

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 8-K
CURRENT REPORT
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934
Date of Report (Date of earliest event reported)
October 28, 2026

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

Louisiana
(State or other jurisdiction of incorporation)

001-38487
(Commission File No.)

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

500 South Service Road East
Ruston, Louisiana 71270
(Address of principal executive offices including zip code)
(318) 255-2222
(Registrant's telephone number, including area code)
Not Applicable
(Former name or former address, if changed since last report)

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

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

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

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, par value \$5.00 per share	OBK	Texas Stock Exchange

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

Emerging growth company ☐

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

Results of Operations and Financial Condition

On Thursday, October 29, 2026, at 8:00 a.m. Central Time, the Company will host an investor conference call and webcast to review its third quarter 2026 financial results. The webcast will include presentation materials, which consist of information regarding the Company's results of operations and financial performance. The presentation materials will be posted on the Company's website on October 28, 2026. The presentation materials are attached hereto as Exhibit 99.2, which is incorporated herein by reference.

As provided in General Instructions B.2 to Form 8-K, the information furnished in Item 2.02, Exhibit 99.1 and Exhibit 99.2 of this Current Report on Form 8-K shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that section, and such information shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

Other Events

On October 28, 2026, the Company issued a press release announcing that the board of directors of the Company declared a quarterly cash dividend of \$0.28 per share of its common stock. The cash dividend will be paid on November 30, 2026, to stockholders of record as of the close of business on November 13, 2026. The press release is attached hereto as Exhibit 99.3, and incorporated herein by reference.

Financial Statements and Exhibits

(d)	Exhibits.
Exhibit 99.1	Press release, dated October 28, 2026, announcing third quarter 2026 earnings
Exhibit 99.2	Presentation materials
Exhibit 99.3	Press release, dated October 28, 2026, announcing quarterly dividend
Exhibit 104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURES

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

Dated: October 28, 2026

ORIGIN BANCORP, INC.

By: /s/ William J. Wallace, IV

William J. Wallace, IV

Senior Executive Officer and Chief Financial Officer



ORIGIN BANCORP, INC. REPORTS EARNINGS FOR THIRD QUARTER 2026

RUSTON, Louisiana (October 28, 2026) - Origin Bancorp, Inc. (NYSE: OBK) ("Origin," "we," "our" or the "Company"), the holding company for Origin Bank (the "Bank"), today announced net income of \$37.8 million, or \$1.22 diluted earnings per share ("EPS"), for the quarter ended September 30, 2026, compared to net income of \$33.8 million, or \$1.09 diluted EPS, for the quarter ended June 30, 2026. Pre-tax, pre-provision ("PTPP")⁽¹⁾ earnings were \$50.7 million for the quarter ended September 30, 2026, compared to \$43.2 million for the linked quarter.

"Our third quarter results reflect the discipline and commitment of our team and the progress we are making through *Optimize Origin*," said Drake Mills, chairman, president and CEO of Origin Bancorp, Inc. "We are delivering higher levels of profitability while deepening relationships and investing intentionally in our franchise. I am proud of what we accomplished this quarter, and we know there is more work ahead as we continue delivering long-term value to our shareholders."

⁽¹⁾ PTPP earnings is a non-GAAP financial measure, please see the last few pages of this document for a reconciliation of this alternative financial measure to its most directly comparable GAAP measure.

Optimize Origin

- In January 2025, we announced our *Optimize Origin* initiative to drive elite financial performance and enhance our award-winning culture, and it continues to be an important part of our corporate DNA.
- Built on three primary pillars:
 - Productivity, Delivery & Efficiency
 - Balance Sheet Optimization
 - Culture & Employee Engagement
- As announced in our *Fourth Quarter and Full Year 2025 Earnings Release*, our near term ROAA run rate target is 1.15% or higher by 4Q26, as we continue towards our ultimate top quartile ROAA target.

Financial Highlights

- The Company continued to deliver strong performance, and in some cases, record performance across numerous key financial metrics including, but not limited to, net income, net interest income, fully tax-equivalent net interest margin ("NIM-FTE") and diluted earnings per share.
- Net income was \$37.8 million for the quarter ended September 30, 2026, reflecting an increase of \$3.9 million, or 11.6%, compared to the linked quarter.
- Non-interest income was \$18.1 million for the quarter ended September 30, 2026, reflecting an increase of \$2.7 million, or 17.5%, compared to the linked quarter.
- Our NIM-FTE increased two basis points to 3.94% for the quarter ended September 30, 2026, compared to the quarter ended June 30, 2026.
- Annualized ROAA was 1.47% for the quarter ended September 30, 2026, reflecting an increase of 12 basis points, compared to the quarter ended June 30, 2026.

- Total loans held for investment (“LHFI”) were \$8.09 billion at September 30, 2026, reflecting an increase of \$20.6 million, or 0.3%, compared to June 30, 2026. LHFI, excluding mortgage warehouse lines of credit, were \$7.65 billion at September 30, 2026, reflecting an increase of \$170.6 million, or 2.3%, compared to June 30, 2026.
- During the quarter ended September 30, 2026, 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 September 30, 2026, \$106.8 million remains available for share repurchases under the share repurchase program.
- In October 2026, our board approved an increase in our quarterly dividend from \$0.25 to \$0.28 per share, a 12% increase. 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.

Results of Operations for the Quarter Ended September 30, 2026

Net Interest Income and Net Interest Margin

Net interest income for the quarter ended September 30, 2026, was \$95.1 million, an increase of \$2.9 million, or 3.2%, compared to the quarter ended June 30, 2026. The expansion in net interest income was primarily driven by a \$4.3 million increase in interest income, which was partially offset by a \$1.4 million increase in interest expense.

The \$4.3 million increase in interest income was primarily due to an increase of \$3.6 million in interest income on loans held for investment, mainly driven by higher average loan balances, which contributed \$1.6 million of the increase. An additional \$1.4 million of the increase resulted from one additional calendar day during the current quarter, while the remaining \$648,000 was attributable to higher loan yields.

The \$1.4 million increase in interest expense was primarily attributable to a \$2.1 million increase in interest expense on interest-bearing deposits, partially offset by a \$740,000 decrease in interest expense on FHLB advances and other borrowings. The increase in interest expense on interest-bearing deposits was primarily attributable to higher average balances, which increased interest expense by \$1.1 million. This impact was primarily related to higher average money market deposit balances, which increased interest expense by \$1.6 million, partially offset by lower average balances in interest-bearing demand deposits. Higher rates and one extra day in the quarter contributed another \$1.0 million to the increase in interest expense on deposits. The decrease in interest expense on FHLB and other borrowings was mainly attributable to lower average borrowing balances, which decreased interest expense by approximately \$762,000.

The Federal Reserve Board sets various benchmark rates, including the federal funds rate, and thereby influences the general market rates of interest, including loan and deposit rates offered by financial institutions. On October 29, 2025, and December 10, 2025, the Federal Reserve Board reduced the federal funds target rate range by 25 basis points each, to a range of 3.50% to 3.75%. On September 16, 2026, the Federal Reserve Board raised the federal funds target rate range by 25 basis points, to a range of 3.75% to 4.00%.

Our NIM-FTE was 3.94% for the quarter ended September 30, 2026, up two basis points from the linked quarter and 29 basis points from the quarter ended September 30, 2025. The yield earned on interest-earning assets was 5.76%, representing a two-basis-point increase and a 13-basis-point decrease compared to the linked quarter and the quarter ended September 30, 2025, respectively. The average rate paid on total interest-bearing liabilities was 2.70%, representing a three-basis-point increase from the linked quarter and down 52 basis points compared to the quarter ended September 30, 2025.

Credit Quality

The table below includes key credit quality information:

	At and For the Three Months Ended						Change	% Change	
	September 30, 2026		June 30, 2026		September 30, 2025		Linked Quarter	Linked Quarter	
(Dollars in thousands, unaudited)									
Past due 30 to 89 days and still accruing	\$	10,308	\$	5,203	\$	7,739	\$	5,105	98.1 %
Total nonperforming LHFI		72,461		78,522		88,282		(6,061)	(7.7)
Nonperforming Assets		75,102		79,281		88,859		(4,179)	(5.3)
Allowance for loan credit losses ("ALCL")		98,378		98,188		96,259		190	0.2
Provision for credit losses		2,606		65		36,820		2,541	N/M
Net charge-offs		2,661		454		31,383		2,207	N/M
Credit quality ratios ⁽¹⁾ :									
ALCL to nonperforming LHFI		135.77 %		125.05 %		109.04 %		10.72 %	N/A
ALCL to total LHFI		1.22		1.22		1.28		—	N/A
ALCL to total LHFI, adjusted ⁽²⁾		1.27		1.30		1.35		(0.03)	N/A
Nonperforming LHFI to LHFI		0.90		0.97		1.17		(0.07)	N/A
Total nonperforming assets to LHFI & OREO		0.93		0.98		1.18		(0.05)	N/A
Net charge-offs to total average LHFI (annualized)		0.13		0.02		1.65		0.11	N/A

N/A = Not applicable.

N/M - Not meaningful

⁽¹⁾ Please see the *Loan Data* schedule at the back of this document for additional information.

⁽²⁾ The ALCL to total LHFI, adjusted, is calculated by excluding the ALCL for mortgage warehouse lines of credit loans from the total LHFI ALCL in the numerator and excluding the mortgage warehouse lines of credit loans from the LHFI in the denominator. Due to their low-risk profile, mortgage warehouse lines of credit loans require a disproportionately low allocation of the ALCL.

Our results included a total provision for credit losses of \$2.6 million during the quarter ended September 30, 2026, compared to \$65,000 for the linked quarter, which includes the provision for loan credit losses, the off-balance sheet commitment credit losses and any provision for security credit losses. The increase was primarily the result of new loan production and an increase in net loan charge-offs, offset by credit migration improvement during the quarter ended September 30, 2026, resulting in provision expense for loan credit losses of \$2.9 million compared to a net benefit provision of \$373,000 during the linked quarter. For the current quarter, we recorded reserves of \$6.1 million related to new loan production and \$1.3 million related to net charge-offs not previously reserved, which was primarily offset by \$5.2 million in reserve releases related to net credit migration. Net credit migration reflects the combined impact of loan risk rating changes, specific reserve adjustments, and loan balance movements, such as loan balance changes and payoffs.

The ALCL totaled \$98.4 million at September 30, 2026, a \$190,000 increase compared to the ALCL as of June 30, 2026, and was 1.22% as a percentage of LHFI at both September 30, 2026 and June 30, 2026.

Past due 30 to 89 days and still accruing increased \$5.1 million to \$10.3 million at September 30, 2026, when compared to June 30, 2026, and represented 0.13% of total LHFI, compared to 0.06% as of June 30, 2026. The increase in loans past due 30 to 89 days and still accruing was primarily driven by increases of \$2.5 million, \$1.7 million and \$1.1 million in the commercial and industrial, commercial real estate and construction/land/land development sectors, respectively. 100% of the increases were in the 30 to 59 days past due category.

Total nonperforming LHFI decreased \$6.1 million at September 30, 2026, when compared to June 30, 2026. The decrease in nonperforming LHFI was driven by decreases in the sectors of commercial real estate, construction/land/land development and commercial and industrial, offset by an increase in single-family residential real estate nonperforming LHFI. \$1.6 million of the decline in nonperforming LHFI was a result of net paydowns or payoffs of nonperforming loans, primarily in the construction/land/land development sector, impacted by the questioned banker activity first disclosed during the quarter ended June 30, 2024. During the current quarter, six loan relationships totaling \$2.2 million previously classified as nonperforming LHFI were transferred to other real estate owned ("OREO").

Net charge-offs were \$2.7 million for the quarter ended September 30, 2026, reflecting an increase of \$2.2 million compared to the quarter ended June 30, 2026, primarily reflecting lower recoveries of \$1.5 million and an increase of \$728,000 in charge-offs. The decrease in recoveries was primarily the result of lower recoveries in the commercial and industrial loan sector and the increase in charge-offs was primarily a result of higher charge-offs in the commercial real estate and commercial and industrial loan sectors.

Noninterest Income

Noninterest income for the quarter ended September 30, 2026, was \$18.1 million, an increase of \$2.7 million, or 17.5%, from the linked quarter, primarily driven by an increase of \$1.7 million in equity method investment income and an increase of \$452,000 in insurance commission and fee income.

The \$1.7 million increase in equity method investment income was primarily driven by an increase in Argent investment income of \$1.2 million compared to the linked quarter and a reduction of \$499,000 in limited partnership equity investment loss during the current quarter compared to the linked quarter.

The components of equity method investment income (loss) are as follows:

(Dollars in thousands, unaudited)	At and For the Three Months Ended			\$ Change Linked Quarter	% Change Linked Quarter
	September 30, 2026	June 30, 2026	September 30, 2025		
Argent investment income	\$ 1,840	\$ 668	\$ 1,227	\$ 1,172	175.4 %
Limited partnership investment loss	(781)	(1,280)	(677)	499	39.0
Total equity method investment income (loss)	\$ 1,059	\$ (612)	\$ 550	\$ 1,671	273.0 %

The \$452,000 increase in insurance commission and fee income is primarily the result of an increase in life and health direct bill commission income.

Noninterest Expense

Noninterest expense for the quarter ended September 30, 2026, was \$62.5 million, a decrease of \$1.9 million, or 3.0% from the linked quarter. The decrease was primarily due to a decrease of \$869,000 in other expenses along with a decrease of \$543,000 in professional services.

The \$869,000 decrease in other expense was primarily due to a \$2.2 million release of contingency reserve offset by an \$883,000 charge, both of which relate to the settlement of certain litigation involving the questioned banker activity first disclosed during the quarter ended June 30, 2024.

The \$543,000 decrease in professional services was primarily due to a \$452,000 decrease in consultant fees related to contract renegotiations that occurred during the first half of the 2026 fiscal year.

Financial Condition

The table below discloses the changes in certain balance sheet metrics:

	At and For the Three Months Ended			\$ Change	% Change
(Dollars in thousands, unaudited)	September 30, 2026	June 30, 2026	September 30, 2025	Linked Quarter	Linked Quarter
Total LHFI	\$ 8,094,172	\$ 8,073,577	\$ 7,537,099	\$ 20,595	0.3 %
Average total LHFI	8,059,674	7,954,669	7,523,624	105,005	1.3
Total securities	1,145,994	1,158,652	1,121,551	(12,658)	(1.1)
Average total securities	1,165,465	1,178,329	1,127,809	(12,864)	(1.1)
Total deposits	8,673,174	8,703,251	8,331,830	(30,077)	(0.3)
Average total deposits	8,684,836	8,463,422	8,232,260	221,414	2.6
Total borrowings	15,377	136,878	12,790	(121,501)	(88.8)
Average borrowings	57,246	140,897	30,702	(83,651)	(59.4)
Total subordinated indebtedness	16,619	16,594	89,715	25	0.2
Average total subordinated indebtedness	16,608	16,582	89,692	26	0.2
Total shareholders' equity	1,263,687	1,281,057	1,214,756	(17,370)	(1.4)
Average total shareholders' equity	1,287,795	1,275,384	1,227,431	12,411	1.0

Loans

- Excluding mortgage warehouse lines of credit, LHFI increased \$170.6 million, or 2.3%, from June 30, 2026. The increase was primarily driven by increases of \$78.1 million, \$66.8 million, and \$24.0 million in construction/land/land development, owner-occupied commercial real estate loans and non-owner-occupied commercial real estate, respectively. These increases were partially offset by a decrease of \$19.1 million in commercial and industrial loans.
- Mortgage warehouse lines of credit at September 30, 2026, were \$439.7 million, a decrease of \$150.0 million, or 25.4%, from \$589.7 million at June 30, 2026, and a decrease of \$33.3 million, or 7.0%, compared to September 30, 2025.

Securities

- Accumulated other comprehensive loss, net of taxes, primarily associated with unrealized losses within the available for sale portfolio, was \$96.4 million at September 30, 2026, an increase of \$35.6 million, or 58.5%, from the linked quarter and an increase of \$35.2 million, or 57.6% from September 30, 2025.
- The weighted average effective duration for the total securities portfolio was 4.65 years as of September 30, 2026, compared to 4.08 years as of June 30, 2026.

Deposits

- The increase in average deposits for the current quarter compared to linked quarter was primarily due to increases of \$217.0 million and \$80.0 million in money market and noninterest-bearing deposits, respectively. Offsetting these increases was a decrease of \$79.9 million in average interest-bearing demand deposits.
- At September 30, 2026, June 30, 2026, and September 30, 2025, average noninterest-bearing deposits as a percentage of average total deposits were 24.9%, 24.6% and 23.1%, respectively.

Borrowings

- The decrease in the current quarter borrowings compared to the linked quarter primarily reflects lower FHLB short-term borrowings as the linked quarter included \$125.0 million of additional borrowings used primarily to meet seasonal liquidity needs.

Subordinate debentures

- Total subordinated debentures at September 30, 2026, compared to September 30, 2025, declined primarily due to the redemption of \$74.0 million in subordinated debentures during the quarter ended December 31, 2025, in conjunction with our *Optimize Origin* initiative.

Capital

- The decrease in shareholder's equity at September 30, 2026, compared to the linked quarter was mainly due to \$35.6 million of other comprehensive loss, net of tax, as well as \$14.8 million in common share repurchases and \$7.9 million of dividends declared, partially offset by net income of \$37.8 million during the quarter ended September 30, 2026.
- Uses of regulatory capital since the beginning of 2025 consist of the following:
 - Repurchased 1,106,466 shares of our common stock at an average price of \$42.97 per share, for a total of \$47.5 million, including commissions and applicable excise taxes. There is currently \$106.8 million remaining available for share repurchases under the share repurchase program.
 - Redeemed \$143.6 million of subordinated debentures, including the amortization of the original issue discount and fair value mark.
 - Declared \$39.4 million in dividends to our shareholders, excluding dividends declared in October 2026.

Conference Call

Origin will hold a conference call to discuss its third quarter 2026 results on Thursday, October 29, 2026, at 8:00 a.m. Central Time (9:00 a.m. Eastern Time). To participate in the live conference call, please dial +1 (929) 272-1574 (U.S. Local / International 1); +1 (857) 999-3259 (U.S. Local / International 2); +1 (888) 700-7550 (U.S. Toll Free), enter Conference ID: 40835 and request to be joined into the Origin Bancorp, Inc. (OBK) call. A simultaneous audio-only webcast may be accessed via Origin's website at www.origin.bank under the Investor Relations, News & Events, Events & Presentations link or directly by visiting <https://dealroadshow.com/e/ORIGIN3Q26>.

If you are unable to participate during the live webcast, the webcast will be archived on the Investor Relations section of Origin's website at www.origin.bank, under Investor Relations, News & Events, Events & Presentations.

About Origin

Origin Bancorp, Inc. is a financial holding company headquartered in Ruston, Louisiana. Origin's wholly owned bank subsidiary, Origin Bank, was founded in 1912 in Choudrant, Louisiana. 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 it serves. Origin provides a broad range of financial services and currently operates more than 57 locations in Dallas/Fort Worth, East Texas, Houston, North Louisiana, Mississippi, Alabama and the Florida Panhandle. In addition, Origin provides a broad range of insurance agency products and services through its wholly owned insurance agency subsidiary, Forth Insurance, LLC. For more information, visit www.origin.bank and www.forthinsurance.com.

Non-GAAP Financial Measures

Origin reports its results in accordance with generally accepted accounting principles in the United States of America ("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 release: PTPP earnings, PTPP ROAA, tangible book value per common share, and ROATCE.

Please see the last few pages of this release for reconciliations of non-GAAP measures to the most directly comparable financial measures calculated in accordance with GAAP.

Forward-Looking Statements

This press release 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 press release 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 release 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.

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Origin Bancorp, Inc.
Selected Quarterly Financial Data
(Unaudited)

	Three Months Ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
(Dollars in thousands, except per share amounts)					
Income statement and share amounts					
Net interest income	\$ 95,140	\$ 92,200	\$ 87,244	\$ 86,694	\$ 83,704
Provision for credit losses	2,606	65	4,965	3,158	36,820
Noninterest income	18,080	15,393	16,795	16,736	26,128
Noninterest expense	62,489	64,412	63,797	62,823	62,028
Income before income tax expense	48,125	43,116	35,277	37,449	10,984
Income tax expense	10,347	9,270	7,584	7,933	2,361
Net income	<u>\$ 37,778</u>	<u>\$ 33,846</u>	<u>\$ 27,693</u>	<u>\$ 29,516</u>	<u>\$ 8,623</u>
PTPP earnings ⁽¹⁾	\$ 50,731	\$ 43,181	\$ 40,242	\$ 40,607	\$ 47,804
Basic earnings per common share	1.23	1.10	0.89	0.95	0.28
Diluted earnings per common share	1.22	1.09	0.89	0.95	0.27
Dividends declared per common share	0.25	0.25	0.15	0.15	0.15
Weighted average common shares outstanding - basic	30,769,835	30,848,905	30,942,565	30,964,128	31,183,092
Weighted average common shares outstanding - diluted	31,081,681	31,157,927	31,203,348	31,168,548	31,363,571
Balance sheet data					
Total LHF1	\$ 8,094,172	\$ 8,073,577	\$ 7,864,221	\$ 7,670,917	\$ 7,537,099
Total LHF1 excluding mortgage warehouse lines of credit	7,654,495	7,483,871	7,341,931	7,142,136	7,064,131
Total assets	10,105,114	10,276,930	10,188,144	9,724,722	9,791,306
Total deposits	8,673,174	8,703,251	8,756,268	8,307,247	8,331,830
Total shareholders' equity	1,263,687	1,281,057	1,260,275	1,246,685	1,214,756
Performance metrics and capital ratios					
Yield on LHF1	6.17 %	6.14 %	6.06 %	6.22 %	6.33 %
Yield on interest-earning assets	5.76	5.74	5.56	5.76	5.89
Cost of interest-bearing deposits	2.68	2.64	2.66	2.90	3.20
Cost of total deposits	2.01	1.99	2.05	2.20	2.46
NIM - fully tax equivalent ("FTE")	3.94	3.92	3.71	3.73	3.65
Return on average assets (annualized) ("ROAA")	1.47	1.35	1.11	1.19	0.35
PTPP ROAA (annualized) ⁽¹⁾	1.97	1.73	1.61	1.64	1.95
Return on average shareholders' equity (annualized) ("ROAE")	11.64	10.64	8.86	9.50	2.79
Return on average tangible common equity (annualized) ("ROATCE") ⁽¹⁾	13.27	12.17	10.15	10.95	3.22
Book value per common share	\$ 41.29	\$ 41.52	\$ 40.81	\$ 40.28	\$ 39.23
Tangible book value per common share ⁽¹⁾	36.14	36.37	35.61	35.04	33.95
Efficiency ratio ⁽²⁾	55.19 %	59.87 %	61.32 %	60.74 %	56.48 %
Common equity tier 1 to risk-weighted assets ⁽³⁾	13.74	13.41	13.60	13.54	13.59
Tier 1 capital to risk-weighted assets ⁽³⁾	13.85	13.59	13.79	13.73	13.79
Total capital to risk-weighted assets ⁽³⁾	15.07	14.74	14.99	14.91	15.90
Tier 1 leverage ratio ⁽³⁾	11.98	12.05	11.74	11.86	11.69

⁽¹⁾ PTPP earnings, PTPP ROAA, ROATCE and tangible book value per common share 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 most directly comparable GAAP measures, please see the last few pages of this release.

⁽²⁾ Calculated by dividing noninterest expense by the sum of net interest income plus noninterest income.

⁽³⁾ Ratios are calculated at the Company level, which is subject to the capital adequacy requirements of the Federal Reserve Board. September 30, 2026 ratios are estimated.

Origin Bancorp, Inc.
Selected Year-To-Date Financial Data
(Unaudited)

	Nine Months Ended September 30,	
	2026	2025
(Dollars in thousands, except per share amounts)		
Income statement and share amounts		
Net interest income	\$ 274,584	\$ 244,299
Provision for credit losses	7,636	43,126
Noninterest income	50,268	43,098
Noninterest expense	190,698	186,079
Income before income tax expense	126,518	58,192
Income tax expense	27,201	12,511
Net income	\$ 99,317	\$ 45,681
PTPP earnings ⁽¹⁾	\$ 134,154	\$ 101,318
Basic earnings per common share	3.22	1.46
Diluted earnings per common share	3.19	1.46
Dividends declared per common share	0.65	0.45
Weighted average common shares outstanding - basic	30,853,135	31,193,739
Weighted average common shares outstanding - diluted	31,172,097	31,382,010
Performance metrics		
Yield on LHF1	6.13 %	6.33 %
Yield on interest-earning assets	5.69	5.85
Cost of interest-bearing deposits	2.66	3.21
Cost of total deposits	2.02	2.48
NIM-FTE	3.86	3.57
ROAA (annualized)	1.31	0.63
PTPP ROAA (annualized) ⁽¹⁾	1.77	1.39
ROAE (annualized)	10.40	5.11
ROATCE (annualized) ⁽¹⁾	11.89	5.93
Efficiency ratio ⁽²⁾	58.70	64.75

⁽¹⁾ PTPP earnings, PTPP ROAA, and ROATCE 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 most directly comparable GAAP measures, please see the last few pages of this release.

⁽²⁾ Calculated by dividing noninterest expense by the sum of net interest income plus noninterest income.

Origin Bancorp, Inc.
Consolidated Quarterly Statements of Income
(Unaudited)

	Three Months Ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
(Dollars in thousands, except per share amounts)					
Interest and dividend income					
Interest and fees on loans	\$ 125,458	\$ 121,857	\$ 114,161	\$ 119,282	\$ 120,096
Investment securities-taxable	8,844	9,039	8,776	8,991	8,767
Investment securities-nontaxable	1,632	1,517	1,486	1,487	1,523
Interest and dividend income on assets held in other financial institutions	4,101	3,310	6,873	4,884	5,753
Total interest and dividend income	140,035	135,723	131,296	134,644	136,139
Interest expense					
Interest-bearing deposits	44,108	42,001	43,702	46,510	51,026
FHLB advances and other borrowings	543	1,283	111	102	273
Subordinated indebtedness	244	239	239	1,338	1,136
Total interest expense	44,895	43,523	44,052	47,950	52,435
Net interest income	95,140	92,200	87,244	86,694	83,704
Provision for credit losses	2,606	65	4,965	3,158	36,820
Net interest income after provision for credit losses	92,534	92,135	82,279	83,536	46,884
Noninterest income					
Insurance commission and fee income	7,335	6,883	9,597	5,931	6,598
Service charges and fees	5,324	5,334	4,951	5,043	4,965
Other fee income	2,639	2,321	2,295	2,128	2,262
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 sales of securities, net	(30)	1	—	—	—
Equity method investment income (loss)	1,059	(612)	(1,517)	1,859	550
Other income	760	586	852	1,037	2,668
Total noninterest income	18,080	15,393	16,795	16,736	26,128
Noninterest expense					
Salaries and employee benefits	40,521	40,374	38,397	37,015	37,863
Occupancy and equipment, net	7,322	7,201	6,984	6,961	7,079
Data processing	3,854	3,738	4,050	3,672	3,526
Office and operations	3,040	3,174	2,937	3,243	3,184
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 noninterest expense	62,489	64,412	63,797	62,823	62,028
Income before income tax expense	48,125	43,116	35,277	37,449	10,984
Income tax expense	10,347	9,270	7,584	7,933	2,361
Net income	\$ 37,778	\$ 33,846	\$ 27,693	\$ 29,516	\$ 8,623

Origin Bancorp, Inc.
Consolidated Balance Sheets
(Unaudited)

	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
(Dollars in thousands)					
Assets					
Cash and due from banks	\$ 84,416	\$ 87,315	\$ 90,641	\$ 73,122	\$ 94,062
Interest-bearing deposits in banks	262,666	459,216	575,562	351,095	532,847
Total cash and cash equivalents	347,082	546,531	666,203	424,217	626,909
Securities:					
AFS	1,117,665	1,142,223	1,151,402	1,117,176	1,104,789
Held to maturity, net of allowance for credit losses	22,493	10,557	10,557	10,559	10,559
Securities carried at fair value through income	5,836	5,872	6,197	6,215	6,203
Total securities	1,145,994	1,158,652	1,168,156	1,133,950	1,121,551
Non-marketable equity securities held in other financial institutions	33,136	37,662	31,193	31,069	31,041
Equity method investments	64,168	63,141	66,091	67,502	65,643
Loans held for sale	628	1,146	2,935	1,032	312
LHFI	8,094,172	8,073,577	7,864,221	7,670,917	7,537,099
Less: ALCL	98,378	98,188	99,015	96,782	96,259
LHFI, net of ALCL	7,995,794	7,975,389	7,765,206	7,574,135	7,440,840
Premises and equipment, net	134,673	133,783	126,916	124,249	122,899
Cash surrender value of bank-owned life insurance	42,466	42,215	41,968	41,726	41,478
Goodwill	128,679	128,679	128,679	128,679	128,679
Other intangible assets, net	29,059	30,393	31,877	33,362	34,861
Accrued interest receivable and other assets	183,435	159,339	158,920	164,801	177,093
Total assets	\$ 10,105,114	\$ 10,276,930	\$ 10,188,144	\$ 9,724,722	\$ 9,791,306
Liabilities and Shareholders' Equity					
Noninterest-bearing deposits	\$ 2,176,440	\$ 2,260,015	\$ 2,062,982	\$ 1,979,875	\$ 2,000,324
Interest-bearing deposits	5,727,032	5,684,879	5,895,932	5,497,920	5,516,821
Time deposits	769,702	758,357	797,354	829,452	814,685
Total deposits	8,673,174	8,703,251	8,756,268	8,307,247	8,331,830
FHLB advances and other borrowings	15,377	136,878	12,609	19,050	12,790
Subordinated indebtedness	16,619	16,594	16,569	16,544	89,715
Accrued expenses and other liabilities	136,257	139,150	142,423	135,196	142,215
Total liabilities	8,841,427	8,995,873	8,927,869	8,478,037	8,576,550
Shareholders' equity:					
Common stock	153,014	154,252	154,397	154,762	154,839
Additional paid-in capital	526,652	530,959	532,773	533,541	532,975
Retained earnings	680,431	656,674	633,949	612,523	588,106
Accumulated other comprehensive loss	(96,410)	(60,828)	(60,844)	(54,141)	(61,164)
Total shareholders' equity	1,263,687	1,281,057	1,260,275	1,246,685	1,214,756
Total liabilities and shareholders' equity	\$ 10,105,114	\$ 10,276,930	\$ 10,188,144	\$ 9,724,722	\$ 9,791,306

Origin Bancorp, Inc.
Loan Data
(Unaudited)

	At and For the Three Months Ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
LHFI			(Dollars in thousands)		
Owner-occupied commercial real estate	\$ 1,115,338	\$ 1,048,534	\$ 999,440	\$ 1,004,801	\$ 986,859
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
Single-family residential real estate	1,437,148	1,425,285	1,442,792	1,444,611	1,460,696
Multifamily residential real estate	577,102	568,445	555,527	553,149	540,601
Total real estate loans	5,513,405	5,324,044	5,150,170	5,132,885	5,123,954
Commercial and industrial	2,122,572	2,141,623	2,173,126	1,989,218	1,919,782
Mortgage warehouse lines of credit	439,677	589,706	522,290	528,781	472,968
Consumer	18,518	18,204	18,635	20,033	20,395
Total LHFI	8,094,172	8,073,577	7,864,221	7,670,917	7,537,099
Less: ALCL	98,378	98,188	99,015	96,782	96,259
LHFI, net	<u>\$ 7,995,794</u>	<u>\$ 7,975,389</u>	<u>\$ 7,765,206</u>	<u>\$ 7,574,135</u>	<u>\$ 7,440,840</u>
Nonperforming assets⁽¹⁾					
Nonperforming LHFI					
Commercial real estate	\$ 9,773	\$ 15,479	\$ 19,891	\$ 13,212	\$ 11,736
Construction/land/land development	15,319	16,365	19,427	16,388	17,047
Single-family residential real estate	37,100	35,595	37,809	39,480	41,964
Multifamily residential real estate	—	—	—	—	2,404
Commercial and industrial	10,213	11,015	10,074	11,919	15,043
Consumer	56	68	65	185	88
Total nonperforming LHFI	72,461	78,522	87,266	81,184	88,282
Other real estate owned/repossessed assets	2,641	759	1,007	694	577
Total nonperforming assets	<u>\$ 75,102</u>	<u>\$ 79,281</u>	<u>\$ 88,273</u>	<u>\$ 81,878</u>	<u>\$ 88,859</u>
Classified assets	\$ 148,679	\$ 144,410	\$ 154,599	\$ 148,322	\$ 138,910
Past due 30 to 89 days and still accruing	\$ 10,308	5,203	17,624	14,764	7,739
Allowance for loan credit losses					
Balance at beginning of period	\$ 98,188	\$ 99,015	\$ 96,782	\$ 96,259	\$ 92,426
Provision for loan credit losses	2,851	(373)	5,010	3,693	35,216
Loans charged off	3,224	2,496	3,963	4,328	32,206
Loan recoveries	563	2,042	1,186	1,158	823
Net charge-offs	2,661	454	2,777	3,170	31,383
Balance at end of period	<u>\$ 98,378</u>	<u>\$ 98,188</u>	<u>\$ 99,015</u>	<u>\$ 96,782</u>	<u>\$ 96,259</u>

Origin Bancorp, Inc.
Loan Data - Continued
(Unaudited)

	At and For the Three Months Ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Credit quality ratios					
Total nonperforming assets to total assets	0.74 %	0.77 %	0.87 %	0.84 %	0.91 %
Total nonperforming assets to loans & OREO	0.93	0.98	1.12	1.07	1.18
Nonperforming LHFI to LHFI	0.90	0.97	1.11	1.06	1.17
Past due 30 to 89 days and still accruing to LHFI	0.13	0.06	0.22	0.19	0.10
ALCL to nonperforming LHFI	135.77	125.05	113.46	119.21	109.04
ALCL to total LHFI	1.22	1.22	1.26	1.26	1.28
ALCL to total LHFI excl. mortgage warehouse lines of credit ⁽²⁾	1.27	1.30	1.34	1.34	1.35
Net charge-offs to total average LHFI (annualized)	0.13	0.02	0.15	0.17	1.65

⁽¹⁾ Nonperforming assets consist of nonperforming/nonaccrual loans and property acquired through foreclosures or repossession, as well as bank-owned property not in use and listed for sale, if any.

⁽²⁾ The ALCL to total LHFI excl. mortgage warehouse lines of credit, is calculated by excluding the ALCL for mortgage warehouse lines of credit loans from the total LHFI ALCL in the numerator and excluding the mortgage warehouse lines of credit loans from the LHFI in the denominator. Due to their low-risk profile, mortgage warehouse lines of credit loans require a disproportionately low allocation of the ALCL.

Origin Bancorp, Inc.
Average Balances and Yields/Rates
(Unaudited)

	Three Months Ended								
	September 30, 2026			June 30, 2026			September 30, 2025		
	Average Balance	Income/Expense	Yield/Rate ⁽¹⁾	Average Balance	Income/Expense	Yield/Rate ⁽¹⁾	Average Balance	Income/Expense	Yield/Rate ⁽¹⁾
(Dollars in thousands)									
Assets									
Commercial real estate	\$ 2,643,416	\$ 39,273	5.89 %	\$ 2,563,643	\$ 37,196	5.82 %	\$ 2,450,148	\$ 36,101	5.85 %
Construction/land/land development	742,095	12,654	6.77	675,151	11,603	6.89	644,455	11,454	7.05
Single-family residential real estate	1,432,824	19,917	5.51	1,428,511	19,627	5.51	1,460,412	20,004	5.43
Multifamily residential real estate	578,468	9,086	6.23	572,052	8,688	6.09	532,354	8,428	6.28
Commercial and industrial ("C&I")	2,164,704	36,393	6.67	2,212,814	36,675	6.65	1,994,755	36,283	7.22
Mortgage warehouse lines of credit	479,308	7,776	6.44	483,340	7,685	6.38	420,848	7,393	6.97
Consumer	18,859	336	7.07	19,158	351	7.35	20,652	385	7.40
LHFI	8,059,674	125,435	6.17	7,954,669	121,825	6.14	7,523,624	120,048	6.33
Loans held for sale	1,201	23	7.60	2,161	32	5.94	2,918	48	6.53
Loans receivable	8,060,875	125,458	6.17	7,956,830	121,857	6.14	7,526,542	120,096	6.33
Investment securities-taxable	969,386	8,844	3.62	992,478	9,039	3.65	951,758	8,767	3.65
Investment securities-nontaxable	196,079	1,632	3.30	185,851	1,517	3.27	176,051	1,523	3.43
Non-marketable equity securities held in other financial institutions	37,256	574	6.11	39,526	392	3.98	34,652	542	6.21
Interest-earning balances due from banks	375,478	3,527	3.73	309,510	2,918	3.78	473,352	5,211	4.37
Total interest-earning assets	9,639,074	140,035	5.76	9,484,195	135,723	5.74	9,162,355	136,139	5.89
Noninterest-earning assets	554,817			555,512			565,059		
Total assets	\$ 10,193,891			\$ 10,039,707			\$ 9,727,414		
Liabilities and Shareholders' Equity									
Liabilities									
Interest-bearing liabilities									
Interest-bearing demand deposits	\$ 1,812,819	\$ 10,883	2.38 %	\$ 1,892,759	\$ 11,051	2.34 %	\$ 1,827,758	\$ 13,170	2.86 %
Money market deposits	3,637,422	26,427	2.88	3,420,399	24,491	2.87	3,369,582	29,695	3.50
Savings deposits	309,898	918	1.18	304,088	866	1.14	314,112	1,194	1.51
Savings and interest-bearing transaction accounts	5,760,139	38,228	2.63	5,617,246	36,408	2.60	5,511,452	44,059	3.17
Time deposits	764,344	5,880	3.05	765,794	5,593	2.93	819,692	6,967	3.37
Total interest-bearing deposits	6,524,483	44,108	2.68	6,383,040	42,001	2.64	6,331,144	51,026	3.20
FHLB advances and other borrowings	57,246	543	3.76	140,897	1,283	3.65	30,702	273	3.53
Subordinated indebtedness	16,608	244	5.83	16,582	239	5.78	89,692	1,136	5.02
Total interest-bearing liabilities	6,598,337	44,895	2.70	6,540,519	43,523	2.67	6,451,538	52,435	3.22
Noninterest-bearing liabilities									
Noninterest-bearing deposits	2,160,353			2,080,382			1,901,116		
Other liabilities	147,406			143,422			147,329		
Total liabilities	8,906,096			8,764,323			8,499,983		
Shareholders' Equity	1,287,795			1,275,384			1,227,431		
Total liabilities and shareholders' equity	\$ 10,193,891			\$ 10,039,707			\$ 9,727,414		
Net interest spread			3.06 %			3.07 %			2.67 %
NIM		\$ 95,140	3.92		\$ 92,200	3.90		\$ 83,704	3.62
NIM-FTE ⁽²⁾		\$ 95,628	3.94		\$ 92,668	3.92		\$ 84,230	3.65

⁽¹⁾ Yields/Rates are calculated on an actual/actual day count basis.

⁽²⁾ In order to present pre-tax income and resulting yields on tax-exempt investments comparable to those on taxable investments, a tax-equivalent adjustment has been computed. This adjustment also includes income tax credits received on Qualified School Construction Bonds.

Origin Bancorp, Inc.
Notable Items
(Unaudited)

At and For the Three Months Ended									
September 30, 2026		June 30, 2026		March 31, 2026		December 31, 2025		September 30, 2025	
\$ Impact	EPS Impact ⁽¹⁾	\$ Impact	EPS Impact ⁽¹⁾	\$ Impact	EPS Impact ⁽¹⁾	\$ Impact	EPS Impact ⁽¹⁾	\$ Impact	EPS Impact ⁽¹⁾
(Dollars in thousands, except per share amounts)									
Notable interest income items:									
Interest income reversal related to borrower fraud	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	(206)	\$ (0.01)
Interest income on relationships impacted by questioned banker activity	131	—	—	—	—	—	—	—	—
Notable interest expense items:									
OID amortization - subordinated debenture redemption	—	—	—	—	—	(783)	(0.02)	—	—
Notable provision expense items:									
Provision release (expense) on relationships related to or impacted by questioned banker activity	992	0.03	18	—	—	(10)	—	(1,670)	(0.04)
Provision expense related to borrower fraud	—	—	—	—	—	(13)	—	(29,545)	(0.74)
Notable noninterest income items:									
(Loss) gain on sales of securities, net	(30)	—	1	—	—	—	—	—	—
Positive valuation adjustment on non-marketable equity securities	—	—	—	—	—	—	—	6,972	0.18
Insurance recovery income related to questioned banker activity	157	—	—	—	438	0.01	483	0.01	2,077
Notable noninterest expense items:									
Operating benefit (expense) related to questioned banker activity ⁽²⁾	1,204	0.03	325	0.01	(542)	(0.01)	(698)	(0.02)	(112)
Operating expense related to strategic <i>Optimize Origin</i> initiatives ⁽³⁾	—	—	—	—	—	(51)	—	(577)	(0.01)
Operating expense related to borrower fraud	(347)	(0.01)	(458)	(0.01)	(473)	(0.01)	(587)	(0.01)	(285)
Total notable items	<u>\$ 2,107</u>	<u>0.05</u>	<u>\$ (114)</u>	<u>—</u>	<u>\$ (577)</u>	<u>(0.01)</u>	<u>\$ (1,659)</u>	<u>(0.04)</u>	<u>\$ (23,346)</u>

⁽¹⁾ 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.

⁽²⁾ The \$1.2 million and \$325,000 operating net benefit related to questioned banker activity for the quarter ended September 30, 2026 and June 30, 2026, include \$2.2 million and \$389,000 release of litigation reserve, respectively.

⁽³⁾ Operating expenses related to strategic *Optimize Origin* initiatives are expected to be immaterial and, accordingly, will no longer be separately tracked beginning with the quarter ended March 31, 2026. The \$51,000 and \$577,000 operating expenses related to strategic *Optimize Origin* initiatives for the quarters ended December 31, 2025, and September 30, 2025, include sub-lease income of \$40,000 and \$27,000, respectively, that was included in noninterest income on the face of the income statement.

Origin Bancorp, Inc.
Notable Items - Continued
(Unaudited)

	Nine Months Ended September 30,			
	2026		2025	
	\$ Impact	EPS Impact ⁽¹⁾	\$ Impact	EPS Impact ⁽¹⁾
(Dollars in thousands, except per share amounts)				
Notable interest income items:				
Interest income reversal related to borrower fraud	\$ —	\$ —	\$ (206)	\$ (0.01)
Interest income on relationships impacted by questioned banker activity	131	—	—	—
Notable interest expense items:				
OID amortization - subordinated debenture redemption	—	—	(681)	(0.02)
Notable provision expense items:				
Provision release on relationships related to or impacted by questioned banker activity	1,010	0.03	(1,295)	(0.03)
Provision expense related to borrower fraud	—	—	(29,545)	(0.74)
Notable noninterest income items:				
Loss on sales of securities, net	(29)	—	(14,448)	(0.36)
Positive valuation adjustment on non-marketable equity securities	—	—	6,972	0.18
Net loss on OREO properties ⁽²⁾	—	—	(370)	(0.01)
BOLI payout	—	—	208	0.01
Insurance recovery income related to questioned banker activity	595	0.02	2,077	0.05
Notable noninterest expense items:				
Operating benefit (expense) related to questioned banker activity ⁽³⁾	987	0.03	(1,185)	(0.03)
Operating expense related to strategic <i>Optimize Origin</i> initiatives ⁽⁴⁾	—	—	(2,620)	(0.07)
Operating expense related to borrower fraud	(1,278)	(0.03)	(285)	(0.01)
Employee Retention Credit	—	—	213	0.01
Total notable items	\$ 1,416	0.04	\$ (41,165)	(1.04)

- ⁽¹⁾ 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.
- ⁽²⁾ The \$370,000 net loss on OREO properties for the nine months ended September 30, 2025, includes a \$452,000 insurance settlement recovery that was included in noninterest income on the face of the income statement and a \$151,000 repair cost that was included in noninterest expense.
- ⁽³⁾ 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.
- ⁽⁴⁾ Operating expenses related to strategic *Optimize Origin* initiatives are expected to be immaterial and accordingly, will no longer be separately tracked beginning with the quarter ended March 31, 2026. The \$2.6 million operating expense related to strategic *Optimize Origin* initiatives for the nine months ended September 30, 2025, includes sub-lease income of \$27,000 that was included in noninterest income on the face of the income statement.

Origin Bancorp, Inc.
Non-GAAP Financial Measures
(Unaudited)

	At and For the Three Months Ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
	(Dollars in thousands, except per share amounts)				
Calculation of PTPP earnings:					
Net income	\$ 37,778	\$ 33,846	\$ 27,693	\$ 29,516	\$ 8,623
Provision for credit losses	2,606	65	4,965	3,158	36,820
Income tax expense	10,347	9,270	7,584	7,933	2,361
PTPP earnings (non-GAAP)	\$ 50,731	\$ 43,181	\$ 40,242	\$ 40,607	\$ 47,804
Calculation of PTPP ROAA:					
PTPP earnings	\$ 50,731	\$ 43,181	\$ 40,242	\$ 40,607	\$ 47,804
Divided by number of days in the quarter	92	91	90	92	92
Multiplied by the number of days in the year	365	365	365	365	365
PTPP earnings, annualized	\$ 201,270	\$ 173,199	\$ 163,204	\$ 161,104	\$ 189,657
Divided by total average assets	10,193,891	10,039,707	10,126,491	9,829,752	9,727,414
ROAA (annualized) (GAAP)	1.47 %	1.35 %	1.11 %	1.19 %	0.35 %
PTPP ROAA (annualized) (non-GAAP)	1.97	1.73	1.61	1.64	1.95
Calculation of tangible book value per common share:					
Total common shareholders' equity	\$ 1,263,687	\$ 1,281,057	\$ 1,260,275	\$ 1,246,685	\$ 1,214,756
Goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)
Other intangible assets, net	(29,059)	(30,393)	(31,877)	(33,362)	(34,861)
Tangible common equity	1,105,949	1,121,985	1,099,719	1,084,644	1,051,216
Divided by common shares outstanding at the end of the period	30,602,833	30,850,397	30,879,462	30,952,428	30,967,768
Book value per common share (GAAP)	\$ 41.29	\$ 41.52	\$ 40.81	\$ 40.28	\$ 39.23
Tangible book value per common share (non-GAAP)	36.14	36.37	35.61	35.04	33.95
Calculation of ROATCE:					
Net income	\$ 37,778	\$ 33,846	\$ 27,693	\$ 29,516	\$ 8,623
Divided by number of days in the quarter	92	91	90	92	92
Multiplied by number of days in the year	365	365	365	365	365
Annualized net income	\$ 149,880	\$ 135,756	\$ 112,311	\$ 117,102	\$ 34,211
Total average common shareholders' equity	\$ 1,287,795	\$ 1,275,384	\$ 1,267,888	\$ 1,232,878	\$ 1,227,431
Average goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)
Average other intangible assets, net	(29,772)	(31,142)	(32,679)	(34,293)	(35,741)
Average tangible common equity	1,129,344	1,115,563	1,106,530	1,069,906	1,063,011
ROAE (annualized) (GAAP)	11.64 %	10.64 %	8.86 %	9.50 %	2.79 %
ROATCE (annualized) (non-GAAP)	13.27	12.17	10.15	10.95	3.22

Origin Bancorp, Inc.
Non-GAAP Financial Measures - Continued
(Unaudited)

	Nine Months Ended September 30,	
	2026	2025
(Dollars in thousands, except per share amounts)		
Calculation of PTPP earnings:		
Net income	\$ 99,317	\$ 45,681
Provision for credit losses	7,636	43,126
Income tax expense	27,201	12,511
PTPP earnings (non-GAAP)	\$ 134,154	\$ 101,318
Calculation of PTPP ROAA:		
PTPP Earnings	\$ 134,154	\$ 101,318
Divided by the year-to-date number of days	273	273
Multiplied by number of days in the year	365	365
Annualized PTPP Earnings	\$ 179,363	\$ 135,462
Total average assets	\$ 10,120,276	\$ 9,750,221
ROAA(annualized)(GAAP)	1.31 %	0.63 %
PTPP ROAA(annualized)(non-GAAP)	1.77	1.39
Calculation of ROATCE:		
Net income	\$ 99,317	\$ 45,681
Divided by the year-to-date number of days	273	273
Multiplied by number of days in the year	365	365
Annualized net income	\$ 132,786	\$ 61,075
Total average common shareholders' equity	\$ 1,277,095	\$ 1,195,059
Average goodwill	(128,679)	(128,679)
Average other intangible assets, net	(31,187)	(37,142)
Average tangible common equity	1,117,229	1,029,238
ROAE(annualized)(GAAP)	10.40 %	5.11 %
ROATCE(annualized)(non-GAAP)	11.89	5.93



ORIGIN BANCORP, INC. _____

3Q TWENTY26 INVESTOR PRESENTATION

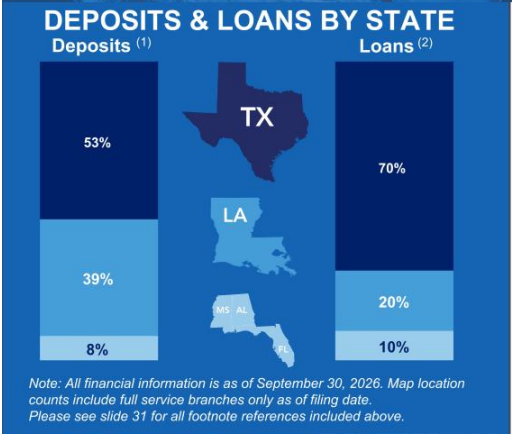
FORWARD-LOOKING STATEMENTS AND NON-GAAP MEASURES

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.



DOLLARS IN MILLIONS, UNAUDITED ^{(1) (2)}

TEXAS		
Dallas/Fort Worth	Houston	East Texas
Entry: 2008	Entry: 2013	Entry: 2022
Loans: \$2,533	Loans: \$2,436	Loans: \$416
Deposits: \$1,807	Deposits: \$1,840	Deposits: \$935
Total Texas Loans: \$5,385		
Total Texas Deposits: \$4,582		
LOUISIANA	MISSISSIPPI	SOUTHEAST (AL/FL)
Entry: 1912	Entry: 2010	Entry: 2024
Loans: \$1,521	Loans: \$552	Loans: \$196
Deposits: \$3,396	Deposits: \$577	Deposits: \$122

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

	4 Q 2 6	2 0 2 6
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%

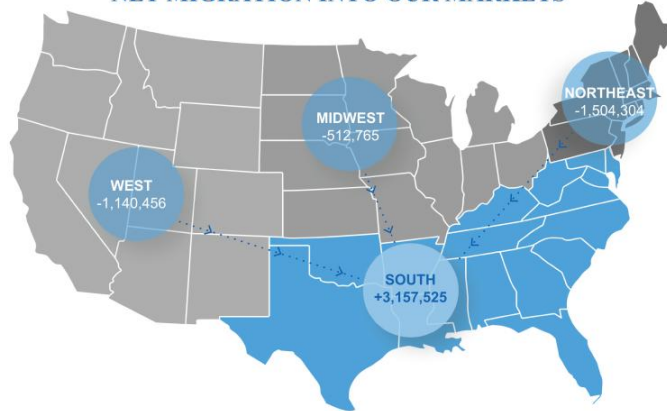
* NIM and NII outlook assumes one 25 BPS hike in December 2026.

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).

Please see slide 31 for all footnote references included above.

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	- 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

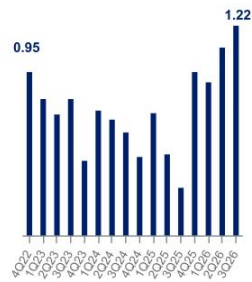
UNAUDITED

Net Income (\$)

DOLLARS IN THOUSANDS



Diluted EPS (\$)



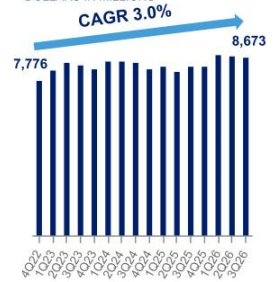
Total Loans Held for Investment (\$)

DOLLARS IN MILLIONS



Total Deposits (\$)

DOLLARS IN MILLIONS



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

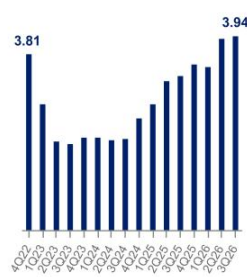
DOLLARS IN MILLIONS



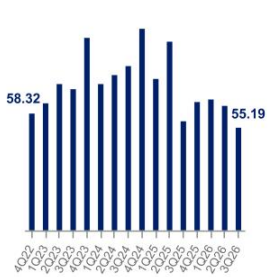
Tangible Book Value per Common Share⁽⁶⁾ (\$ (Non-GAAP))



NIM - FTE (%)



Efficiency Ratio (%)



Please see slide 31 for all footnote references included above.

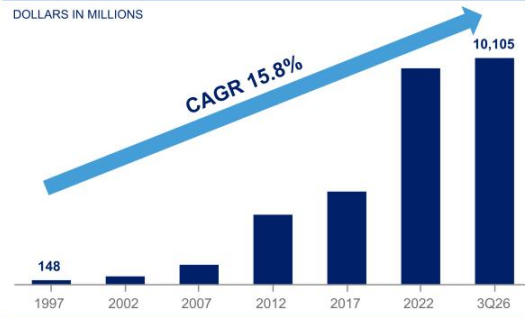
ORIGIN BANCORP, INC. _____

DELIVERING SHAREHOLDER VALUE

UNAUDITED

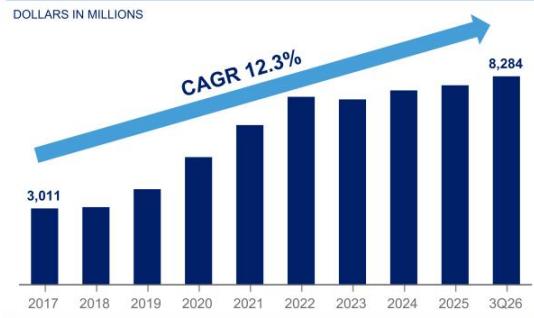
Total Assets (\$)

DOLLARS IN MILLIONS

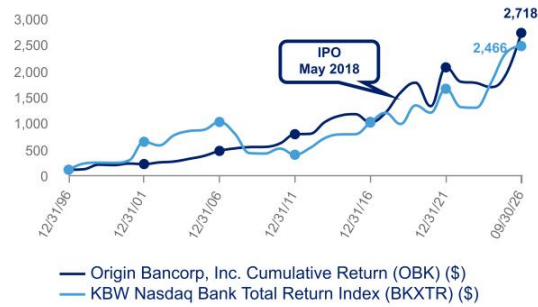


Core Deposits⁽⁶⁾ (\$)

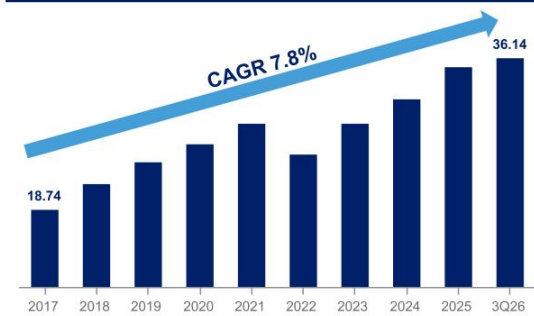
DOLLARS IN MILLIONS



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

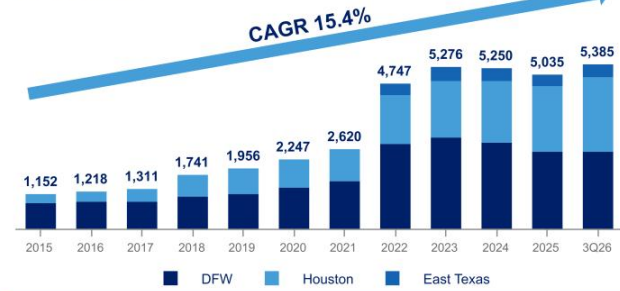
Texas Franchise Highlights

- 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

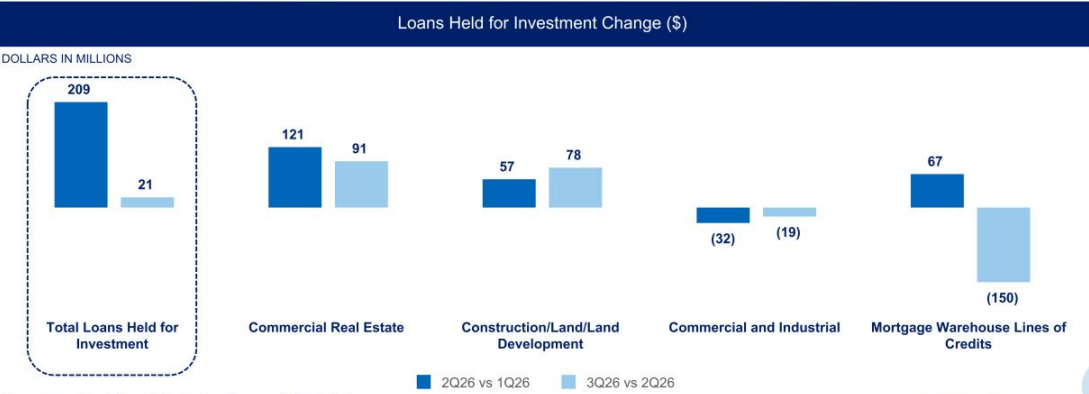
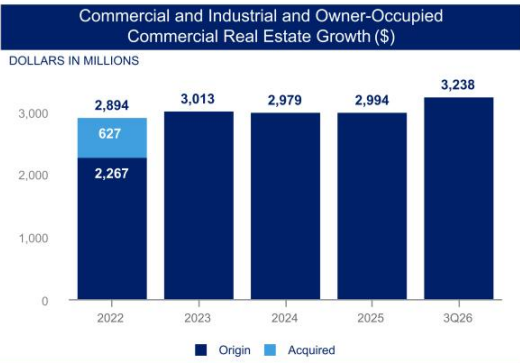
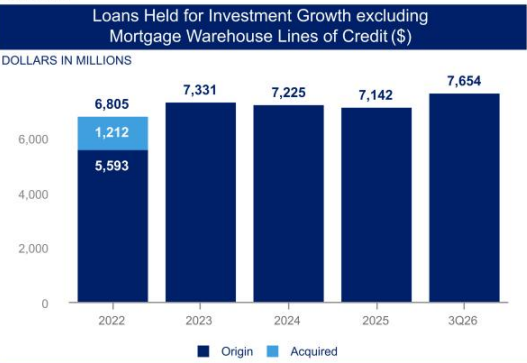


Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC.

LOAN GROWTH

UNAUDITED

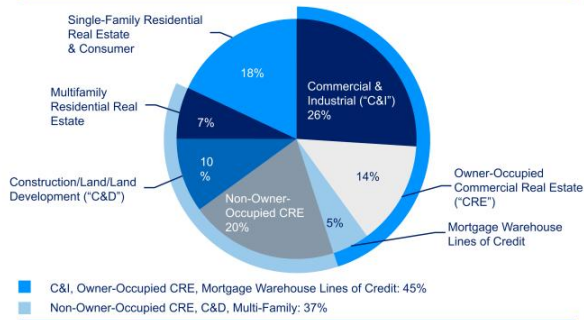


Please see slide 31 for all footnote references included above.

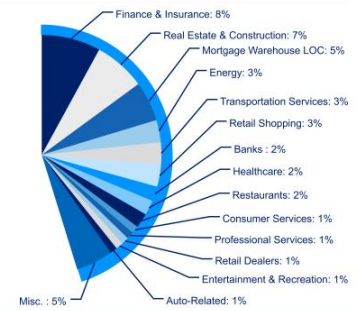
WELL DIVERSIFIED LOAN PORTFOLIO ⁽¹²⁾

UNAUDITED

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



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

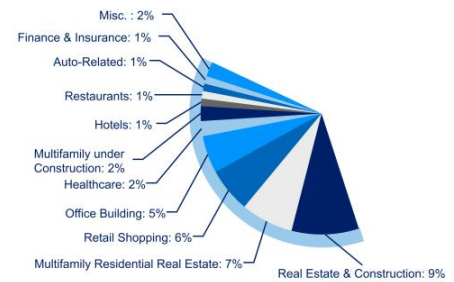


Loan Portfolio Details (\$)

(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

Please see slide 31 for all footnote references included above.

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

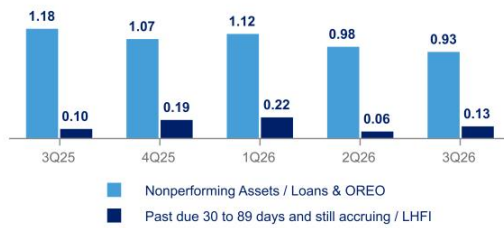


ORIGIN BANCORP, INC.

CREDIT QUALITY

UNAUDITED

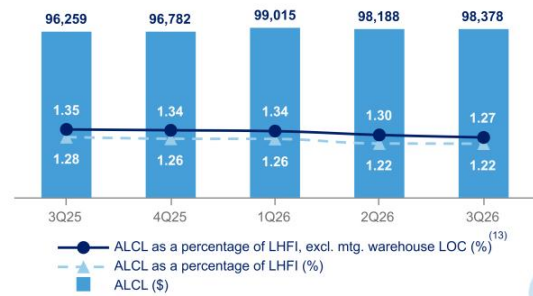
Asset Quality Trends (%)



- 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



Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC.

SELECTED SECTORS - KEY PORTFOLIO METRICS

DOLLARS IN THOUSANDS, UNAUDITED

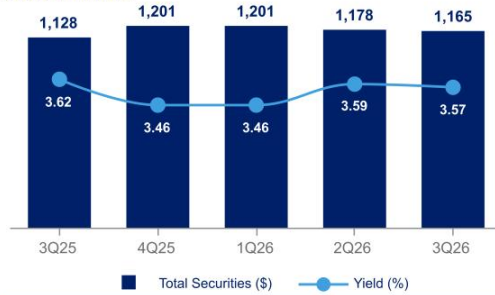
September 30, 2026	Non-Owner-Occupied Commercial Real Estate & C&D Office	Multifamily Residential Real Estate + Under Construction	Hotel	Retail Shopping
Outstanding Loan Balance	\$ 387,149	\$ 710,866	\$ 113,650	\$ 747,986
% of Loans Held for Investment	4.78 %	8.78	1.40 %	9.24 %
Avg. Loan Size	\$ 2,450	\$ 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

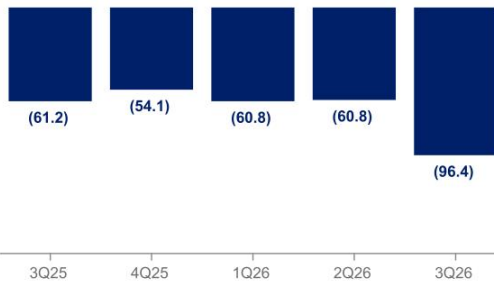


- Total securities portfolio weighted average effective duration was 4.65 years at September 30, 2026, compared to 4.08 years at June 30, 2026.

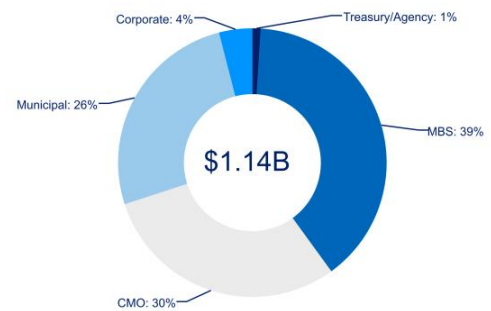
- Expected principal cash flows from investments with no rate changes:
 - 2026: \$27.9 million
 - 2027: \$110.1 million
 - 2028: \$110.9 million

Accumulated Other Comprehensive Loss⁽¹⁴⁾ (\$)

DOLLARS IN MILLIONS



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



Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC.

LOANS & SECURITIES- REPRICING OR MATURITY

UNAUDITED

Total Loans at September 30, 2026

(Dollars in thousands)	Repricing or Maturity Term						Rate Structure		
	1 Year or less	> 1 to 3 Years	> 3 to 5 Years	> 5 to 10 Years	> 10 Years	Total	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	\$ 5,319,196	\$ 1,072,142	\$ 1,090,901	\$ 416,747	\$ 195,186	\$ 8,094,172	\$ 4,353,923	\$ 680,610	\$ 3,059,639
% 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 (\$)

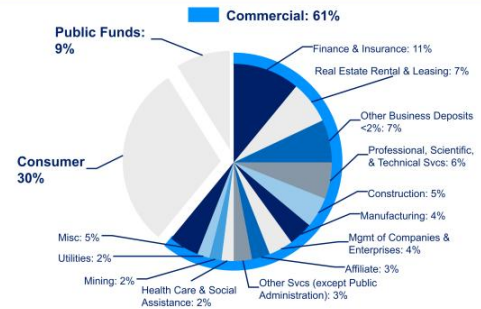
DOLLARS IN MILLIONS, PERIOD END BALANCES

Total Deposits	(30)
Money Market	76
Time Deposits (Non-Brokered)	11
Savings	(1)
Interest-Bearing Demand	(32)
Noninterest-Bearing Deposit	(84)

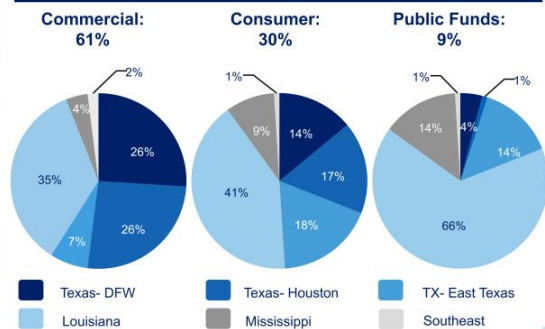
Deposit Detail

(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



Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC.

DEPOSIT TRENDS

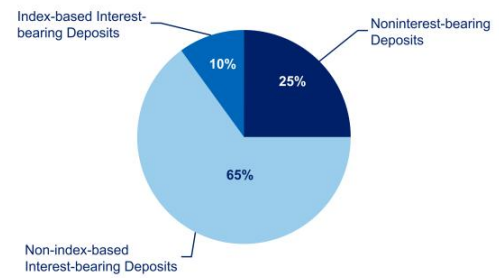
UNAUDITED

Average Deposits (\$)

DOLLARS IN MILLIONS



Deposit Pricing Mix



Deposit Cost Trends (QTD Annualized) (%)



Please see slide 31 for all footnote references included above.

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

ORIGIN BANCORP, INC.

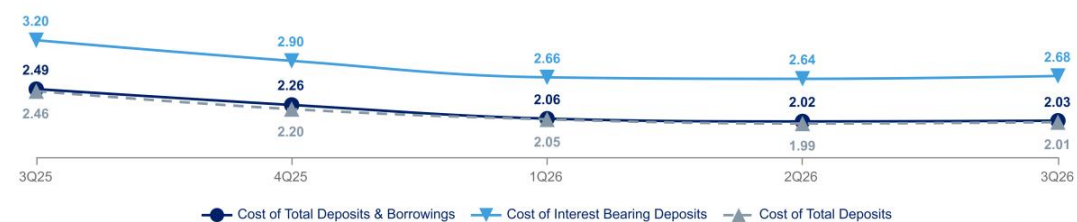
YIELDS AND COSTS

UNAUDITED

Yield on Loans Held for Investment (%)



Cost of Funds (%)

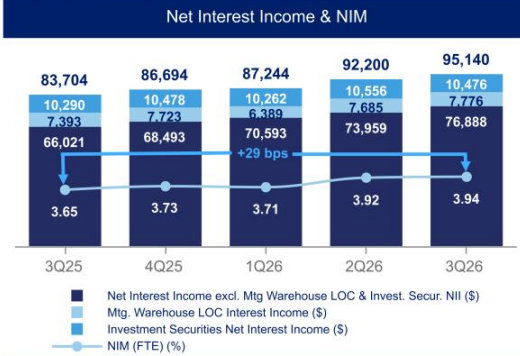


- At 3Q26, Loans Held for Investment with fixed rates = 38%, with floating rates⁽¹⁵⁾ = 54%, with variable rates⁽¹⁵⁾ = 8%.
- At 3Q26, SOFR-based = \$3.06 billion, Prime-based = \$1.81 billion.

ORIGIN BANCORP, INC.

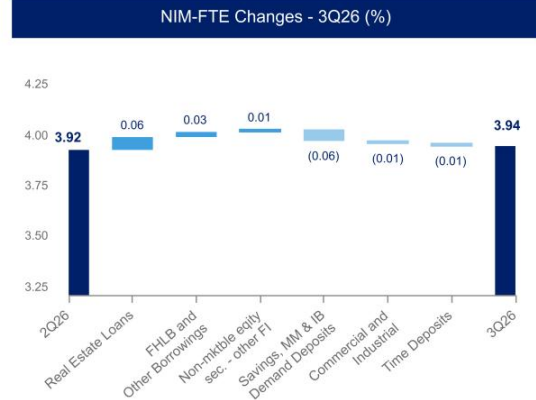
NET INTEREST INCOME AND NIM TRENDS

DOLLARS IN THOUSANDS, UNAUDITED



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

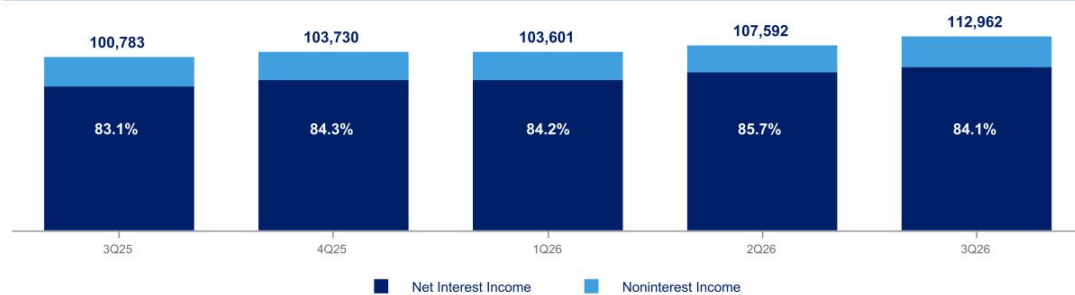


- The yield on average interest earning assets increased 2-basis points while the rate on average interest bearing liabilities increased 3-basis points at 3Q26 compared to 2Q26, resulting in an 1-basis point decrease in net interest spread.
- Net interest income increased \$2.9 million during 3Q26 compared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

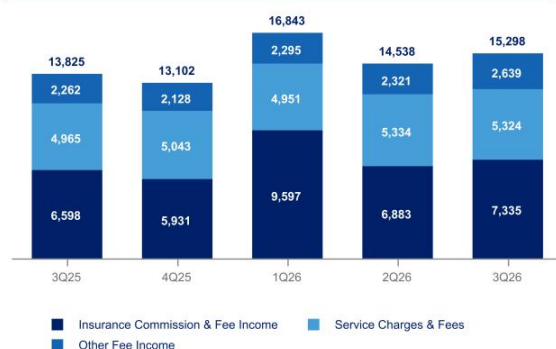
NET REVENUE DISTRIBUTION

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

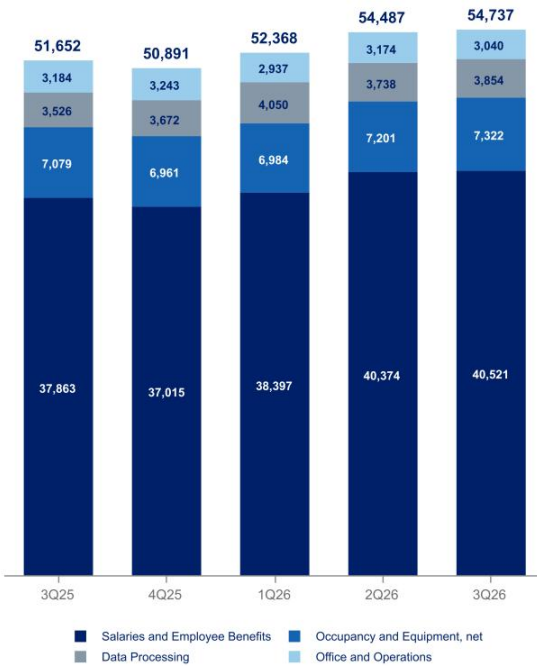
Please see slide 31 for all footnote references included above.

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

ORIGIN BANCORP, INC.

LIQUIDITY

UNAUDITED

Cash and Cash Equivalents + Liquid Securities (\$)

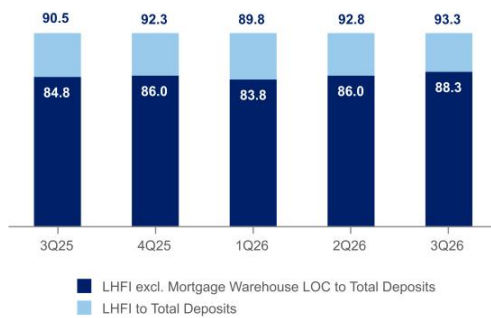
DOLLARS IN MILLIONS



■ Cash and Cash Equivalents ■ Liquid Securities

Loan to Deposit Ratios (%)

PERIOD END BALANCES



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

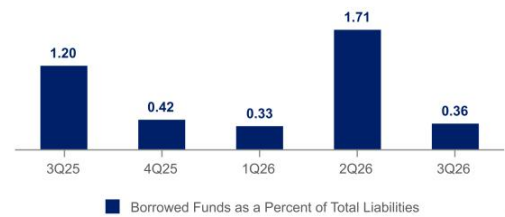
Liquidity Sources 3Q26

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



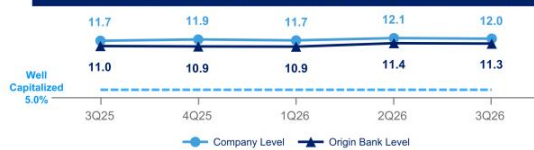
■ Borrowed Funds as a Percent of Total Liabilities

ORIGIN BANCORP, INC.

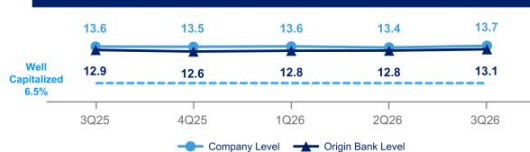
CAPITAL

UNAUDITED

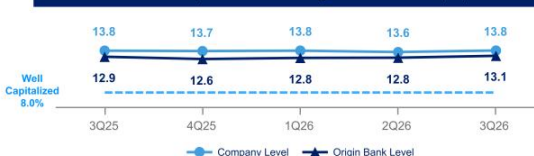
Tier 1 Capital to Average Assets (Leverage Ratio)⁽¹⁸⁾ (%)



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



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



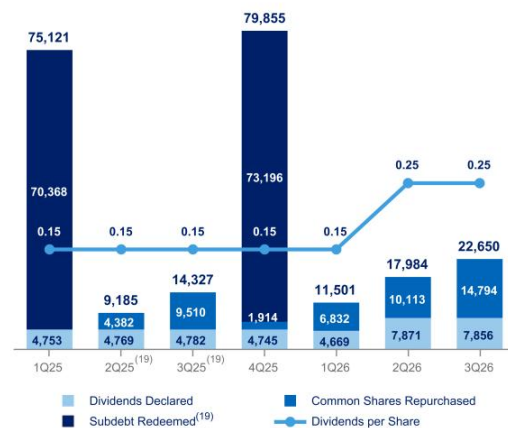
Total Capital to Risk-Weighted Assets⁽¹⁸⁾ (%)



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.

ORIGIN BANCORP, INC.

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>	<u>0.05</u>	<u>\$ (114)</u>	<u>—</u>	<u>\$ 1,416</u>	<u>0.04</u>

Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC. _____

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

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

ORIGIN BANCORP, INC. _____

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

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.



FOR IMMEDIATE RELEASE
October 28, 2026

Origin Bancorp, Inc. Announces Declaration of Quarterly Cash Dividend

RUSTON, LOUISIANA (October 28, 2026) - Origin Bancorp, Inc. (NYSE: OBK) ("Origin"), the holding company for Origin Bank, today announced that on October 28, 2026, its board of directors declared a quarterly cash dividend of \$0.28 per share of its common stock. The cash dividend will be paid on November 30, 2026, to stockholders of record as of the close of business on November 13, 2026.

About Origin Bancorp, Inc.

Origin Bancorp, Inc. is a financial holding company headquartered in Ruston, Louisiana. Origin's wholly owned bank subsidiary, Origin Bank, was founded in 1912 in Choudrant, Louisiana. 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 it serves. Origin provides a broad range of financial services and currently operates more than 57 locations in Dallas/Fort Worth, East Texas, Houston, North Louisiana, Mississippi, Alabama and the Florida Panhandle. In addition, Origin provides a broad range of insurance agency products and services through its wholly owned insurance agency subsidiary, Forth Insurance, LLC. For more information, visit www.origin.bank and www.forthinsurance.com.

Forward-Looking Statements

When used in filings by Origin Bancorp, Inc. (the "Company") with the Securities and Exchange Commission (the "SEC"), in the Company's press releases or other public or stockholder communications, and in oral statements made with the approval of an authorized executive officer, the words or phrases "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" or variations of such terms are intended to identify "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements are subject to certain risks and uncertainties that could cause actual results to differ materially from historical earnings and those presently anticipated or projected. Factors that might cause such a difference include among other things: the expected payment date of its quarterly cash dividend; changes in economic conditions; other legislative changes generally; changes in policies by regulatory agencies; fluctuations in interest rates; the risks of lending and investing activities, including changes in the level and direction of loan delinquencies and write-offs and changes in estimates of the adequacy of the allowance for loan losses; the Company's ability to access cost-effective funding; fluctuations in real estate values and both residential and commercial real estate market conditions; demand for loans and deposits in the Company's market area; competition; and changes in management's business strategies and other factors set forth in the Company's filings with the SEC.

The Company does not undertake and specifically declines any obligation - to update or revise any forward-looking statements to reflect events or circumstances that occur after the date of such statements or to reflect the occurrence of anticipated or unanticipated events.

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