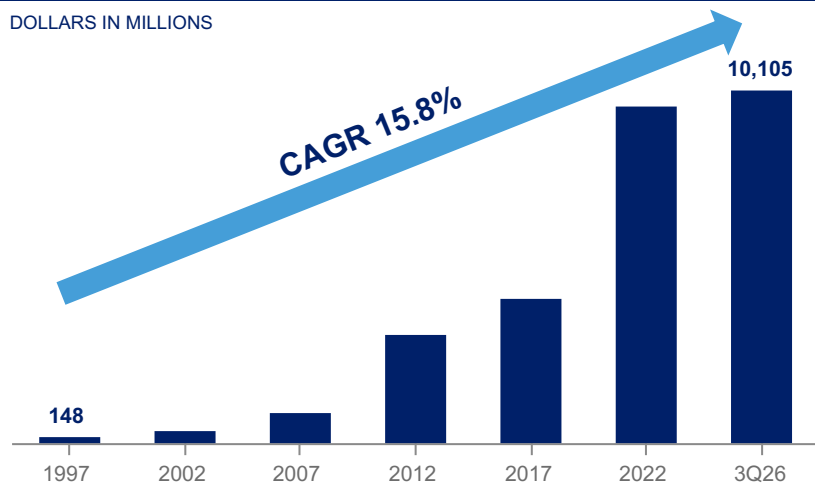


DELIVERING SHAREHOLDER VALUE

UNAUDITED

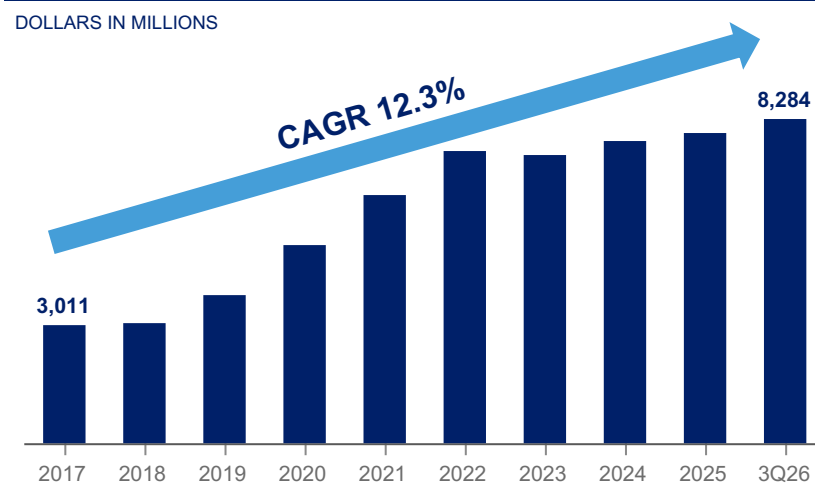
Total Assets (\$)

DOLLARS IN MILLIONS

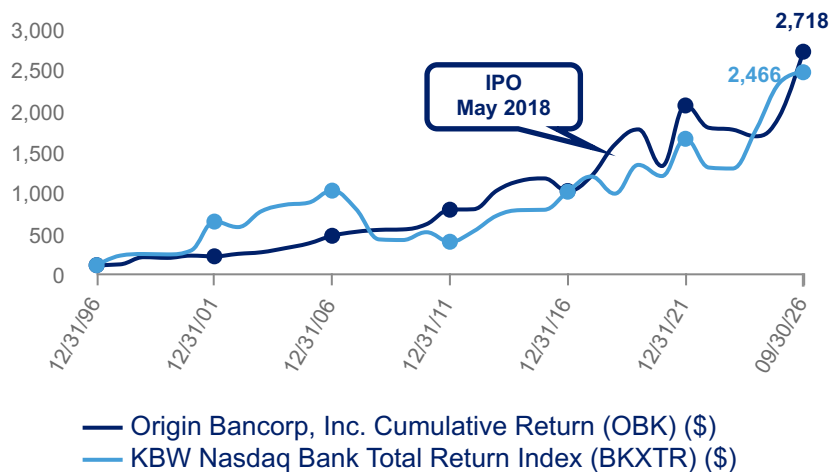


Core Deposits⁽⁶⁾ (\$)

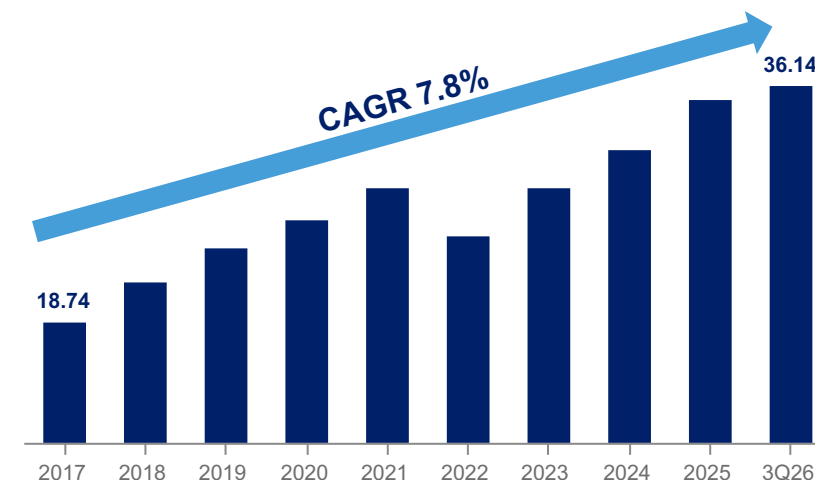
DOLLARS IN MILLIONS



Total Shareholder Return⁽⁷⁾ (\$)



Tangible Book Value per Common Share⁽⁵⁾ (\$)



Please see slide 31 for all footnote references included above.

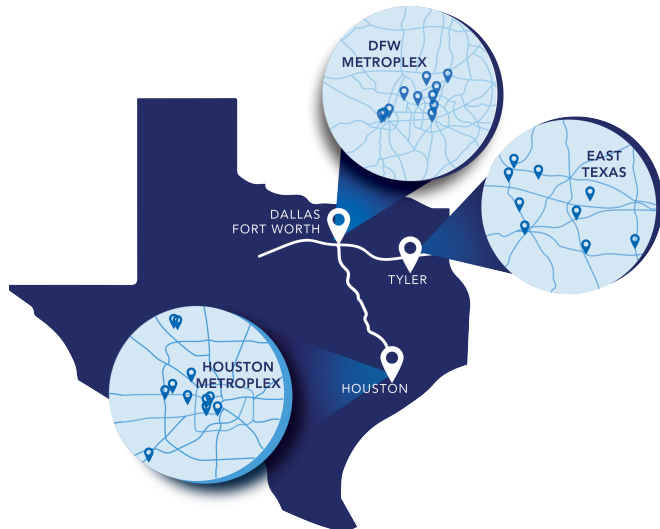
ORIGIN BANCORP, INC. _____

TEXAS GROWTH STORY

UNAUDITED

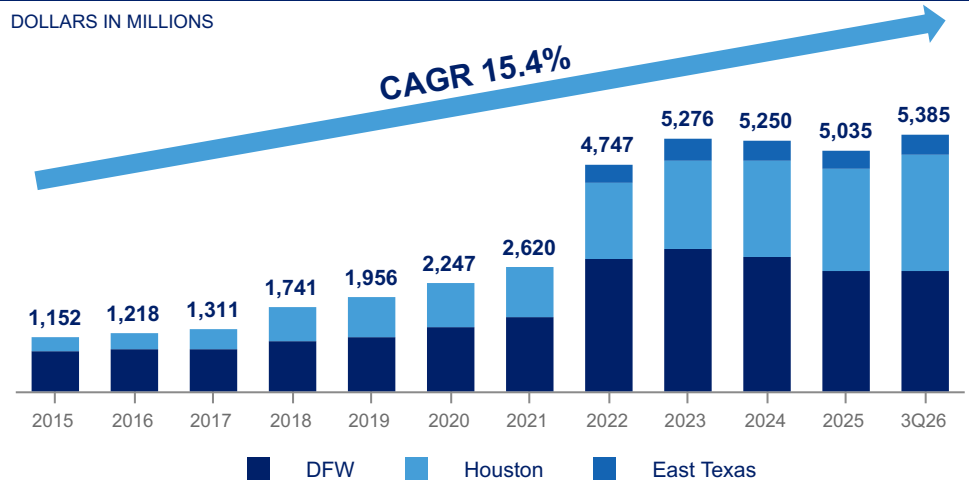
Texas Franchise Highlights

- 31 locations throughout 11 counties including the 4th and 5th largest MSAs in the United States.⁽⁸⁾
- Texas franchise represents 70% of LHF⁽²⁾ and 53% of deposits⁽¹⁾ at September 30, 2026.



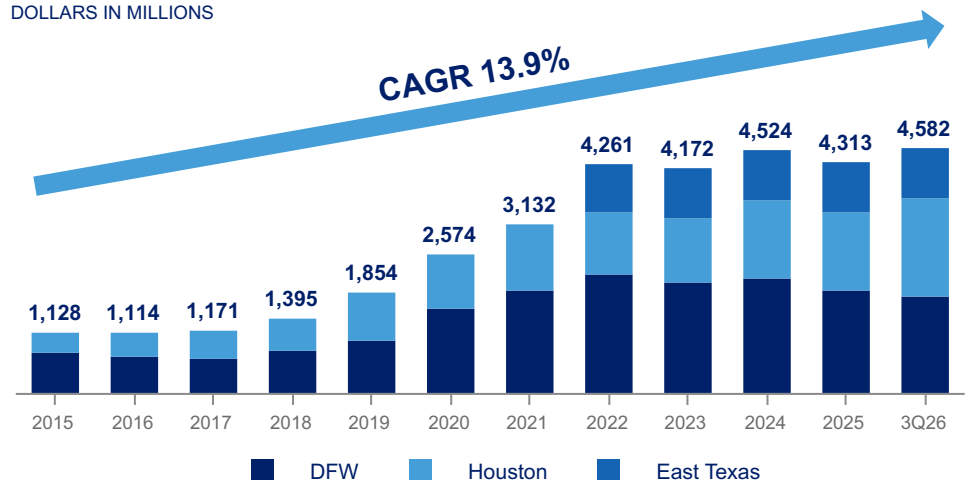
Loan Trends by Texas Market⁽²⁾⁽⁹⁾ (\$)

DOLLARS IN MILLIONS



Deposit Trends by Texas Market⁽¹⁰⁾⁽¹¹⁾ (\$)

DOLLARS IN MILLIONS

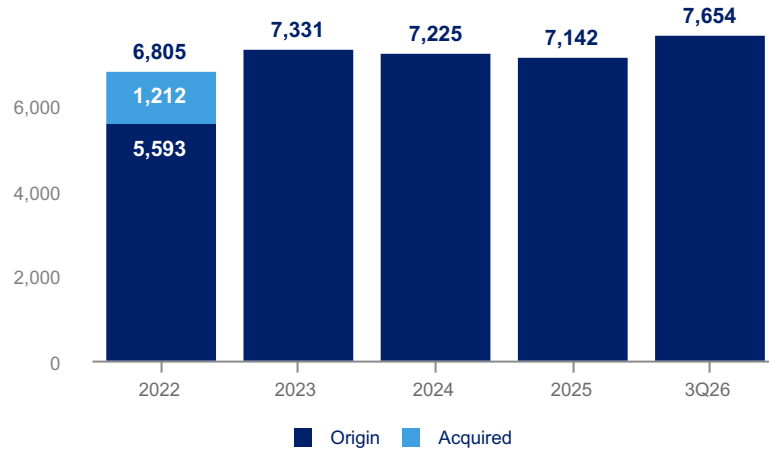


LOAN GROWTH

UNAUDITED

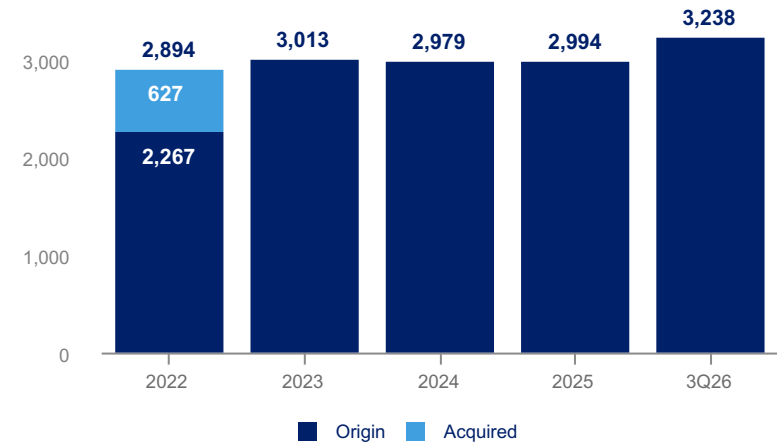
Loans Held for Investment Growth excluding Mortgage Warehouse Lines of Credit (\$)

DOLLARS IN MILLIONS



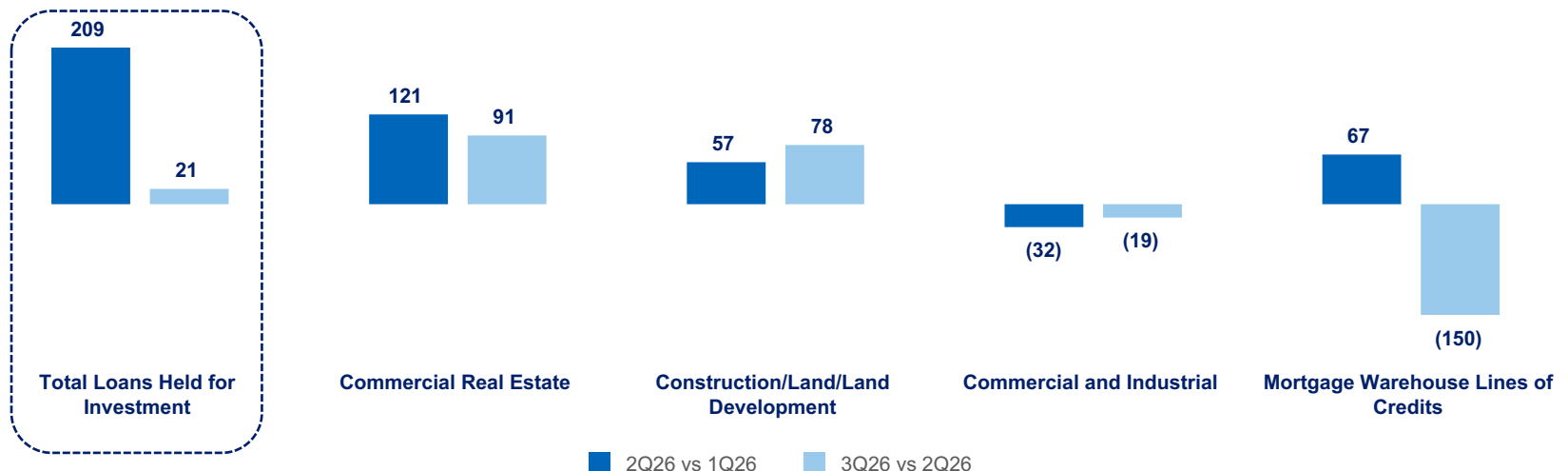
Commercial and Industrial and Owner-Occupied Commercial Real Estate Growth (\$)

DOLLARS IN MILLIONS



Loans Held for Investment Change (\$)

DOLLARS IN MILLIONS



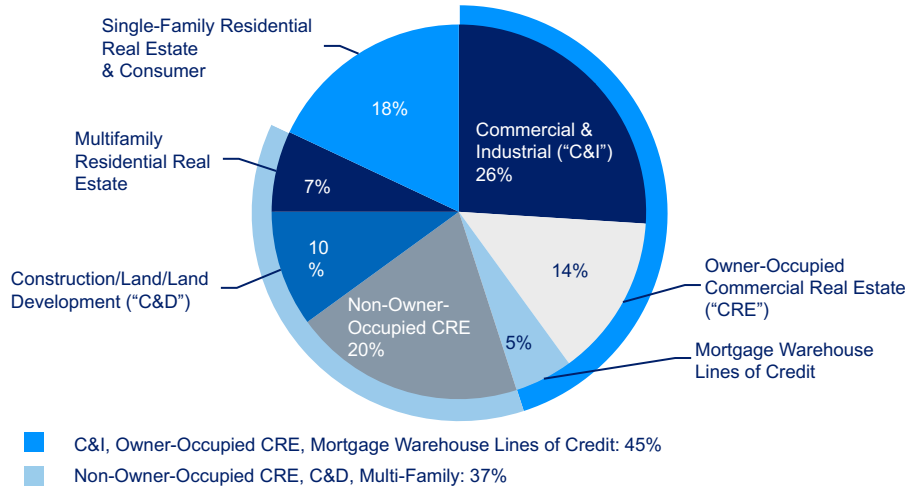
Please see slide 31 for all footnote references included above.

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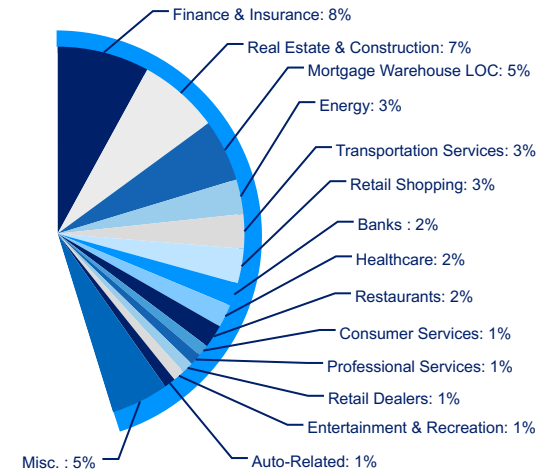
WELL DIVERSIFIED LOAN PORTFOLIO⁽¹²⁾

UNAUDITED

Loan Composition at September 30, 2026: \$8,094 million



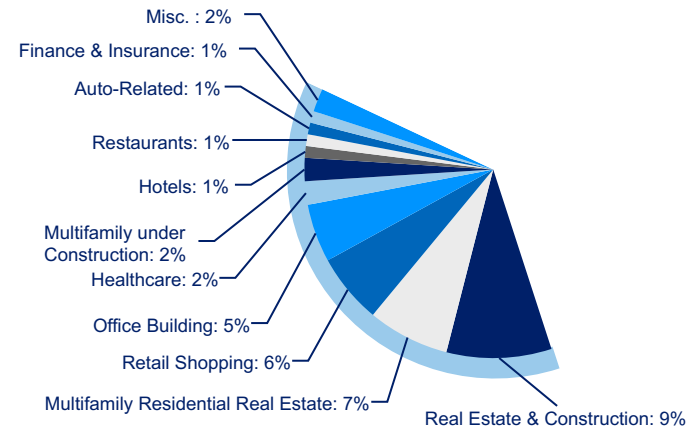
C&I, Owner-Occupied CRE & Mtg. Warehouse LOC: \$3,678 million



Loan Portfolio Details (\$)

(Dollars in thousands)	3Q26	2Q26	1Q26	4Q25	3Q25
Commercial and Industrial	2,122,572	2,141,623	2,173,126	1,989,218	1,919,782
Owner-Occupied Commercial Real Estate	1,115,338	1,048,534	999,440	1,004,801	986,859
Mortgage Warehouse Lines of Credit	439,677	589,706	522,290	528,781	472,968
Total Commercial	3,677,587	3,779,863	3,694,856	3,522,800	3,379,609
Non-Owner-Occupied Commercial Real Estate	1,607,135	1,583,170	1,511,138	1,519,104	1,520,020
Construction/Land/Land Development	776,682	698,610	641,273	611,220	615,778
Multifamily Residential Real Estate	577,102	568,445	555,527	553,149	540,601
Single-Family Residential Real Estate	1,437,148	1,425,285	1,442,792	1,444,611	1,460,696
Consumer Loans	18,518	18,204	18,635	20,033	20,395
Total Loans Held for Investment	8,094,172	8,073,577	7,864,221	7,670,917	7,537,099

Non-Owner-Occupied CRE, C&D and Multi-Family: \$2,961 million



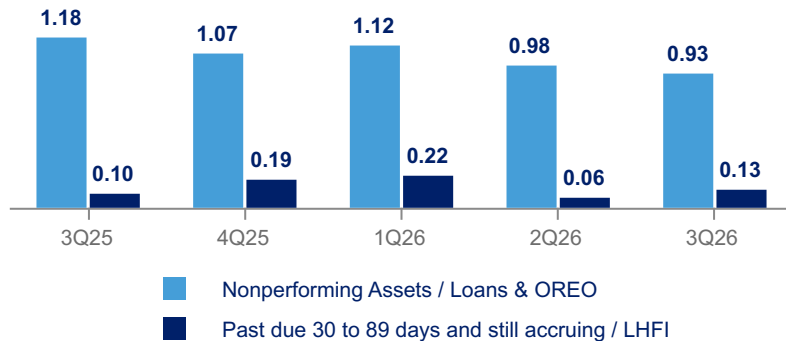
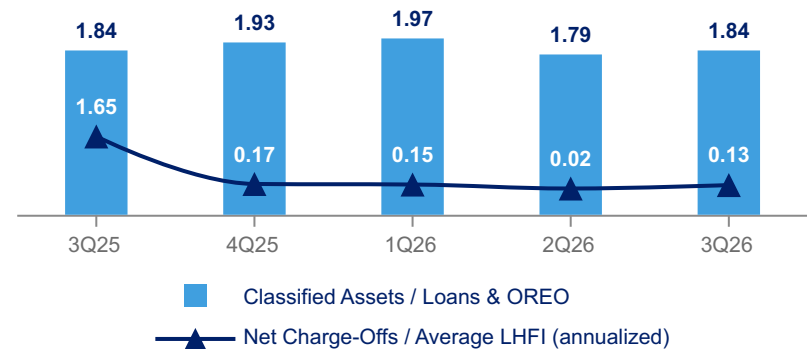
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ORIGIN BANCORP, INC.

CREDIT QUALITY

UNAUDITED

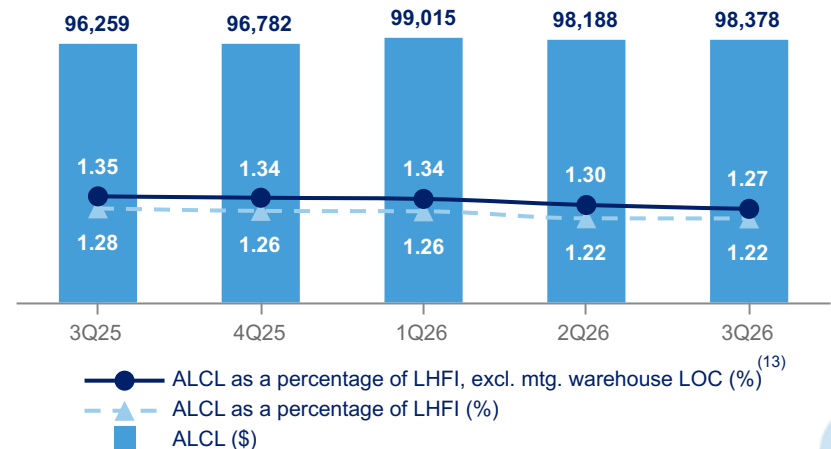
Asset Quality Trends (%)



- Provision expense for loan credit loss for 3Q26 was \$2.9 million, compared to provision benefit for loan credit loss of \$373,000 in 2Q26.
- Nonperforming assets decreased \$4.2 million from 2Q26 and, as a percentage of total loans and OREO, improved to 0.93% from 1.18% at 3Q25, representing the lowest level on a percentage basis over the past 5 quarters.
- Past due 30 to 89 days and still accruing were \$10.3 million at 3Q26, up \$5.1 million from \$5.2 million at 2Q26.
- Net charge-offs for 3Q26 were \$2.7 million, up from \$454,000 for 2Q26, and represent an annualized charge-off rate of 0.13%.

Allowance for Loan Credit Losses

DOLLARS IN THOUSANDS



SELECTED SECTORS - KEY PORTFOLIO METRICS

DOLLARS IN THOUSANDS, UNAUDITED

September 30, 2026	Non-Owner-Occupied Commercial Real Estate & C&D Office	Multifamily Residential Real Estate + Under Construction	Hotel	Retail Shopping
Outstanding Loan Balance	\$ 387,149	\$ 710,866	\$ 113,650	\$ 747,986
% of Loans Held for Investment	4.78 %	8.78	1.40 %	9.24 %
Avg. Loan Size	\$ 2,450	\$ 4,109	\$ 4,546	\$ 1,838
Weighted Avg. Loan-to-Value	55.02 %	56.92 %	50.05 %	62.10 %
Past Due 30 to 89 Days and Still Accruing Loans/Loans	—	—	—	0.02
Classified Loans / Loans	0.04	2.11	—	0.50
Nonperforming Loans / Loans	0.04	—	—	—
Net Charge-offs / Avg. Loans	0.07	—	—	—
Allowance for Loan Credit Losses / Loans	0.71	1.23	0.78	0.67

INVESTMENT SECURITIES

UNAUDITED

Investment Securities Average Balance and Yield

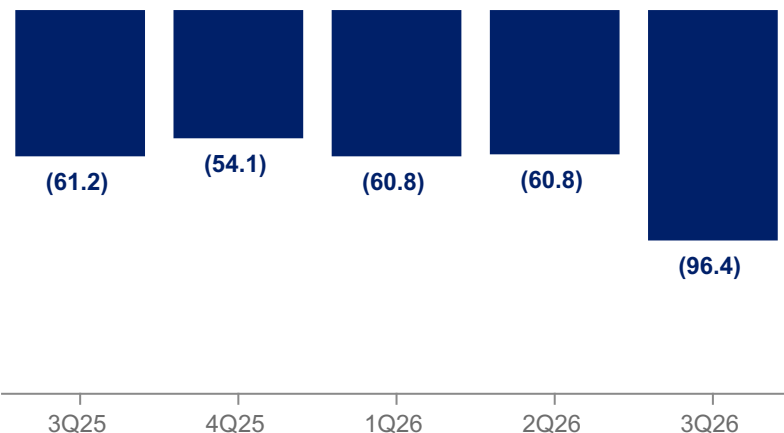
DOLLARS IN MILLIONS



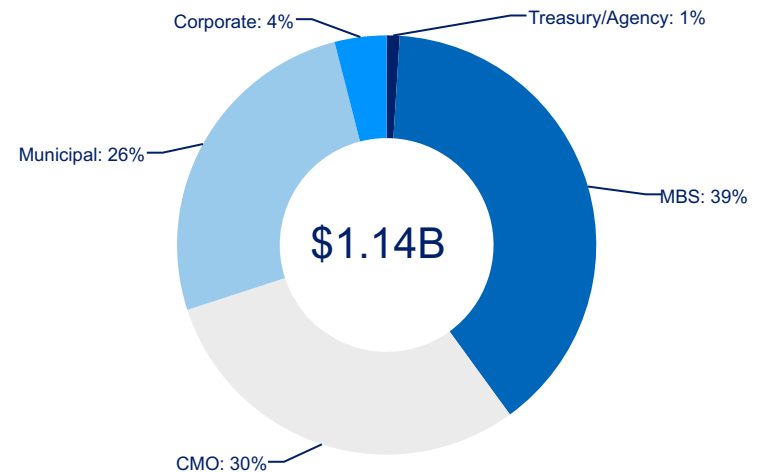
- **Total securities portfolio weighted average effective duration was 4.65 years at September 30, 2026, compared to 4.08 years at June 30, 2026.**
- **Expected principal cash flows from investments with no rate changes:**
 - **2026: \$27.9 million**
 - **2027: \$110.1 million**
 - **2028: \$110.9 million**

Accumulated Other Comprehensive Loss⁽¹⁴⁾ (\$)

DOLLARS IN MILLIONS



Investment Securities (AFS + HTM) at September 30, 2026



LOANS & SECURITIES- REPRICING OR MATURITY

UNAUDITED

Total Loans at September 30, 2026

(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 ⁽¹⁵⁾	Variable Rate ⁽¹⁵⁾	Fixed Rate
Commercial and Industrial	\$ 1,720,617	\$ 209,709	\$ 132,008	\$ 60,238	\$ —	\$ 2,122,572	\$ 1,644,035	\$ 1,047	\$ 477,490
Owner-Occupied Commercial Real Estate	598,196	161,033	236,531	119,578	—	1,115,338	438,013	2,959	674,366
Mortgage Warehouse Lines of Credit	439,677	—	—	—	—	439,677	439,677	—	—
Total Commercial	2,758,490	370,742	368,539	179,816	—	3,677,587	2,521,725	4,006	1,151,856
Non-Owner-Occupied Commercial Real Estate	1,087,072	228,214	241,943	49,906	—	1,607,135	727,188	2,283	877,664
Construction/Land/Land Development	596,262	80,112	72,210	27,901	197	776,682	512,206	4,432	260,044
Multifamily Residential Real Estate	433,154	74,629	58,384	7,755	3,180	577,102	335,808	—	241,294
Single-Family Residential Real Estate	434,286	312,113	348,007	151,024	191,718	1,437,148	252,294	669,868	514,986
Consumer	9,932	6,332	1,818	345	91	18,518	4,702	21	13,795
Total Loans Held for Investment	<u>\$ 5,319,196</u>	<u>\$ 1,072,142</u>	<u>\$ 1,090,901</u>	<u>\$ 416,747</u>	<u>\$ 195,186</u>	<u>\$ 8,094,172</u>	<u>\$ 4,353,923</u>	<u>\$ 680,610</u>	<u>\$ 3,059,639</u>
% of Total	67 %	13 %	13 %	5 %	2 %	100 %	54 %	8 %	38 %
Weighted Average Coupon Rate	6.20	5.84	6.16	4.74	5.64	6.06	6.48	4.94	5.70

AFS & HTM Securities at September 30, 2026

(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	\$ 109,490	\$ 217,736	\$ 234,321	\$ 461,969	\$ 235,145	\$ 1,258,661
% of Total	9 %	17 %	19 %	36 %	19 %	100 %

Please see slide 31 for all footnote references included above.

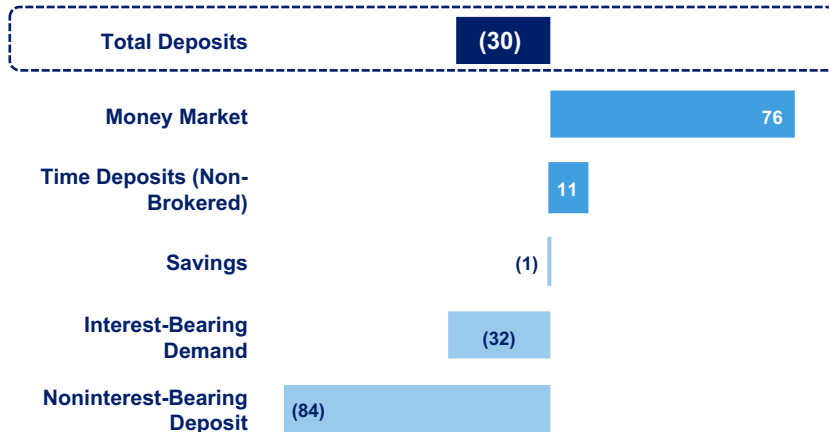
ORIGIN BANCORP, INC. _____

DEPOSIT DETAIL

UNAUDITED

Deposit Change Compared to Linked Quarter (\$)

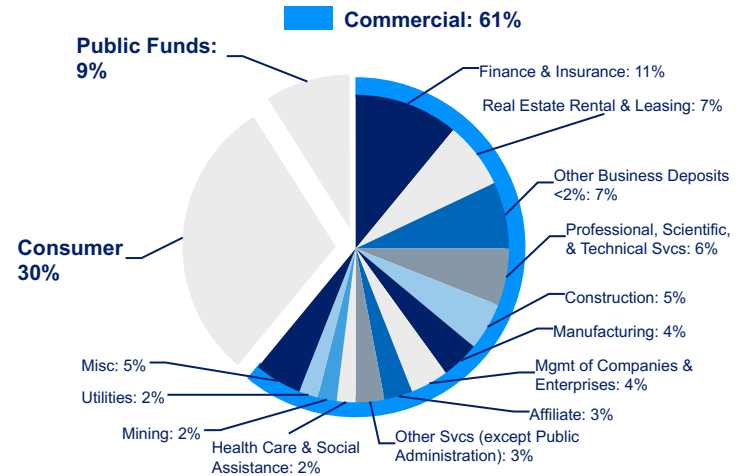
DOLLARS IN MILLIONS, PERIOD END BALANCES



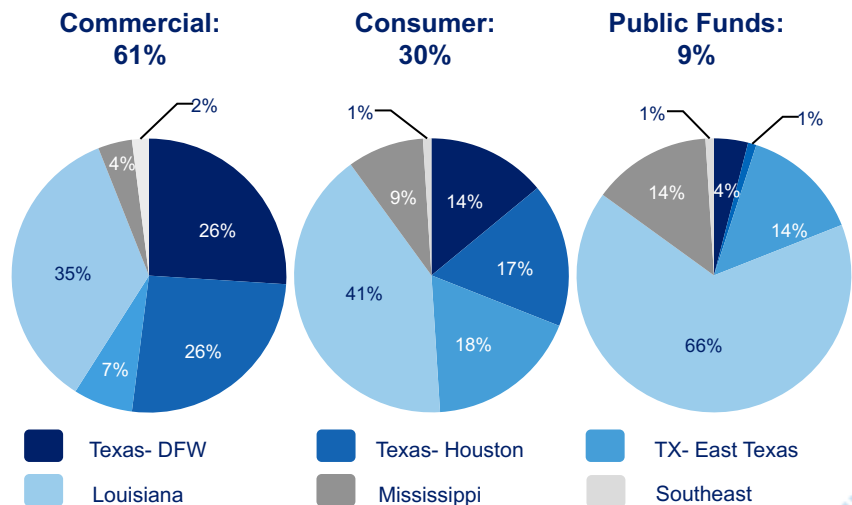
Deposit Detail

(Dollars in thousands)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ % Δ
Total Deposits	\$8,673,174	\$8,703,251	\$8,756,268	\$8,307,247	\$8,331,830	(0.3)%
FDIC Insured	(3,480,594)	(3,454,490)	(3,490,869)	(3,465,133)	(3,407,017)	0.8
FDIC Insured Reciprocal	(1,166,408)	(1,057,908)	(1,277,061)	(915,033)	(1,056,176)	10.3
Total Estimated FDIC Uninsured Deposits	4,026,172	4,190,853	3,988,338	3,927,081	3,868,637	(3.9)
Collateralized Public Funds	(671,666)	(737,366)	(840,360)	(860,049)	(690,933)	(8.9)
Other Collateralized Fund	—	(25,000)	—	—	—	(100.0)
Uninsured/Uncollateralized Deposits (\$)	\$3,354,506	\$3,428,487	\$3,147,978	\$3,067,032	\$3,177,704	(2.2)
Uninsured/Uncollateralized Deposits (%)	38.7 %	39.4 %	36.0 %	36.9 %	38.1 %	

Deposit Composition at September 30, 2026: \$8,673 million



Deposit Concentration⁽¹⁾ at September 30, 2026: \$8,673 million

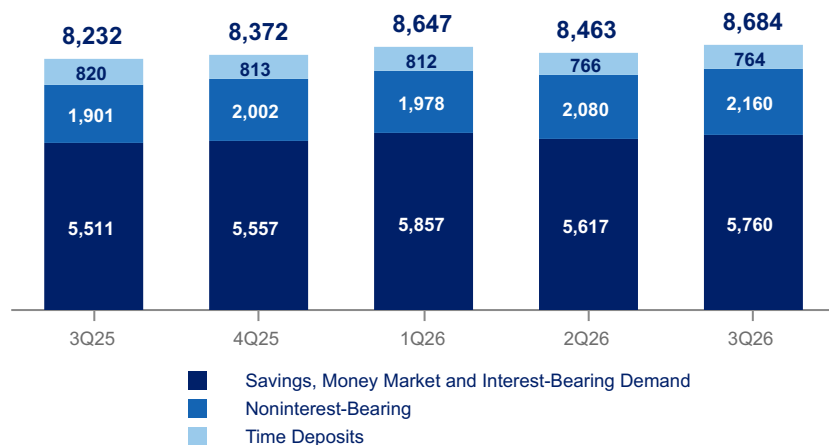


DEPOSIT TRENDS

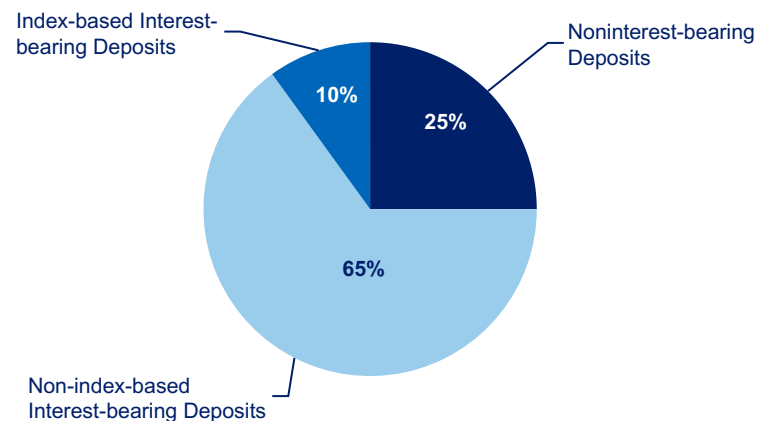
UNAUDITED

Average Deposits (\$)

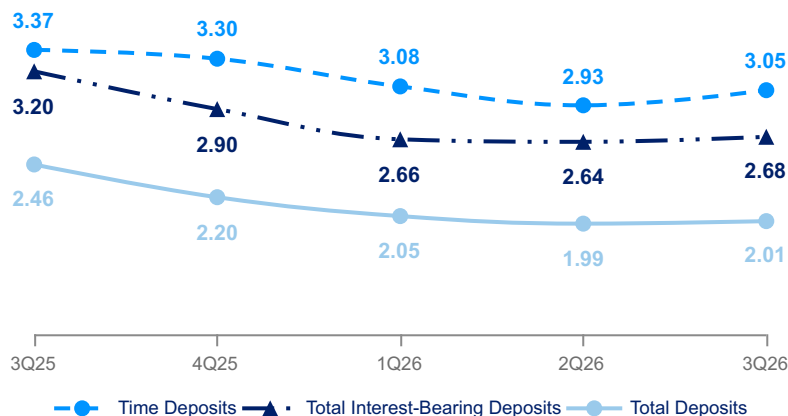
DOLLARS IN MILLIONS



Deposit Pricing Mix



Deposit Cost Trends (QTD Annualized) (%)



Time Deposit Repricing Schedule⁽¹⁶⁾

DOLLARS IN MILLIONS

Maturity	Balance (\$)	Weighted Average Rate (%)
4Q26	324	3.19
1Q27	327	3.32
2Q27	40	2.64
3Q27	41	2.39
4Q27+	38	1.65
Total	770	3.10

Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC.

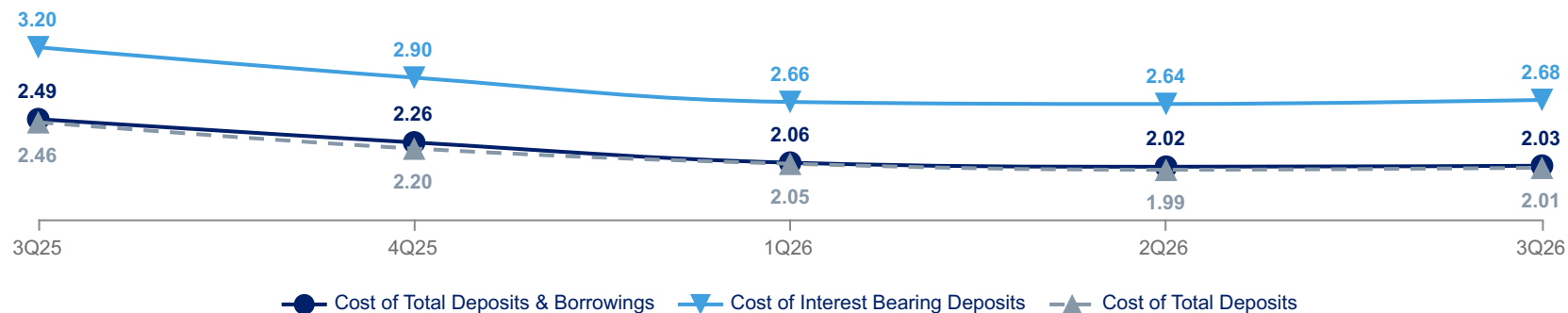
YIELDS AND COSTS

UNAUDITED

Yield on Loans Held for Investment (%)



Cost of Funds (%)

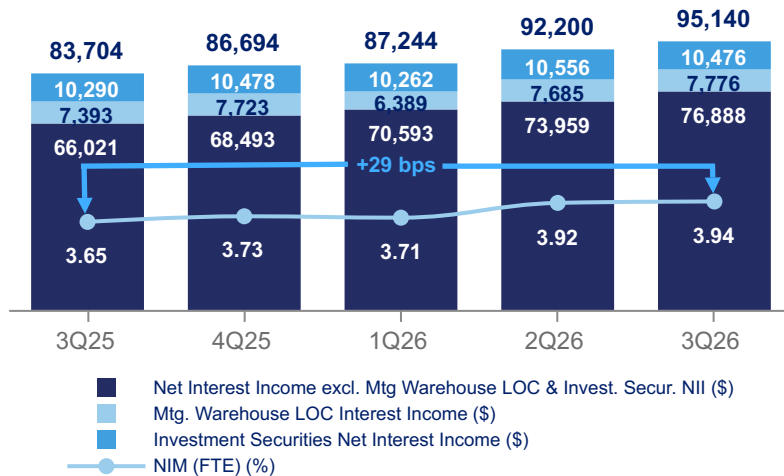


- At 3Q26, Loans Held for Investment with fixed rates = 38%, with floating rates⁽¹⁵⁾ = 54%, with variable rates⁽¹⁵⁾ = 8%.
- At 3Q26, SOFR-based = \$3.06 billion, Prime-based = \$1.81 billion.

NET INTEREST INCOME AND NIM TRENDS

DOLLARS IN THOUSANDS, UNAUDITED

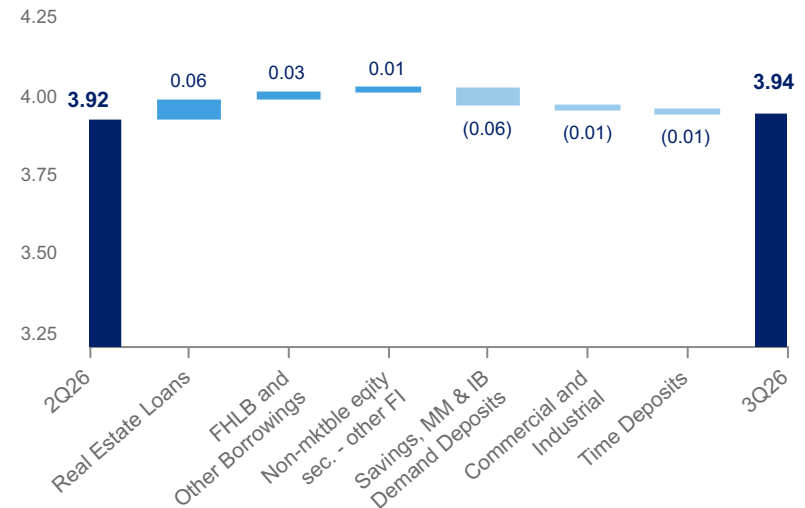
Net Interest Income & NIM



Yield/Rate Highlights (%)

Yield/Rate	3Q26	2Q26	1Q26	4Q25	3Q25	YoY Change
NIM - FTE	3.94	3.92	3.71	3.73	3.65	29 bps
Loans Held For Investment	6.17	6.14	6.06	6.22	6.33	(16) bps
Securities	3.57	3.59	3.46	3.46	3.62	(5) bps
Cost of Total Deposits	2.01	1.99	2.05	2.20	2.46	(45) bps
Interest Earning Assets	5.76	5.74	5.56	5.76	5.89	(13) bps
Interest Bearing Liabilities	2.70	2.67	2.67	2.96	3.22	(52) bps

NIM-FTE Changes - 3Q26 (%)

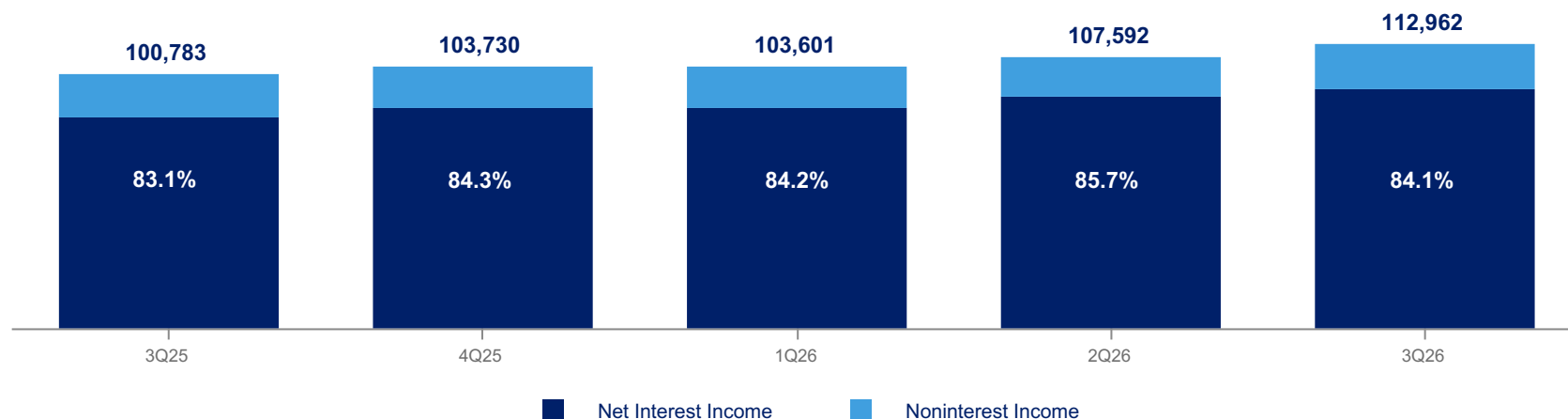


- The yield on average interest earning assets increased 2-basis points while the rate on average interest bearing liabilities increased 3-basis points at 3Q26 compared to 2Q26, resulting in an 1-basis point decrease in net interest spread.
- Net interest income increased \$2.9 million during 3Q26 compared to 2Q26 and \$11.4 million compared to 1Q25.
- Our NIM-FTE increased 2-basis points during 3Q26 compared to 2Q26 and increased 29-basis points compared to 1Q25.

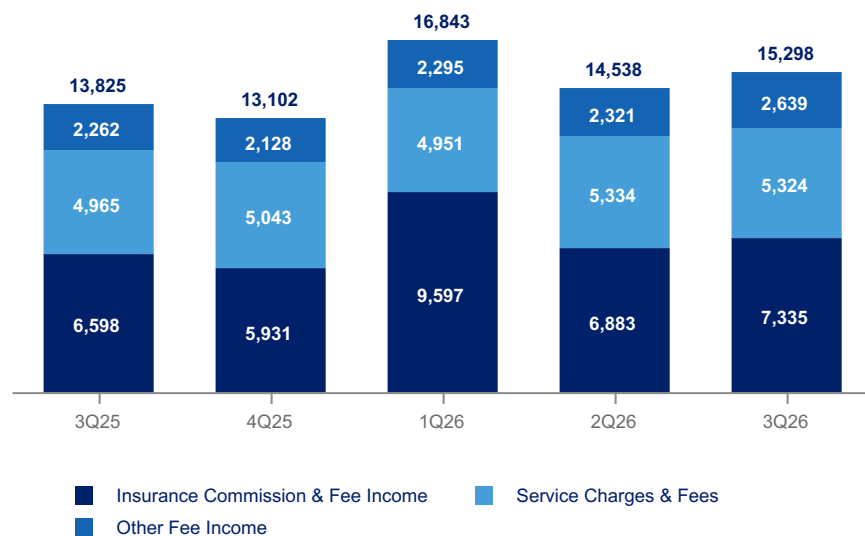
NET REVENUE DISTRIBUTION

DOLLARS IN THOUSANDS, UNAUDITED

Net Interest Income + Noninterest Income (\$)⁽³⁾



Major Components of Noninterest Income (\$)



Components of Other Noninterest Income (\$)

	3Q26	2Q26	1Q26	4Q25	3Q25
Mortgage Banking Revenue	591	848	563	680	726
Swap Fee Income	402	32	54	58	1,387
Change in Fair Value of Equity Investments	—	—	—	—	6,972
(Loss) Gain on Sale of Securities	(30)	1	—	—	—
Argent Investment Income ⁽¹⁷⁾	1,840	668	1,754	1,980	1,227
Limited Partnership Investment Loss ⁽¹⁷⁾	(781)	(1,280)	(3,271)	(121)	(677)
Other	760	586	852	1,037	2,668
Total Components of Other Noninterest Income	2,782	855	(48)	3,634	12,303
Major Components of Noninterest Income	15,298	14,538	16,843	13,102	13,825
Total Noninterest Income	18,080	15,393	16,795	16,736	26,128

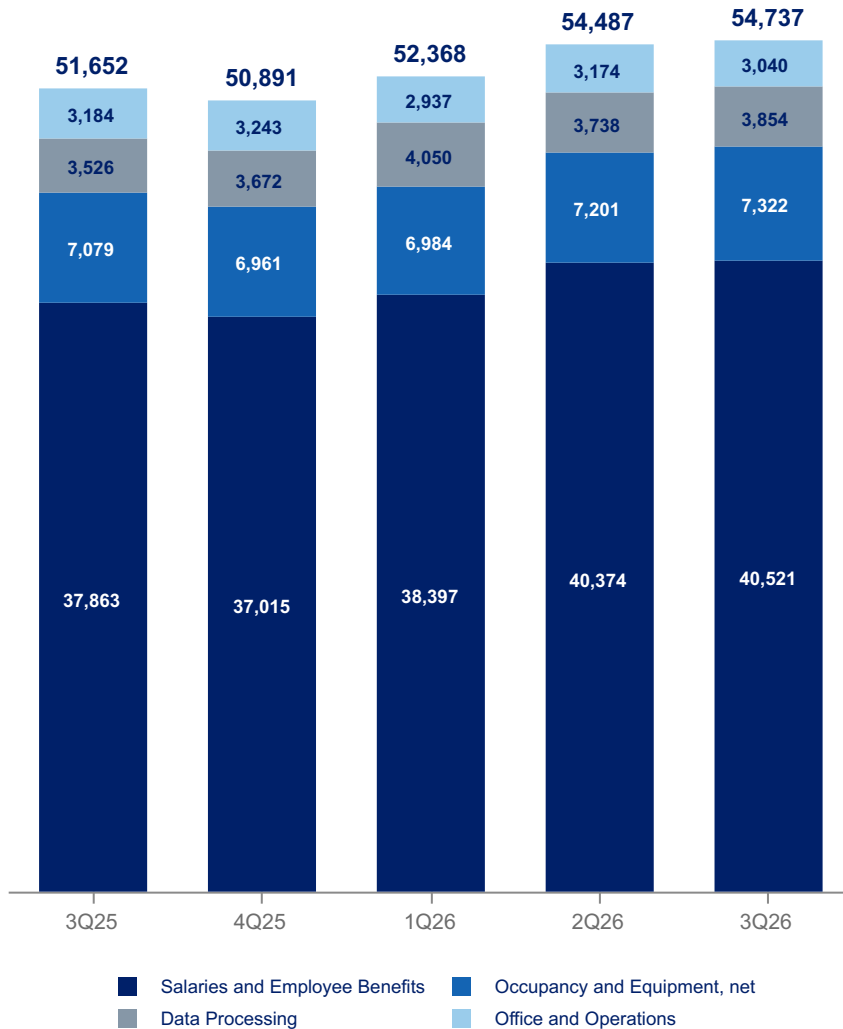
Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC. _____

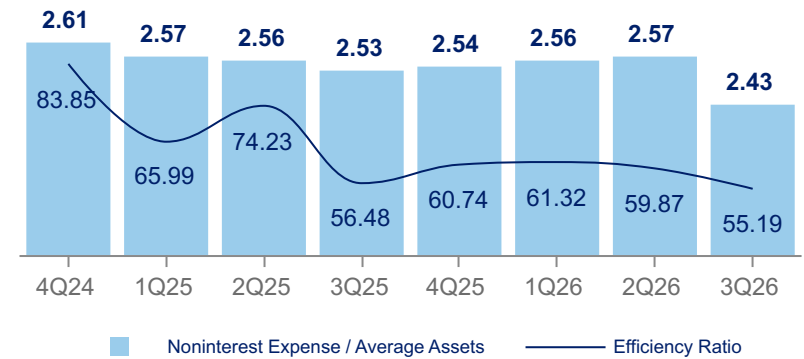
NONINTEREST EXPENSE ANALYSIS

DOLLARS IN THOUSANDS, UNAUDITED

Major Components of Noninterest Expense (\$)



Operating Leverage (%)



Components of Other Noninterest Expense (\$)

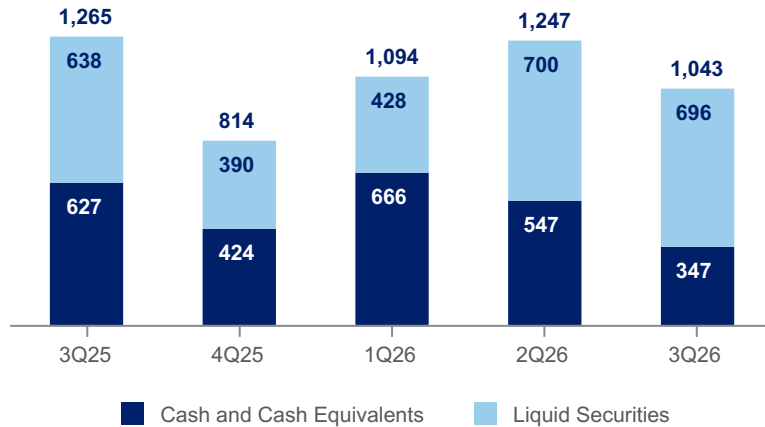
	3Q26	2Q26	1Q26	4Q25	3Q25
Professional Services	1,266	1,809	2,649	2,703	1,395
Intangible Asset Amortization	1,333	1,484	1,485	1,499	1,583
Electronic Banking	944	935	1,442	1,545	1,470
Advertising and Marketing	1,516	1,650	1,360	1,746	1,524
Regulatory Assessments	1,184	1,364	1,335	1,528	1,269
Loan-Related Expenses	740	1,045	895	787	979
Other Expenses	769	1,638	2,263	2,124	2,156
Total Components of Other Noninterest Expense	7,752	9,925	11,429	11,932	10,376
Major Components of Noninterest Expense	54,737	54,487	52,368	50,891	51,652
Total Noninterest Expense	62,489	64,412	63,797	62,823	62,028

LIQUIDITY

UNAUDITED

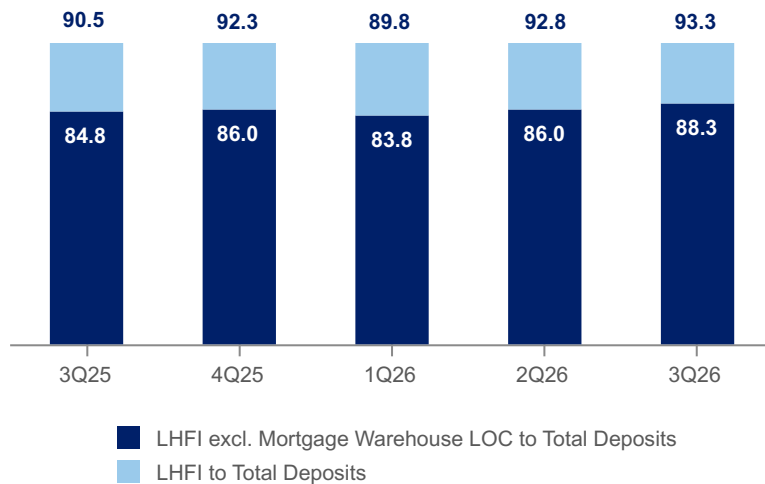
Cash and Cash Equivalents + Liquid Securities (\$)

DOLLARS IN MILLIONS



Loan to Deposit Ratios (%)

PERIOD END BALANCES



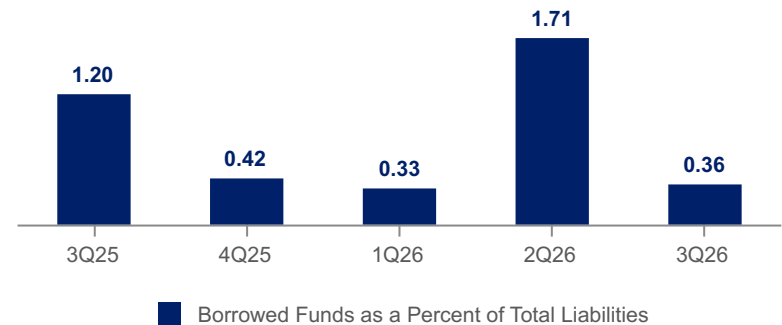
Liquidity Sources 3Q26

DOLLARS IN THOUSANDS

FHLB Borrowing Availability	\$	2,449,082
Fed Discount Window		1,263,222
Unpledged AFS Securities		729,330
Fed Funds and Holding Company Lines of Credit		175,000
Total Additional Liquidity Sources	a	\$ 4,616,634
Cash and Cash Equivalent	b	\$ 347,082
Uninsured, Non-collateralized Deposits	c	\$ 3,354,506
Coverage Ratio	d = (a+b)/c	1.48x

Borrowed Funds as a Percent of Total Liabilities (%)

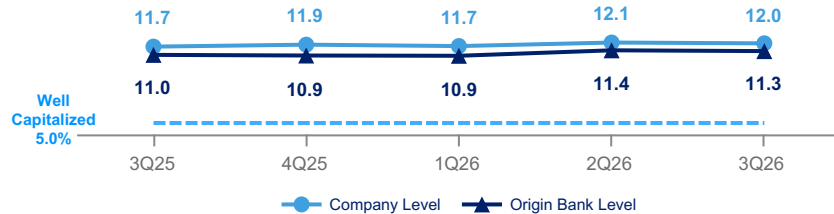
PERIOD END BALANCES



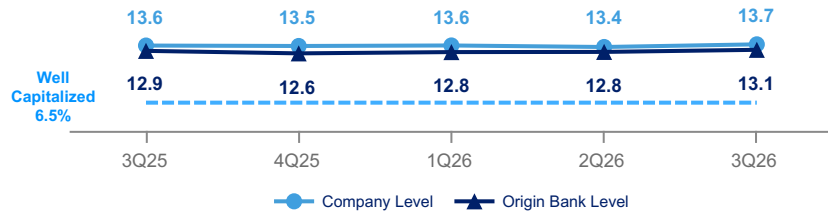
CAPITAL

UNAUDITED

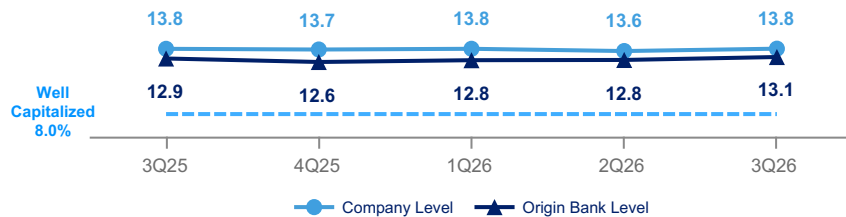
Tier 1 Capital to Average Assets (Leverage Ratio)⁽¹⁸⁾ (%)



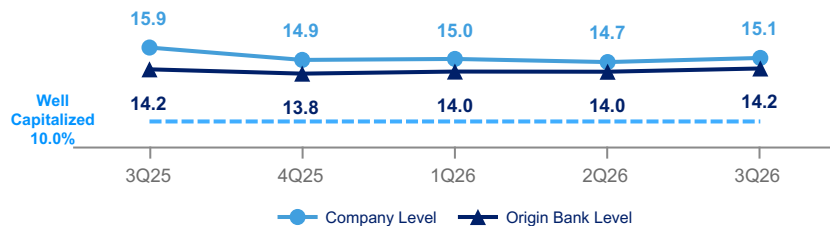
Common Equity Tier 1 Capital to Risk-Weighted Assets⁽¹⁸⁾ (%)



Tier 1 Capital to Risk-Weighted Assets⁽¹⁸⁾ (%)



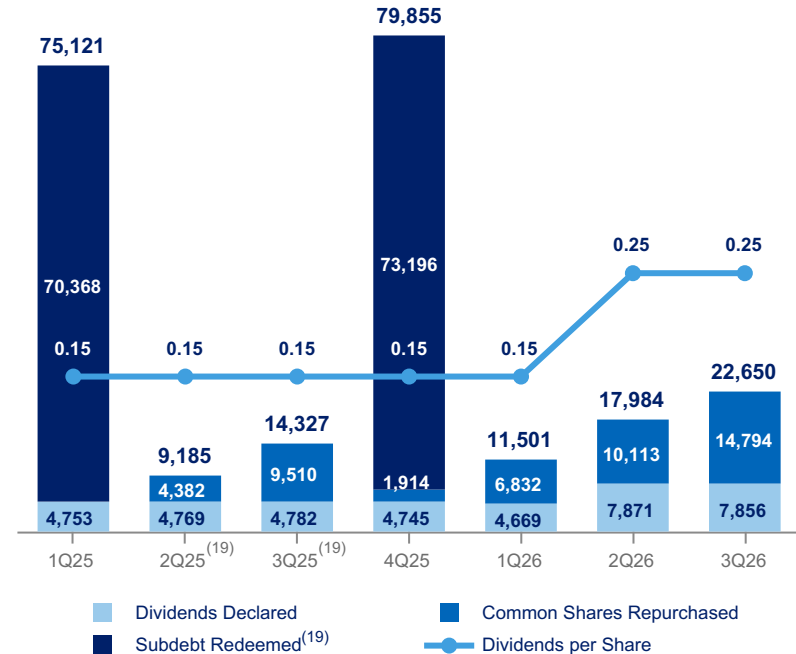
Total Capital to Risk-Weighted Assets⁽¹⁸⁾ (%)



Please see slide 31 for all footnote references included above.

Uses of Regulatory Capital (\$)

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS



Share Repurchase Program

- 272,927 shares repurchased in 3Q26 at an average price per share of \$54.21.
- 655,461 shares repurchased YTD 2026 at an average price per share of \$48.42.
- At September 30, 2026, \$106.8 million remains available for share repurchases under the share repurchase program.

NOTABLE ITEMS

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS, UNAUDITED

	QTD				YTD	
	3Q26		2Q26		3Q26	
	\$ Impact	EPS Impact ⁽²⁰⁾	\$ Impact	EPS Impact ⁽²⁰⁾	\$ Impact	EPS Impact ⁽²⁰⁾
Notable interest income items:						
Interest income on relationships impacted by questioned banker activity	\$ 131	\$ —	\$ —	\$ —	\$ 131	\$ —
Notable provision expense items:						
Provision release on relationships related to or impacted by questioned banker activity	992	0.03	18	—	1,010	0.03
Notable noninterest income items:						
(Loss) gain on sales of securities, net	(30)	—	1	—	(29)	—
Insurance recovery income related to questioned banker activity	157	—	—	—	595	0.02
Notable noninterest expense items:						
Operating benefit related to questioned banker activity ⁽²¹⁾	1,204	0.03	325	0.01	987	0.03
Operating expense related to borrower fraud	(347)	(0.01)	(458)	(0.01)	(1,278)	(0.03)
Total notable items	<u>\$ 2,107</u>	0.05	<u>\$ (114)</u>	—	<u>\$ 1,416</u>	0.04

Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC. _____

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

	3Q26		2Q26	
Calculation of PTPP earnings:				
Net income	\$	37,778	\$	33,846
Provision for credit losses		2,606		65
Income tax expense		10,347		9,270
PTPP earnings (non-GAAP)	\$	50,731	\$	43,181
Calculation of PTPP ROAA:				
PTPP earnings	\$	50,731	\$	43,181
Divided by number of days in the quarter		92		91
Multiplied by the number of days in the year		365		365
PTPP earnings, annualized	\$	201,270	\$	173,199
Divided by total average assets	\$	10,193,891	\$	10,039,707
ROAA (annualized) (GAAP)		1.47 %		1.35 %
PTPP ROAA (annualized) (non-GAAP)		1.97		1.73
Calculation of tangible common equity to tangible assets:				
Total assets	\$	10,105,114	\$	10,276,930
Goodwill		(128,679)		(128,679)
Other intangible assets, net		(29,059)		(30,393)
Tangible assets		9,947,376		10,117,858
Total common shareholders' equity	\$	1,263,687	\$	1,281,057
Goodwill		(128,679)		(128,679)
Other intangible assets, net		(29,059)		(30,393)
Tangible common equity		1,105,949		1,121,985
Common equity to total assets		12.51 %		12.47 %
Tangible common equity to tangible assets (non-GAAP)		11.12		11.09

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

	3Q26		2Q26	
Calculation of ROATCE:				
Net income	\$	37,778	\$	33,846
Divided by number of days in the quarter		92		91
Multiplied by the number of days in the year		365		365
Annualized net income	\$	149,880	\$	135,756
Total average shareholders' equity	\$	1,287,795	\$	1,275,384
Average goodwill		(128,679)		(128,679)
Average other intangible assets, net		(29,772)		(31,142)
Average tangible common equity		1,129,344		1,115,563
ROAE (annualized) (GAAP)		11.64 %		10.64 %
ROATCE (annualized) (non-GAAP)		13.27		12.17

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS, UNAUDITED

Calculation of tangible book value per common share:

	3Q26	2Q26	1Q26	4Q25	3Q25	2Q25	1Q25	4Q24
Total common shareholders' equity	\$ 1,263,687	\$ 1,281,057	\$ 1,260,275	\$ 1,246,685	\$ 1,214,756	\$ 1,205,769	\$ 1,180,177	\$ 1,145,245
Goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)
Other intangible assets, net	(29,059)	(30,393)	(31,877)	(33,362)	(34,861)	(36,444)	(38,212)	(37,473)
Tangible common equity	1,105,949	1,121,985	1,099,719	1,084,644	1,051,216	1,040,646	1,013,286	979,093
Divided by common shares outstanding at period end	30,602,833	30,850,397	30,879,462	30,952,428	30,967,768	31,224,718	31,244,006	31,197,574
Book value per common share (GAAP)	\$ 41.29	\$ 41.52	\$ 40.81	\$ 40.28	\$ 39.23	\$ 38.62	\$ 37.77	\$ 36.71
Tangible book value per common share (non-GAAP)	36.14	36.37	35.61	35.04	33.95	33.33	32.43	31.38

	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22
Total common shareholders' equity	\$ 1,145,673	\$ 1,095,894	\$ 1,078,853	\$ 1,062,905	\$ 998,945	\$ 997,859	\$ 992,587	\$ 949,943
Goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)
Other intangible assets, net	(39,272)	(41,177)	(43,314)	(45,452)	(42,460)	(44,724)	(47,277)	(49,829)
Tangible common equity	977,722	926,038	906,860	888,774	827,806	824,456	816,631	771,435
Divided by common shares outstanding at period end	31,167,410	31,108,667	31,011,304	30,986,109	30,906,716	30,866,205	30,780,853	30,746,600
Book value per common share (GAAP)	\$ 36.76	\$ 35.23	\$ 34.79	\$ 34.30	\$ 32.32	\$ 32.33	\$ 32.25	\$ 30.90
Tangible book value per common share (non-GAAP)	31.37	29.77	29.24	28.68	26.78	26.71	26.53	25.09

GLOSSARY OF TERMS

 AFS - Available for sale	 MSA - Metropolitan Statistical Area
 ALCL - Allowance for loan credit losses	 NII - Net interest income
 CAGR - Compound annual growth rate	 NIM - Net interest margin
 C&D - Construction/land/land development loans	 NIM - FTE - Net interest margin, fully tax equivalent
 C&I - Commercial & industrial loans	 NYSE - New York Stock Exchange
 CMO - Collateralized mortgage obligations	 OREO - Other real estate owned
 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	 QoQ - Quarter-over-quarter
 FDIC - Federal Deposit Insurance Corporation	 ROAA - Return on average assets
 FHLB - Federal Home Loan Bank	 ROAE - Return on average equity
 GAAP - Generally accepted accounting principles	 ROATCE - Return on average tangible common equity
 HTM - Held to maturity	 Savings, MM and IB Demand Deposits - Savings, Money Market and Interest-Bearing Demand Deposits
 LOC - Letters of credit	 SOFR - Secured Overnight Financing Rate
 LHFI - Loans held for investment	 TXSE - Texas Stock Exchange
 MBS - Mortgage-backed securities	 YoY - Year over year
	 YTD - Year-to-date

PRESENTATION NOTES

- (1) Excludes Treasury/wholesale deposits of \$3.4 million at September 30, 2026.
- (2) Excludes mortgage warehouse lines of credit.
- (3) Excludes notable items.
- (4) Data obtained from Office of the Texas Governor (gov.texas.gov), Bureau of Labor Statistics (bls.gov), Baldwin County Economic Development Council (baldwineda.com), Made in Alabama (madeinalabama.com), Birmingham Business Alliance (birminghambusinessalliance.com), United States Census Bureau (census.gov), Federal Reserve Bank of St. Louis (fred.stlouisfed.org).
- (5) As used in this presentation, PTPP earnings, PTPP ROAA, ROATCE, tangible book value per common share, and tangible common equity to tangible assets are either non-GAAP financial measures or use a non-GAAP contributor in the formula. For a reconciliation of these alternative financial measures to their comparable GAAP measures, see slides 27-29 of this presentation.
- (6) Core deposits are total deposits excluding time deposits greater than \$250,000, brokered and Certificate of Deposit Account Registry Service deposits.
- (7) 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.
- (8) Data obtained from The United States Census Bureau (census.gov). Count is as of most recent practicable date.
- (9) Excludes Paycheck Protection Program ("PPP") loans for 2020 and 2021.
- (10) Excludes Treasury/wholesale deposits for all periods presented. Periods at or prior to December 31, 2023, were adjusted to include mortgage warehouse deposits in our DFW market.
- (11) The DFW and Houston markets have been adjusted to include \$108.0 million of deposits in total that were sold on December 31, 2024, and immediately repurchased on January 2, 2025. The DFW and Houston markets have been adjusted to include \$61.5 million of deposits in total that were sold on December 31, 2025, and immediately repurchased on January 2, 2026.
- (12) Does not include loans held for sale.
- (13) The ALCL to total LHFI, excl. mortgage warehouse lines of credit, is calculated by excluding the ALCL for mortgage warehouse lines of credit from the total LHFI ALCL in the numerator and excluding the mortgage warehouse lines of credit from the LHFI in the denominator. Due to their low-risk profile, mortgage warehouse lines of credit require a disproportionately low allocation of the ALCL.
- (14) 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.
- (15) 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.
- (16) Projection is based upon September 30, 2026, time deposit balances.
- (17) Argent investment income and limited partnership investment loss are components of equity method investment (loss) income on the face of the income statement.
- (18) September 30, 2026, capital ratios are estimated.
- (19) Subdebt redeemed includes the amortization of the original issue discount ("OID") and fair value mark. \$34,000 and \$35,000 of the subdebt original issue discount and fair value mark amortization is included in the quarters ended 2Q25 and 3Q25, respectively.
- (20) 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.
- (21) The \$1.2 million and \$325,000 operating net benefit related to questioned banker activity for the quarters ended September 30, 2026 and June 30, 2026, include \$2.2 million and \$389,000 release of litigation reserve, respectively. The \$987,000 operating expense related to questioned banker activity for the nine months ended September 30, 2026, includes a \$2.6 million release of litigation reserve.