

# 2024



## CORPORATE SUSTAINABILITY REPORT

# ABOUT US

We've been supporting  
*local communities* for more than 100 years.

Origin Bancorp, Inc., is a financial holding company headquartered in Ruston, Louisiana. Our wholly owned bank subsidiary, Origin Bank, was founded in 1912 in Choudrant, Louisiana. Deeply rooted in our history is a culture committed to providing personalized, relationship banking to businesses, municipalities and personal clients to enrich the lives of the people in the communities we serve. We provide a broad range of financial services and currently operate more than 55 locations in Dallas/Fort Worth, East Texas, Houston, North Louisiana, Mississippi, South Alabama and the Florida Panhandle. We have helped people, small businesses and large companies grow and prosper throughout our region. We remain committed to our mission, to passionately pursue ways to make banking and insurance more rewarding for our employees, customers, communities and shareholders.

At Origin, everything we do ties back to our culture. There are no unimportant details. Our culture is in how we answer the phone, how we respond to emails and how we help our teammates. We get things done in a way that builds a company people want to be a part of and do business with. Origin's culture is in our passionate people, and our people are the keepers of our culture.

Origin believes stewardship is an integral component of corporate culture and helps create and protect shareholder value. We are committed to fostering a corporate culture that encourages and seeks the betterment of Origin and the communities in which we conduct business and own real estate. With this in mind, we endeavor to integrate sustainable practices intended to contribute to the creation of long-term economic value for our stakeholders.

Sustainability is a team effort, reflected in our governance structures. In 2023 and 2024, we enhanced our sustainability strategy to align with our strategic objectives. Our executive management team integrated environmental and social objectives into our operational framework, resulting in targeted initiatives that promote sustainability—cornerstones of our mission to passionately pursue ways to make banking and insurance more rewarding for our employees, customers, communities and shareholders.

This report, once again, details our progress against the three tenants of our sustainability strategy (1) Environmental Responsibility, (2) Social Impact and (3) Culture of Governance. It primarily covers data and metrics related to the 2024 fiscal year from January 1 to December 31, 2024, and was prepared in reference to the Sustainability Accounting Standards Board (SASB) Standard.

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Our culture and values revolve around strong  
relationships with all of our stakeholders — our  
employees, customers, communities and shareholders.

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Unless otherwise stated or the context otherwise requires, the terms "we," "our," "Origin," "the company," "our business," "the Board" and "our company" refer to Origin Bancorp, Inc., and its consolidated subsidiaries as a combined entity

TABLE OF

# CONTENTS

04 INTRODUCTION

05 LETTER FROM THE CHAIRMAN

06 COMMITMENT TO SUSTAINABILITY  
Sustainability Oversight

08 ENVIRONMENTAL RESPONSIBILITY  
Environmental Stewardship

10 SOCIAL IMPACT  
Health & Wellness  
Employee Engagement & Feedback  
Talent Development  
Belonging at Origin  
Community & Volunteerism

16 CULTURE OF GOVERNANCE  
Governance At-A-Glance  
Risk Management  
Cybersecurity

19 ANNEX  
SASB Table

## OUR MISSION

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

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# INTRODUCTION

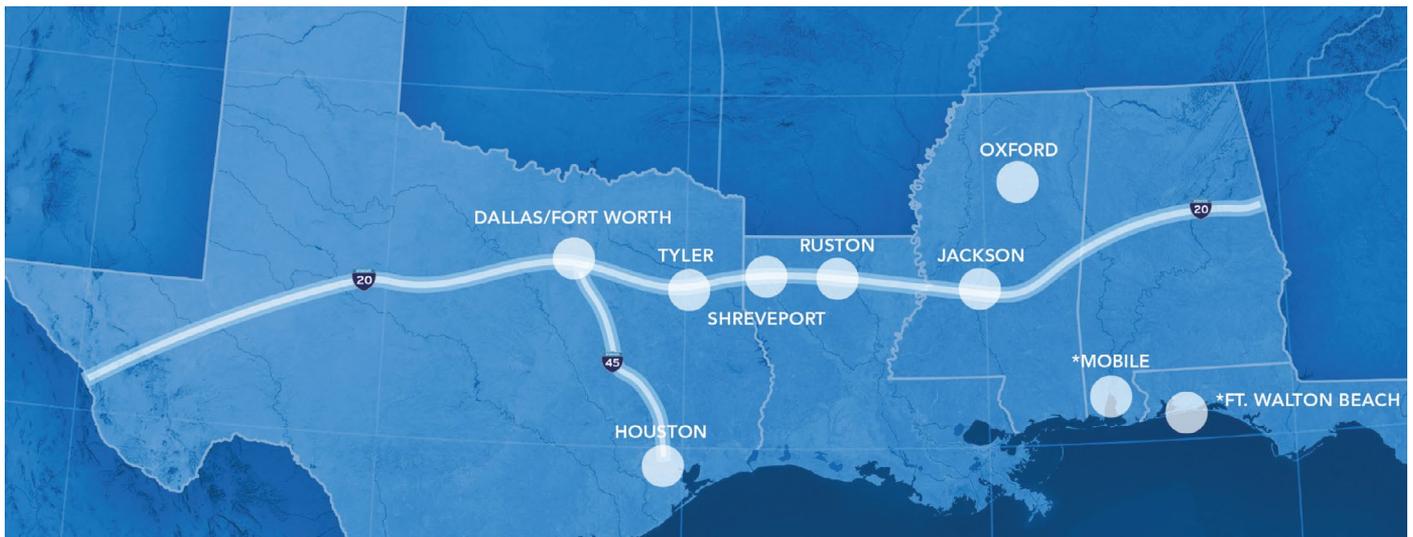
**Origin is committed to upholding the highest standards in all that we do, and we believe a dedication to sustainability is vitally important.**

One of Origin’s goals is to provide continued transparency as we further enhance our sustainability performance. To ensure transparent and accountable reporting, Origin has engaged in robust data gathering and reporting using the investor-focused disclosure standards developed by the Sustainable Accounting Standards Board (SASB). Working with investor stakeholders, SASB has developed a standardized disclosure on the industry-specific issues most important to Origin’s stakeholders.

This report takes a priority-based approach to disclosure and covers data through December 31, 2024, unless otherwise noted. In compiling this report, we completed a refreshed priority assessment, we then reviewed the recommended topics for inclusion in the sustainability disclosure, rating methodologies, investment decision-making and strategy.

The disclosures within the SASB framework were prepared with the goal of developing future qualitative and quantitative reporting that will also align with industry best practices. By mapping Origin’s organizational programs against the SASB framework, our sustainability efforts are now part of a broader set of organizational objectives. We believe we are making meaningful progress within these SASB topics and plan to harvest countless other benefits directly and indirectly resulting from improvements in these areas. If you have any questions about this report, contact our Director of Investor Relations and Corporate Sustainability, Chris Reigelman, at [chris@origin.bank](mailto:chris@origin.bank).

*This report contains statements that constitute “forward-looking statements” within the meaning of, and subject to the protections of, the Private Securities Litigation Reform Act of 1995. Forward-looking statements are based on the information known to, and current beliefs and expectations of, the company’s management and are subject to significant risks and uncertainties. There are several factors that could cause results to differ materially from those described in the forward-looking statements. A discussion of such factors, as well as a discussion of the risks and uncertainties that may affect our business, can be found in our Annual Report on Form 10-K and in other filings we make with the Securities and Exchange Commission, which are available on the SEC’s website, [www.sec.gov](http://www.sec.gov). Undue reliance should not be placed on forward-looking statements. Origin disclaims any obligations to update such factors or to publicly announce the results of any revisions to any of the forward-looking statements included herein to reflect future events or developments.*



# LETTER FROM THE CHAIRMAN

***We are pleased to share Origin's latest Corporate Sustainability Report, a reflection of our commitment to corporate responsibility and long-term value creation.***

This report is more than a summary of our progress, it represents our ambition to deepen our impact and strengthen our relationships with all stakeholders. It also reaffirms our dedication to personalized, relationship-banking throughout all of the markets we serve.

2024 was a year of meaningful progress. Through disciplined balance sheet management, strategic investments and sustained earnings performance, we advanced our vision to combine the power of trusted advisors with innovative technology to build unwavering loyalty by connecting people to their dreams. That momentum has carried into 2025, and we remain confident in our trajectory as we execute on our long-term strategy.

This year, we have taken a significant step forward with the successful execution of *Optimize Origin*, our strategy to deliver elite financial performance. Through this strategy, we have streamlined our branch network, enhanced the profitability of our commercial banking team, restructured our mortgage business, and implemented targeted actions to optimize our balance sheet. Origin is well-positioned in some of the nation's most dynamic growth markets, and I have full confidence in our team's ability to continue delivering exceptional value to our customers, communities and shareholders.

As we build on the momentum of *Optimize Origin*, our sustainability journey continues to evolve in lockstep with our financial strategy. We believe that a strong culture is the foundation of a strong company, and that belief guides how we operate, grow and serve. Our focus remains on maintaining sound asset quality while expanding revenue through diverse commercial and retail offerings. At the center of our corporate responsibility is our core purpose: *to enrich the lives of the people in our community*. Through our employees, our customers, our communities and our shareholders, we are committed to fostering trusted relationships and driving shared success across every corner of our business.

Building on the strong governance foundation detailed on our website and in our regulatory filings, we again incorporated and utilized the Sustainability Accounting Standards Board (SASB) framework as part of this disclosure to further enhance disclosure and transparency. Also included are updates on important measures of our sustainability progress, such as environmental and human capital metrics.

As we look ahead, Origin remains focused on sustainable growth, operational excellence and deepening our impact. We are grateful for your continued confidence and support.



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



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“Through our employees, our customers, our communities and our shareholders, we are committed to fostering trusted relationships and driving shared success across every corner of our business.”

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





COMMITMENT  
TO SUSTAINABILITY

# COMMITMENT TO SUSTAINABILITY

Origin is a financial holding company headquartered in Ruston, Louisiana. Our wholly-owned bank subsidiary, Origin Bank, was founded in 1912 in Choudrant, Louisiana, and Origin Bank has been committed to serving our community since its founding. Deeply rooted in Origin’s history is a culture committed to providing personalized, relationship banking to businesses, municipalities and personal clients to enrich the lives of the people in the communities we serve. Origin provides a broad range of financial services and currently operates more than 55 locations in Dallas/Fort Worth, East Texas, Houston, North Louisiana, Mississippi, South Alabama and the Florida Panhandle.

We’ve been supporting our stakeholders for more than 100 years. Our mission is to passionately pursue ways to make banking and insurance more rewarding for our employees, customers, communities and shareholders. We provide broad insurance products through our subsidiary, Forth Insurance.

## SUSTAINABILITY OVERSIGHT



### ENVIRONMENTAL RESPONSIBILITY

As part of our overall mission, the Board and its committees ensure that sustainability principles are integrated into our business strategy in ways that optimize opportunities to make positive impacts while advancing long-term goals. We are committed to conducting our business in a safe, environmentally responsible and sustainable manner. We appreciate the unique contributions of each individual employee, and we are fully committed to providing a culture of respect, equity, diversity and inclusion.

In 2024, Origin continued to build upon and improve our long-standing corporate sustainability commitment and evolved its strategy. Our executive leadership team and our Board, recognizing the importance of these responsibilities, established an internal cross-functional management working



### SOCIAL IMPACT

group that is tasked with driving progress in the initiatives that promote sustainability and further transparency. Our Board oversees these sustainability efforts, led by our Nominating and Corporate Governance Committee.

How we understand, prioritize and approach sustainability topics most relevant to our business is communicated through our sustainability reporting. Against this backdrop, we have, with the assistance of outside expertise, engaged with our internal and external stakeholders on sustainability topics to help further inform our future direction and determine our strategic priorities. The three tenants of our sustainability strategy are: **(1) Environmental Responsibility, (2) Social Impact and a (3) Culture of Governance.**



### CULTURE OF GOVERNANCE





ENVIRONMENTAL  
RESPONSIBILITY

# ENVIRONMENTAL RESPONSIBILITY

*Our efforts to drive long-term value through sustainability include a commitment to help protect the planet and mitigate environmental risk. We strive to reduce the environmental impact of our operations, understand our footprint and engage our stakeholders in sustainable practices.*

## ENVIRONMENTAL STEWARDSHIP

We believe the banking industry has a responsibility to create a more environmentally sustainable future for all, making environmental stewardship an integral aspect of the entire business model. By focusing on environmental responsibility, we believe we can reduce costs and improve sustainability of our operations, which will allow us to stand out in a highly competitive industry sector.

Origin is constantly improving our operations to proactively find more efficient and effective ways to ensure our long-term success. Through our modernization efforts, we strive to do our part in offsetting negative impacts on the environment. With a view to increasing efficiency and reducing waste, we continue to digitize manual back office and financial center functions. In 2024, we also continued to:

- encourage environmentally friendly work practices by supporting the recycling of plastic, glass and paper, and utilizing collection bins for batteries, aluminum toner cartridges and computer hardware;
- offer filtered water refill stations for employees at a majority of our locations;
- increase the use of e-records and e-signing technology, resulting in paper waste and carbon emissions reduction, including utilizing digital solutions such as mobile/online banking, eStatements, electronic bill pay and remote deposit capture;
- migrate technology infrastructure to a cloud environment, reducing energy usage, and accordingly, our carbon footprint;
- enhance our location's operations through energy efficiency measures, demonstrating our commitment to reducing carbon emissions, waste and water usage;
- promote energy efficiency measures throughout our supply chain.

We continue to evaluate green equipment for office use such as Energy-Star® appliances, motion detector lighting as well as high-efficiency HVAC units. Beginning in 2018, we commenced a project to retrofit our offices with LED lighting, which decreased our electricity usage (kWh) by roughly 29% or 2,000,000 kWh. Currently, most of Origin's total office space utilizes LED lighting. Additionally, select office locations are LEED certified. This certification, awarded by the U.S. Green Building Council, is based on the properties' use of sustainable materials, water and energy efficiency, indoor environmental quality, location and transportation, and overall innovation.

Origin complies with applicable legal and regulatory requirements to control and reduce its environmental footprint. We are committed to making the necessary investments in systems and technology to ensure compliance and to meet or exceed these standards. Origin began to further integrate information on environmental risks and challenges by incorporating climate risks into credit analyses. We have always innately incorporated environmental issues into our credit decisions. In 2024, our internal working group began to evaluate climate change and other environmental considerations as part of our broader commitment to identifying sustainability risks. This assessment considers both acute and chronic risks. Acute risks, typically event-driven, include extreme heat, wildfires, dry days, flooding and hurricanes. Chronic risks, reflecting longer-term shifts in climate patterns, include sea level rise, changes in mean temperature, temperature variability and mean precipitation.

We believe that our focus on environmental sustainability, with the objective of reducing costs and improving long-term sustainability of our operations, will provide a strategic benefit. Furthermore, we recognize that energy management is a growing risk for our stakeholders, and we are committed to doing our part to mitigate this risk by placing increased focus on pragmatic energy solutions.





# SOCIAL IMPACT

# SOCIAL IMPACT

## OUR PURPOSE:

*To enrich the lives of the people in our community. True commitment extends beyond the banking center. Making a difference for our customers starts with setting an example through our own actions. Each member of our Origin team brings their own personal experiences and interests to inform the service they provide. In return, we learn from our customers and use this new understanding to go out and improve the places we call home.*

## HEALTH & WELLNESS

We provide competitive compensation and benefits in order to attract and retain top talent. In addition to base pay and stock awards, we have several incentive programs designed to link performance to pay and drive results towards the achievement of overall corporate goals.

We offer robust health, wellness and financial benefits as detailed below:

- Comprehensive medical benefits with \$0 cost options for employees
- Competitive ancillary benefits, such as dental, vision, critical illness, legal and identify theft coverage
- Generous paid time off (PTO) policy
- Company-paid short and long-term disability and life insurance
- Flexible spending accounts for both healthcare and dependent care
- Health savings accounts with Company contributions
- 401(k) retirement savings program with Company match, along with free access to financial advisors to assist with retirement planning
- Employee Stock Purchase Program
- Paid parental leave
- Employee Assistance Program, which offers counseling and mental wellness appointments at no cost to the employee

We also provide a myriad of benefits through programs such as DreamManager®, Health and Wellness coaching, Leadership Academies, Financial Wellness initiatives and Project Enrich. Our dedicated health and safety program ensures that employees are trained on best practices to create a safe and healthy workplace for all. We continue to focus on the mental, emotional and physical health of our employees.

We employ a full-time National Board Certified Health & Wellness Coach (NBH-HWC) to lead our Health & Wellness initiatives. In addition to providing health and wellness information on a regular basis to all employees, we currently have approximately 10% of our employees working individually with our Health & Wellness Coach to meet their desire to be healthier, physically and mentally.



Origin Bank employees enjoy a friendly game of pickleball during the bank's culture celebration, which included health and wellness related activities.



## EMPLOYEE ENGAGEMENT & FEEDBACK

Attracting, developing and retaining talented employees is critical to our success and is an integral part of our human capital strategy. Employee feedback is highly valued at Origin and our employees provide anonymous input via multiple engagement surveys each year, facilitated by Microsoft Viva Glint, a people success platform built on an approach that helps organizations increase employee engagement, develop their people and improve business results. Our employees consistently rank Origin in the top 10% of Glint's global customer base with regard to employee engagement. We receive hundreds of written comments from each survey that in turn are used to improve processes, policies and programs in an effort to show tangible affirmation of those comments.

We also have continued a practice that was implemented at the beginning of the pandemic called "The Origin Insider," a monthly meeting series that takes a deep dive into various topics and departments and often features executive speakers. This program gives employees an inside look at executives on a personal level, allows employees to learn about other areas of the Bank and provides education that supports physical and mental awareness.

Our Dream Manager® program assists our employees in meeting their own personal and professional goals in addition to helping them improve physically, emotionally, intellectually and spiritually. Over 300 employees have participated in this program since 2019. We also offer a nationally-recognized financial wellness program (SmartDollar) that is designed to assist our employees in becoming debt-free and in saving money for emergencies and retirement, empowering them to become better financially prepared for their future, which during 2024 had an over 46% participation rate. Due to our adoption rate, we won a national award in 2021 from the Dave Ramsey Foundation called the "Vision" award.

## TALENT DEVELOPMENT

We have enhanced our culture and talent management function by implementing a Human Capital Management (HCM) program. We make significant investments in formal development programs to build our talent pipeline. Talent development at Origin begins with our comprehensive recruitment program and continues throughout the employee life cycle. We recognize that our success is highly dependent on our ability to attract, retain and develop our people. To foster this development, the company engages in annual succession planning focused on building a strong, diverse talent pipeline.

We conduct regular talent succession assessments along with individual performance reviews in which managers provide regular feedback and coaching to assist with the development of our employees, including the use of individual development plans to assist with career development. Our *Giving Interns Valuable Experience* (G.I.V.E.) program was launched in 2021 and since that time, we have welcomed a diverse group of 64 interns from 32 different universities. Over 40% of interns have been minorities.

We provide our employees and their families access to a platform called "Right Now Media at Work," which has thousands of streaming videos dedicated to both personal and professional development. This tool is designed to enhance work, life and leadership skills and is used for team building and individual development plans. In addition, employees can access a variety of personal care topics such as finances, relationships and mental health.

We utilize assessment tools such as Predictive Index to ensure employees are placed in jobs which best suit their skills and personalities. We also use these insights for team building by teaching employees how to better understand and communicate with each other based on their profile.

We believe it is critical to support our employees in their career development goals, and we provide various paths to assist employees in their development. We strive to promote from within when possible, so most open positions are posted internally before we begin looking externally to hire. This allows us to provide more growth opportunities for current employees. In addition, all employees have access to the Origin Career Center, which provides multiple resources to assist employees in identifying their career path goals and what steps need to be taken to enhance their promotional opportunities. Our Career Manager program offers young professionals one-on-one time with senior leaders to accelerate their understanding of the business of banking. In 2024, we launched a formal mentorship program where employees connect with an experienced mentor in structured sessions, which prepare them for future growth opportunities.

We provide advanced development for next-generation leaders via our formal Leadership programs, the Origin Leadership Academy and the Emerging Leaders Council, which provide structured training and collaboration with other aspiring leaders throughout the organization. The *Origin Leadership Academy* is a two-year program designed to prepare participants to move into executive roles as part of our succession planning. Participants are chosen by senior management. The *Emerging Leaders Council* is a one-year program designed to train and develop rising leaders in our organization. Both programs feature interactive team building activities, group projects and in-depth leadership training.

At December 31, 2024, we had 1,031 full-time equivalent employees. Our culture has always been the foundation of our success. We work to define our culture in everything we do. It is in our attitudes, our desire to help others, our core values; it is in our interactions with our customers and communities. Culture is the soul of who we are as a company, and it starts with our employees.



## BELONGING AT ORIGIN

Inclusion is vital to Origin. We are committed to providing equal employment opportunities with regards to recruiting, compensation, performance and promotion decisions without discriminating on the basis of gender, sexual orientation, age, family status, ethnic origin, nationality, disability, race, color, religious belief or any other legally protected characteristics.

At Origin, we believe success is built on the collaborative efforts of exceptional talent. Our ongoing focus is to leverage this diverse array of knowledge and skills, fostering an inclusive environment that is a driving force for sustained growth. Making a difference for our customers starts with setting an example through our own actions. We employ proven, knowledgeable team members with extensive expertise when it comes to our banking and insurance activities. Each member of our Origin team brings their own personal experiences and interests to inform the service they provide. In addition, we learn from our customers and use this new understanding to go out and improve the places we call home.

One of our core values is **genuine respect for yourself and others**. This value is an essential component of our culture and is demonstrated by the way we conduct business, foster individual and team enrichment and participate in our communities. We believe it is only with an inclusive workplace that the organization can truly perform at its best, carry out its vision and make a difference in the communities we serve. Our Diversity Council consists of diverse employees that collectively advance our belonging efforts in a way that makes a difference within our workplace and in the communities we serve. We believe all employees should be given opportunities to perform to their full potential, knowing their performance will be measured and rewarded fairly.

We actively support and celebrate cultural events throughout the year. We are focused on creating an inclusive and high-performance culture through our education workshops, which include topics like *Understanding, Recognizing and Interrupting Biases* and *Advancing Allyship*.

Our team members form authentic relationships with those around them based on mutual respect, dignity and understanding. The company has non-discrimination and antiharassment policies as outlined in our employee handbook. These policies drive a workplace and workforce that embraces the highest ethical and moral standards.



Celebrating our diverse workforce, we create an environment where every individual feels valued and empowered to contribute their unique perspectives.



## COMMUNITY & VOLUNTEERISM

One of our core values is **individual and corporate commitment to our communities**. For Origin, this means more than fancy words that are written to impress our stakeholders.

Since our inception, we have been deeply committed to building relationships and making a difference in our local communities. Investing in people, communities and local businesses is part of our mission. We strive to understand their needs and how we can help them attain their goals and improve the quality of lives throughout our five state footprint.

Additionally, our Project Enrich program provides employees with up to twenty hours of paid time off per year to volunteer in the communities we serve. In 2024, the employees of Origin volunteered 4,615 hours during working hours, not including 1,487 hours of personal time outside of working hours. To supplement our volunteer work, we seek out areas where we can make an additional impact through financial donations. Our *Bank on Their Future* program was created to help provide support to local schools and thereby invest in our community's future.

***Over the past several years, Origin Bank has been honored to be recognized for our commitment to our communities and our customers, including:***

- United Way Circle of Honor and Gold Award
- Volunteer Louisiana Champion of Service
- Spirit of Giving Award
- Boys and Girls Club
- State of Louisiana Distinguished Partner in Education
- Best of the Delta



Together we are building a stronger community through a shared commitment to volunteerism and service.



## Community Reinvestment Act

Origin has a responsibility under the Community Reinvestment Act (CRA) to help meet the credit needs of our communities for continued growth and vitality. Our current community investment strategy includes lending, broadening digital access and increasing financial literacy programs. Through strategic nonprofit partnerships, inspiring volunteer experiences and philanthropy, our corporate responsibility efforts are focused on creating a better world. Origin offers unique opportunities for collective action, enhancing existing giving and volunteer initiatives with the Origin community for over 100 years.

## Advancing Financial Literacy Through Digital Outreach

As part of Origin’s ongoing commitment to expanding financial education, we launched a targeted digital campaign in 2024, continuing through 2025, that leverages paid social media and an Always-On Paid Search strategy. These efforts are designed to increase visibility and access to the bank’s online financial education resources for both consumers and small businesses. Highlights include:

- The consumer-focused program generated 2,064,455 impressions with a Click-Through Rate (CTR) of 0.56%, more than double the industry benchmark of 0.22%.
- The small business program achieved 426,542 impressions and a CTR of 0.58%, also exceeding the benchmark.
- Since launch, our financial education blogs have received 5,612 sessions, a 2,000% increase in traffic compared to pre-campaign levels.

## Equity in Education Program

Origin participates in the Equity in Education Program, which supports elementary schools in under-resourced communities across Dallas and Houston, Texas. Through this initiative, students receive access to essential educational platforms and services focused on financial literacy, health and wellness, and social-emotional learning throughout the academic year.

For the 2024–2025 school year, program impact includes:

- 55 schools actively engaged
- 4,309 students enrolled

Program module breakdown:

- **Compassion:** 69 schools active
- **Healthier Me:** 36 schools active
- **Vault (financial literacy):** 36 schools active

## Contributing to Something Bigger Than Ourselves

Origin empowers employees to give back to their communities through Project Enrich (PE), a company-sponsored volunteer program that offers up to 20 hours of paid time off annually for service to causes they care about. In 2024, Origin employees contributed a total of 4,615 volunteer hours during paid time, with an additional 1,487 hours volunteered after hours and on weekends. Participation in PE reached 67% of employees in 2024, reflecting strong engagement across the organization. Since its launch in 2013, Project Enrich has facilitated 25,202 total volunteer hours through December 31, 2024 - demonstrating our long-standing commitment to community & volunteerism.

# 4,615 hours

**VOLUNTEERED BY ORIGIN  
EMPLOYEES THROUGH  
PROJECT ENRICH IN 2024**





# CULTURE OF GOVERNANCE

# CULTURE OF GOVERNANCE

***As a publicly-traded community financial institution, it is incumbent upon us to ensure that we operate in a manner that is both consistent with our sustainability initiatives and supportive of our communities. Our Board and senior leadership actively support and promote sound corporate governance and prudent risk management across Origin.***

## GOVERNANCE AT-A-GLANCE

Origin is committed to achieving excellence in our corporate governance practices, underscoring our culture of accountability and integrity. We conduct our business with fairness, ethical responsibility and a steadfast commitment to earning the trust of our stakeholders. Our Board is comprised of a majority of independent directors, as defined by the New York Stock Exchange (NYSE) listing standards. Our corporate governance policies and practices include annual evaluations of the Board and its committees, as well as continuing director education.

Our Code of Ethics fosters accountability and transparency across Origin. These guidelines embody our commitment to maintaining the highest standards of ethics and integrity while ensuring our operations comply with all applicable laws. Through our employee handbook, we communicate workplace policies that uphold the highest ethical standards. Core to our ethics and compliance programs are ongoing communications and training initiatives that ensure our employees understand Origin's expectations and policies. These training sessions, which are both web-based and in-person, cover the regulations and expected business practices relevant to Origin.

## RISK MANAGEMENT

We understand that effective risk management is vital for long-term success. Origin implements robust risk management programs to ensure compliance with applicable laws and regulations governing ethical business practices, including our relationships with suppliers, customers and business partners, and our industry. Our comprehensive risk management program covers all locations and involves evaluations to identify critical risks. These risks and their management plans are communicated to the Board and relevant committees. Origin's whistleblower policy further supports our stated goals within our governance structure. Monitored by an independent third party, this program is designed to receive complaints of financial irregularities, breaches of internal controls, conflicts of interest and fraud. We screen potential suppliers prior to contract execution and monitor contracted suppliers to ensure we do not conduct business with entities that pose more than acceptable levels of risk to our operations, brand or reputation.

We are subject to rigorous controls and audits, and our board actively oversees our cybersecurity practices. Our risk management team coordinates with Environmental, Social and Governance (ESG) subject-matter experts throughout the business to identify, monitor and mitigate material risks.



## CYBERSECURITY

Origin's information security program is designed to protect the security, availability, integrity and confidentiality of our computer systems, networks and software and information assets, including client and other sensitive data. The program is comprised of policies, guidelines and procedures, which are intended to align with regulatory guidance, and common industry practices. Assessing, identifying and managing cybersecurity related risks are integrated into our overall enterprise risk management process.

Our Board of Directors is responsible for overseeing our business and affairs, including risks associated with cybersecurity threats. The Board oversees our corporate risk governance processes primarily through its committees, and oversight of cybersecurity threats is delegated primarily to our Risk Committee. Management also participates in Cyber Risk and Information Technology Committees used to govern and oversee the information security program. The Risk Committee receives updates from management regarding review and assessments of cybersecurity and technology risk consistent with FFIEC guidance. Cybersecurity governance is a standing agenda item on each Risk Committee meeting. The Risk Committee reports to the full Board on a quarterly basis, including an overview of all matters discussed and approved at each Risk Committee meeting.

Origin follows FFIEC guidance in protecting its network and information assets with industry-tested security products and processes. Our Network and Information Security teams actively monitor company networks and systems to detect suspicious or malicious events. The company evaluates potential cyber risks, as appropriate, in its regular risk assessments. Additionally, we conduct vulnerability scans, and contract with third-party vendors to perform penetration tests against the company's network. The company also engages expert cyber consultants, as necessary and appropriate.

At Origin, we expect each employee to be responsible for the security and confidentiality of client information. We communicate this responsibility to employees upon hiring, and regularly throughout their employment. We require each employee to complete training to protect the confidentiality of client information at the time of hire and during each year of employment. Employees must successfully pass a test to demonstrate understanding of these requirements and provide acknowledgement of their responsibilities.

Additionally, we regularly provide employees with information security awareness training, covering the recognition and appropriate handling of potential phishing emails, which can introduce malware to a company's network, result in the theft of user credentials and, ultimately, place client or employee data, or other sensitive company data, at risk. Origin employs a number of technical controls to mitigate the risk of phishing emails. We regularly test employees to determine their susceptibility to phishing test emails. We require susceptible employees to take additional training and provide regular reports to management. We maintain procedures for the safe storage and handling and secure disposal of sensitive information.

Before engaging third-party service providers, we perform due diligence in order to identify and evaluate their cyber risks. This process is led by the Operational Risk Management team and includes participation of dedicated information security resources. Risk assessments are performed using Service Organization Controls (SOC) reports and other tools. Third party service providers processing sensitive client data are contractually required to meet applicable legal and regulatory obligations to protect sensitive data against cybersecurity threats and unauthorized access to the sensitive data. After contract executions, third-party service providers undergo ongoing monitoring to ensure they continue to maintain internal controls and protocols designed to manage cybersecurity risk to systems, assets, data and capabilities.

As part of our information security program, we have adopted an Information and Cybersecurity Incident Response Plan (Incident Response Plan), which is primarily overseen by our Senior Vice President, Information Security Officer (ISO). The Incident Response Plan describes our processes and procedures for responding to cybersecurity incidents, outlining various work streams, including containment and remediation actions by information technology and security personnel, as well as operational response actions by business, communications and risk personnel. Our incident response team performs exercises to simulate responses to cybersecurity events.

The Incident Response Plan includes procedures for escalation and reporting of potentially significant cybersecurity incidents to our Chief Operating Officer, Chief Financial Officer, Chief Risk Officer, Chief Legal Counsel and other executives as needed. To date, we have not experienced a cybersecurity incident that has materially impacted our business strategy, results of operations or financial condition.





# ANNEX

This appendix expands transparency through key quantitative data compiled in accordance with the SASB frameworks and standards, along with additional details on our workforce, revenues, sales, stakeholders, locations and certification. Report data covers all global operations unless otherwise noted. In developing our Sustainability Report, we have compiled metrics organized by key themes incorporated within our tables and throughout our organization.

# SASB TABLE

In the index below, we are reporting certain SASB metrics that are relevant to our banking and mortgage activities. Where information relating to a specific metric was not readily available, we have, to the extent practicable, referenced existing disclosures that we believe are most responsive to that metric. Unless otherwise noted, all data and descriptions are as of, or for, the year ended December 31, 2024. For additional information about our financial performance, please refer to our quarterly earnings materials as well as our quarterly and annual reports on Form 10-Q and Form 10-K, respectively. Certain information may not be disclosed within the index below if it is not considered material or if it is privileged or confidential, could cause a competitive disadvantage to our business if publicly disseminated or is not currently collected in a manner wholly correlative with the related SASB metric.

SASB Input	SASB Code	Origin Response
<b>FINANCIAL INCLUSION &amp; CAPACITY BUILDING</b>		
(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	<b>2024</b> 2024 – 1) 2,157 and 2) \$232,561,984 (Small Business) 2024 – 1) 29 and 2) \$15,526,666 (Community Development)
		<b>2023</b> 2023 – 1) 2,502 and 2) \$272,400,353 (Small Business) 2023 – 1) 28 and 2) \$58,649,631 (Community Development)
		<b>2020-2022</b> 2020 - (1) 18 loans (2) \$3,244,260.32 2021 - (1) 16 loans (2) \$3,646,415.59 2022 - (1) 13 loans (2) \$3,316,772.74  Origin believes it has a responsibility to help meet the credit needs of its communities, including low- and moderate-income neighborhoods. We believe that helping to meet these needs, is necessary for the continued growth and vitality of our communities and Origin. We are further supporting our communities by broadening digital access and increasing financial literacy programs.
(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2	<b>2024</b> 2024 – 1) 130 and 2) \$2,177,495 (Small Business Past Due) 2024 – 1) 1 and 2) \$4,000 (Community Development Past Due) 2024 – 1) 8 and 2) \$1,385,126 (Small Business Non-Accrual) 2024 - 2) 0 and 2) \$0 (Community Development Non-Accrual)
		<b>2023</b> 2023 – 1) 169 and 2) \$4,547,962 (Small Business Past Due) 2023 – 1) 3 and 2) \$81,162 (Community Development Past Due) 2023 – 1) 14 and 2) \$2,934,813 (Small Business Non-Accrual) 2023 – 1) 0 and 2) \$0 (Community Development Non-Accrual)
		<b>2022</b> (1) 1 past due loan (2) \$2,138.64 (1) 0 nonaccrual loans (2) \$0
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	<b>2024</b> 14,917 accounts
		<b>2023</b> 12,641 accounts
		<b>2022</b> 8,152 accounts



SASB Input	SASB Code	Origin Response
<b>FINANCIAL INCLUSION &amp; CAPACITY BUILDING, CONT.</b>		
Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers	FN-CB-240a.4	<b>2024</b> Sikhi Alpha program: 1,142 (all are LMI) Financial Literacy initiatives: 1,639 (includes both LMI and non LMI) Total: 2,781
		<b>2023</b> Sikhi Alpha program: 1,006 (all are LMI) Financial Literacy initiatives: 3,966 (includes both LMI and non LMI) Total: 4,972
		<b>2022</b> 2021 - 589 Participants; 2022 - 597 Participants In late 2022 we partnered with Sikhi Alpha’s “Equity in Education” program to expand upon our financial literacy initiatives within unbanked, underbanked and underserved communities within our footprint. Their customized curriculum provides children from under-resourced communities with financial literacy, health education and Q&A sessions with volunteers.
		Please note we do not track customers that were previously unbanked, underbanked or underserved.

**INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN CREDIT ANALYSIS**

Commercial and industrial credit exposure, by industry	FN-CB-410a.1	<b>2024</b> <b>Industry</b> Finance & Insurance Energy Real Estate & Construction Transportation Services Professional Services Healthcare Banks Retail Dealers Wholesale Distribution Commercial Services All other Commercial and Industrial	<b>Outstanding Balance</b> \$493,610,476 \$254,869,147 \$248,996,947 \$178,167,774 \$84,946,928 \$80,001,542 \$77,274,531 \$74,198,074 \$61,141,075 \$59,637,892 \$389,789,613	<b>Total Commitments</b> \$890,468,939 \$376,698,807 \$503,344,446 \$249,954,796 \$170,625,505 \$108,546,083 \$107,731,124 \$88,180,707 \$120,537,210 \$117,755,981 \$578,247,521
		<b>2023</b> <b>Industry</b> Finance & Insurance Real Estate & Construction Energy Transportation Services Commercial Services Retail Dealers Banks Professional Services Healthcare Wholesale Distribution All other Commercial and Industrial	<b>Outstanding Balance</b> \$488,636,400 \$278,370,364 \$202,945,924 \$197,667,140 \$105,942,441 \$92,455,361 \$84,107,994 \$83,557,226 \$83,047,320 \$68,967,083 \$373,762,748	<b>Total Commitments</b> \$894,326,765 \$531,421,534 \$335,430,400 \$286,081,142 \$169,073,614 \$118,101,026 \$148,422,826 \$162,973,621 \$130,934,738 \$152,445,073 \$631,885,991
		<b>2022</b> <b>Industry</b> Finance & Insurance Real Estate & Construction Transportation Services Energy Retail Dealers Banks Commercial Services Healthcare Professional Services Wholesale Distribution All other Commercial and Industrial	<b>Outstanding Balance</b> \$403,826,145 \$335,880,059 \$216,838,953 \$177,294,346 \$106,904,353 \$101,954,354 \$97,654,786 \$91,703,235 \$85,350,957 \$75,790,385 \$357,964,015	<b>Total Commitments</b> \$692,523,211 \$598,899,804 \$264,861,480 \$295,456,754 \$141,218,658 \$173,649,489 \$147,171,770 \$137,272,607 \$182,936,524 \$124,255,595 \$504,929,354
		Total Commitments includes funded amounts.		



SASB Input	SASB Code	Origin Response		
<b>ACTIVITY METRICS</b>				
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	<p><b>2024</b></p> <p><b>a) Personal</b>                      Checking: (1) 59,226 accounts (2) \$1,761,842,773                      Savings: (1) 17,472 accounts (2) \$204,800,601</p> <p><b>b) Business</b>                      Given currently available data, Origin Bank is not able to distinguish business accounts by business type (small vs corporate). Our consolidated 2024 totals for all business checking and savings accounts are:                      Checking: (1) 27,453 accounts (2) \$5,131,093,113                      Savings: (1) 1,000 accounts (2) \$105,269,436</p> <p><b>2023</b></p> <p><b>a) Personal</b>                      Checking: (1) 57,501 accounts (2) \$1,695,215,808                      Savings: (1) 17,555 accounts (2) \$215,347,692</p> <p><b>b) Business</b>                      Given currently available data, Origin Bank is not able to distinguish business accounts by business type (small vs corporate). Our consolidated 2023 totals for all business checking and savings accounts are:                      Checking: (1) 26,446 accounts (2) \$4,872,965,841                      Savings: (1) 936 accounts (2) \$54,578,499</p> <p><b>2022</b></p> <p><b>a) Personal</b>                      Checking: (1) 55,061 accounts (2) \$1,888,501,509                      Savings: (1) 17,587 accounts (2) \$249,132,218</p> <p><b>b) Business</b>                      Given currently available data, Origin Bank is not able to distinguish business accounts by business type (small vs corporate). Our consolidated 2022 totals for all business checking and savings accounts are:                      Checking: (1) 24,742 accounts (2) \$4,771,571,839                      Savings: (1) 860 accounts (2) \$77,090,875</p> <p>Deposit balances exclude time deposits and clearing accounts.</p>		
		(1) Number and (2) value of loans by segment: (a) personal, (b) small business and (c) corporate	FN-CB-000.B	<p><b>2024</b></p> <p><b>a) Personal</b>                      (1) 6,010 loans (2) \$1,490,273,930</p> <p><b>b) Small business and c) Corporate</b>                      Given currently available data, Origin Bank is not able to distinguish business loans by business type (small vs corporate). Our consolidated 2024 total for all business loans is: (1) 6,138 loans (2) \$6,083,439,251</p> <p><b>2023</b></p> <p><b>a) Personal</b>                      (1) 6,150 loans (2) \$1,509,212,566</p> <p><b>b) Small business and c) Corporate</b>                      Given currently available data, Origin Bank is not able to distinguish business loans by business type (small vs corporate). Our consolidated 2023 total for all business loans is: (1) 6,486 loans (2) \$6,151,730,971</p> <p><b>2022</b></p> <p><b>a) Personal</b>                      (1) 5,822 loans (2) \$1,801,692,549</p> <p><b>b) Small business and c) Corporate</b>                      Given currently available data, Origin Bank is not able to distinguish business loans by business type (small vs corporate). Our consolidated 2022 total for all business loans is: (1) 6,756 loans (2) \$5,288,330,036</p>



SASB Input	SASB Code	Origin Response																														
<b>LENDING PRACTICES</b>																																
<p>(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660</p>	FN-MF-270a.1	<p><b>2024</b></p> <table border="1"> <thead> <tr> <th></th> <th>NUMBER</th> <th></th> <th>LOAN VALUE</th> <th></th> </tr> <tr> <th></th> <th>FICO≤660</th> <th>FICO&gt;660</th> <th>FICO≤660</th> <th>FICO&gt;660</th> </tr> </thead> <tbody> <tr> <td>Hybrid or Option ARM</td> <td>47</td> <td>358</td> <td>\$27,110,976</td> <td>\$265,991,111</td> </tr> <tr> <td>Higher Rate Mortgages</td> <td>140</td> <td>894</td> <td>\$74,343,650</td> <td>\$626,225,280</td> </tr> <tr> <td>Prepayment Penalty</td> <td>0</td> <td>0</td> <td>\$-</td> <td>\$-</td> </tr> <tr> <td>Total Residential Mortgages</td> <td>233</td> <td>1,122</td> <td>\$84,842,080</td> <td>\$697,500,968</td> </tr> </tbody> </table>		NUMBER		LOAN VALUE			FICO≤660	FICO>660	FICO≤660	FICO>660	Hybrid or Option ARM	47	358	\$27,110,976	\$265,991,111	Higher Rate Mortgages	140	894	\$74,343,650	\$626,225,280	Prepayment Penalty	0	0	\$-	\$-	Total Residential Mortgages	233	1,122	\$84,842,080	\$697,500,968
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<p>Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators</p>	FN-MF-270a.3	<p><b>2024</b></p> <p>N/A</p>																														
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		<p><b>2022</b></p> <p>Material monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators are disclosed in our financial reporting. In 2022 we had no such losses.</p>																														
<p>Description of remuneration structure of loan originators</p>	FN-MF-270a.4	<p><b>2024</b></p> <p>N/A</p>																														
		<p><b>2023</b></p> <p>N/A</p>																														
		<p><b>2022</b></p> <p>Origin Bank's mortgage loan officers incentive program is directly tied to the origination of residential mortgage loans. Loan Officers are incentivized based on loan volume and unit numbers, not profitability or the pricing of a loan.</p>																														



SASB Input	SASB Code	Origin Response				
<b>DISCRIMINATORY LENDING</b>						
(a) Number, (2) value and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	FN-MF-270b.1	<b>2024</b>	<b>MINORITY BORROWERS</b>		<b>ALL OTHER BORROWERS</b>	
			<b>FICO≤660</b>	<b>FICO&gt;660</b>	<b>FICO≤660</b>	<b>FICO&gt;660</b>
		Number	92	265	70	677
		Value	\$22,597,619	\$64,429,341	\$15,183,054	\$189,806,621
		Weighted Avg LTV	88.65	86.97	84.99	75.01
		<b>2023</b>	<b>MINORITY BORROWERS</b>		<b>ALL OTHER BORROWERS</b>	
			<b>FICO≤660</b>	<b>FICO&gt;660</b>	<b>FICO≤660</b>	<b>FICO&gt;660</b>
		Number	93	276	65	635
		Value	\$32,888,010	\$91,138,015	\$16,015,611	\$247,620,273
	Weighted Avg LTV	86.44	84.22	81.01	78.85	
	<b>2022</b>	<b>MINORITY BORROWERS</b>		<b>ALL OTHER BORROWERS</b>		
		<b>FICO≤660</b>	<b>FICO&gt;660</b>	<b>FICO≤660</b>	<b>FICO&gt;660</b>	
Number	78	271	73	802		
Value	\$27,762,388	\$82,521,870	\$22,815,727	\$403,235,443		
Weighted Avg LTV	80.00	84.35	83.24	77.11		

<b>ENVIRONMENTAL RISK TO MORTGAGED PROPERTIES</b>		
1) Number and (2) value of mortgage loans in 100-year flood zones	FN-MF-450a.1	<b>2024</b> (1) 28 loans and (2) \$10,028,697 of mortgage loans in 100-year flood zones
		<b>2023</b> (1) 385 loans and (2) \$76,972,803 of mortgage loans in 100-year flood zones
		<b>2022</b> (1) 433 loans and (2) \$81,740,013.94 of mortgage loans in 100-year flood zones

<b>ACTIVITY METRICS</b>		
(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	FN-MF-000.A	<b>2024</b>
		<b>a) Residential mortgages originated</b> (1) 907 (2) \$275,261,589
		<b>b) Commercial mortgages originated</b> (1) 651 (2) \$656,147,834
		<b>2023</b>
		<b>a) Residential mortgages originated</b> (1) 1,063 (2) \$409,254,575
		<b>b) Commercial mortgages originated</b> (1) 474 (2) \$907,695,919
		<b>2022</b>
		<b>a) Residential mortgages originated</b> (1) 3,593 (2) \$1,170,624,588
		<b>b) Commercial mortgages originated</b> (1) 2,334 (2) \$2,427,272,440



