

# SASB TABLE

## COMMERCIAL BANKS STANDARD

In the index below, we are reporting certain SASB metrics that are relevant to our banking and mortgage activities. Where information relating to a specific metric was not readily available, we have, to the extent practicable, referenced existing disclosures that we believe are most responsive to that metric. Unless otherwise noted, all data and descriptions are as of, or for, the year ended December 31, 2022. For additional information about our financial performance, please refer to our quarterly earnings materials as well as our quarterly and annual reports on Form 10-Q and Form 10-K, respectively. Certain information may not be disclosed within the index below if it is not considered material or if it is privileged or confidential, could cause a competitive disadvantage to our business if publicly disseminated, or is not currently collected in a manner wholly correlative with the related SASB metric.

SASB METRIC	SASB CODE	2022 ORIGIN RESPONSE
<b>DATA SECURITY</b>		
(1) Number of data breaches (2) percentage involving personally identifiable information (PII) (3) number of account holders affected	<b>FN-CB-230a.1</b>	To the extent Origin experiences any material losses or data breaches, these incidents would be disclosed in our reports filed with the SEC.
Description of approach to identifying and addressing data security risks	<b>FN-CB-230a.2</b>	Origin Bank has multiple lines of defense and ensures our risk management processes address the risk posed by potential threats to the institution. Our management maintains processes to respond and recover after a cyber-attack. We also have processes to enable recovery of data and business operations if a critical service provider falls victim to this type of cyber-attack. Origin Bank is subject to the Gramm-Leach-Bliley Act. Clients must be notified when unauthorized disclosure involves sensitive client information that may be misused. On November 18, 2021, the federal banking agencies issued a new rule effective in 2022 that requires banks to notify their primary federal regulator within 36 hours of a "computer-security incident" that rises to the level of a "notification incident."
<b>FINANCIAL INCLUSION &amp; CAPACITY BUILDING</b>		
(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	<b>FN-CB-240a.1</b>	2020 - (1) 18 loans (2) \$3,244,260.32 2021 - (1) 16 loans (2) \$3,646,415.59 2022 - (1) 13 loans (2) \$3,316,772.74 Origin believes it has a responsibility to help meet the credit needs of its communities, including low- and moderate-income neighborhoods. We believe that helping to meet these needs, is necessary for the continued growth and vitality of our communities and Origin. We are further supporting our communities by broadening digital access and increasing financial literacy programs.
(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	<b>FN-CB-240a.2</b>	(1) 1 past due loan for (2) \$2,138.64 (1) 0 nonaccrual loans
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	<b>FN-CB-240a.3</b>	8,152 accounts Please note we do not track customers that were previously unbanked or underbanked.
Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers	<b>FN-CB-240a.4</b>	2021 - 589 Participants; 2022 - 597 Participants In late 2022 we partnered with Sikhi Alpha's "Equity in Education" program to expand upon our financial literacy initiatives within unbanked, underbanked and underserved communities within our footprint. Their customized curriculum provides children from under-resourced communities with financial literacy, health education and Q&A sessions with volunteers. Please note we do not track customers that were previously unbanked, underbanked or underserved.

## COMMERCIAL BANKS STANDARD (CONT.)

SASB METRIC	SASB CODE	2022 ORIGIN RESPONSE																																				
<b>INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN CREDIT ANALYSIS</b>																																						
Commercial and industrial credit exposure, by industry	FN-CB-410a.1	<table border="1"> <thead> <tr> <th>Industry</th> <th>Outstanding Balance</th> <th>Total Commitments</th> </tr> </thead> <tbody> <tr> <td>Finance &amp; Insurance</td> <td>\$403,826,145</td> <td>\$692,523,211</td> </tr> <tr> <td>Real Estate &amp; Construction</td> <td>\$335,880,059</td> <td>\$598,899,804</td> </tr> <tr> <td>Transportation Services</td> <td>\$216,838,953</td> <td>\$264,861,480</td> </tr> <tr> <td>Energy</td> <td>\$177,294,346</td> <td>\$295,456,754</td> </tr> <tr> <td>Retail Dealers</td> <td>\$106,904,353</td> <td>\$141,218,658</td> </tr> <tr> <td>Banks</td> <td>\$101,954,354</td> <td>\$173,649,489</td> </tr> <tr> <td>Commercial Services</td> <td>\$97,654,786</td> <td>\$147,171,770</td> </tr> <tr> <td>Healthcare</td> <td>\$91,703,235</td> <td>\$137,272,607</td> </tr> <tr> <td>Professional Services</td> <td>\$85,350,957</td> <td>\$182,936,524</td> </tr> <tr> <td>Wholesale Distribution</td> <td>\$75,790,385</td> <td>\$124,255,595</td> </tr> <tr> <td>All other Commercial and Industrial</td> <td>\$357,964,015</td> <td>\$504,929,354</td> </tr> </tbody> </table> <p>Total Commitments includes funded amounts.</p>	Industry	Outstanding Balance	Total Commitments	Finance & Insurance	\$403,826,145	\$692,523,211	Real Estate & Construction	\$335,880,059	\$598,899,804	Transportation Services	\$216,838,953	\$264,861,480	Energy	\$177,294,346	\$295,456,754	Retail Dealers	\$106,904,353	\$141,218,658	Banks	\$101,954,354	\$173,649,489	Commercial Services	\$97,654,786	\$147,171,770	Healthcare	\$91,703,235	\$137,272,607	Professional Services	\$85,350,957	\$182,936,524	Wholesale Distribution	\$75,790,385	\$124,255,595	All other Commercial and Industrial	\$357,964,015	\$504,929,354
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Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	FN-CB-410a.2	Origin takes all applicable factors into account when conducting credit analysis, this includes relevant ESG indicators.																																				
<b>BUSINESS ETHICS</b>																																						
Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice or other related financial industry laws or regulations	FN-CB-510a.1	Material monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice or other related financial industry laws or regulations are disclosed in our financial reporting filed with the SEC. In 2022 we had no such losses.																																				
Description of whistleblower policies and procedures	FN-CB-510a.2	Our Ethics & Compliance Reporting (Whistleblower) Policy provides protection for employees against retaliation and establishes responsibilities for the Ethics Hotline. A discussion of the Ethics & Compliance reporting (Whistleblower) Policy can be found in our Code of Ethics on our website.																																				
<b>SYSTEMIC RISK MANAGEMENT</b>																																						
Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	Origin Bank is not considered a Global Systemically Important Bank according to the Basel Committee on Banking Supervision's assessment methodology.																																				
Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy and other business activities	FN-CB-550a.2	<p>Origin performs capital stress tests and sensitivity analyses at least annually and the results are presented to the Board on a regular basis.</p> <p>Based upon Federal Reserve Bank guidance, the Bank derived forward-looking stress test criteria for the total loan portfolio to project losses under specific scenarios. The results of the stress test are used in Origin's asset and liability management (ALM) model and applied to a forward-looking analysis, and capital ratios are projected based on asset growth decline trends and net income projections.</p> <p>The Bank utilizes its stress testing to identify areas of potential risk and capital adequacy, as compared to regulatory capital requirements and the Bank's internal capital targets outlined in the Financial Management Policy.</p>																																				

## COMMERCIAL BANKS STANDARD (CONT.)

SASB METRIC	SASB CODE	2022 ORIGIN RESPONSE
<b>ACTIVITY METRICS</b>		
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	<p>a) Personal Checking: (1) 55,061 accounts (2) \$1,888,501,509 Savings: (1) 17,587 accounts (2) \$249,132,218</p> <p>b) Business Given currently available data, Origin Bank is not able to distinguish business accounts by business type (small vs corporate). Our consolidated 2022 totals for all business checking and savings accounts are: Checking: (1) 24,742 accounts (2) \$4,771,571,839 Savings: (1) 860 accounts (2) \$77,090,875 Deposit balances exclude time deposits and clearing accounts.</p>
(1) Number and (2) value of loans by segment: (a) personal, (b) small business and (c) corporate	FN-CB-000.B	<p>a) Personal (1) 5,822 loans (2) \$1,801,692,549</p> <p>b) small business and c) corporate Given currently available data, Origin Bank is not able to distinguish business loans by business type (small vs corporate). Our consolidated 2022 total for all business loans is: (1) 6,756 loans (2) \$5,288,330,036</p>

## MORTGAGE FINANCE STANDARD

SASB METRIC	SASB CODE	2022 ORIGIN RESPONSE																								
<b>LENDING PRACTICES</b>																										
(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	FN-MF-270a.1	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">NUMBER</th> <th colspan="2">LOAN VALUE</th> </tr> <tr> <th>FICO ≤ 660</th> <th>FICO &gt; 660</th> <th>FICO ≤ 660</th> <th>FICO &gt; 660</th> </tr> </thead> <tbody> <tr> <td>Hybrid or Option ARM</td> <td>0</td> <td>0</td> <td>—</td> <td>—</td> </tr> <tr> <td>Prepayment Penalty</td> <td>98</td> <td>173</td> <td>\$12,298,135</td> <td>\$22,843,902</td> </tr> <tr> <td>Total Residential Mortgages</td> <td>520</td> <td>7,949</td> <td>\$95,261,709</td> <td>\$1,382,286,291</td> </tr> </tbody> </table>		NUMBER		LOAN VALUE		FICO ≤ 660	FICO > 660	FICO ≤ 660	FICO > 660	Hybrid or Option ARM	0	0	—	—	Prepayment Penalty	98	173	\$12,298,135	\$22,843,902	Total Residential Mortgages	520	7,949	\$95,261,709	\$1,382,286,291
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Total Residential Mortgages	520	7,949	\$95,261,709	\$1,382,286,291																						
Please note we are unable to provide "higher rate" data due to tracking limitations. Our in-house portfolio is not able to provide this information and we will work to address this gap in future reporting.																										
(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	FN-MF-270a.2	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">NUMBER</th> <th colspan="2">LOAN VALUE</th> </tr> <tr> <th>FICO ≤ 660</th> <th>FICO &gt; 660</th> <th>FICO ≤ 660</th> <th>FICO &gt; 660</th> </tr> </thead> <tbody> <tr> <td>Modification</td> <td>98</td> <td>15</td> <td>\$130,789,694</td> <td>\$2,264,538</td> </tr> <tr> <td>Foreclosure</td> <td>66</td> <td>3</td> <td>\$8,743,779</td> <td>\$954,156</td> </tr> <tr> <td>Short Sale/ Deed in Lieu</td> <td>0</td> <td>0</td> <td>—</td> <td>—</td> </tr> </tbody> </table>		NUMBER		LOAN VALUE		FICO ≤ 660	FICO > 660	FICO ≤ 660	FICO > 660	Modification	98	15	\$130,789,694	\$2,264,538	Foreclosure	66	3	\$8,743,779	\$954,156	Short Sale/ Deed in Lieu	0	0	—	—
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Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators																										
FN-MF-270a.3	Material monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators are disclosed in our financial reporting filed with the SEC. In 2022 we had no such losses.																									

## MORTGAGE FINANCE STANDARD (CONT.)

SASB METRIC	SASB CODE	2022 ORIGIN RESPONSE																									
<b>LENDING PRACTICES (CONT)</b>																											
Description of remuneration structure of loan originators	<b>FN-MF-270a.4</b>	Origin Bank's mortgage loan officers incentive program is directly tied to the origination of residential mortgage loans. Loan Officers are incentivized based on loan volume and unit numbers, not profitability or the pricing of a loan.																									
<b>DISCRIMINATORY LENDING</b>																											
(a) Number, (2) value and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	<b>FN-MF-270b.1</b>	<table border="1"> <thead> <tr> <th></th> <th colspan="2">MINORITY BORROWERS</th> <th colspan="2">ALL OTHER BORROWERS</th> </tr> <tr> <th></th> <th>FICO ≤ 660</th> <th>FICO &gt; 660</th> <th>FICO ≤ 660</th> <th>FICO &gt; 660</th> </tr> </thead> <tbody> <tr> <td>Number</td> <td>78</td> <td>271</td> <td>73</td> <td>802</td> </tr> <tr> <td>Value</td> <td>\$27,762,388</td> <td>\$82,521,870</td> <td>\$22,815,727</td> <td>\$403,235,443</td> </tr> <tr> <td>Weighted Average LTV</td> <td>80.00</td> <td>84.35</td> <td>83.24</td> <td>77.11</td> </tr> </tbody> </table>		MINORITY BORROWERS		ALL OTHER BORROWERS			FICO ≤ 660	FICO > 660	FICO ≤ 660	FICO > 660	Number	78	271	73	802	Value	\$27,762,388	\$82,521,870	\$22,815,727	\$403,235,443	Weighted Average LTV	80.00	84.35	83.24	77.11
	MINORITY BORROWERS		ALL OTHER BORROWERS																								
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Weighted Average LTV	80.00	84.35	83.24	77.11																							
Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	<b>FN-MF-270b.2</b>	Material monetary losses as a result of legal proceedings associated with discriminatory mortgage lending are disclosed in our financial reporting filed with the SEC. In 2022 we had no such losses.																									
Description of policies and procedures for ensuring nondiscriminatory mortgage origination	<b>FN-MF-270b.3</b>	<p>Our Lending Policy enshrines our philosophy that our products and services, including pricing and term, are made available to customers on a consistent basis, free from discrimination based on an applicant's race, color, religion, national origin, sex, marital status, age, disability, familial status, receipt of public assistance, or if they have exercised in good faith any right under the Consumer Protection Act.</p> <p>Our policy and practices are consistent with all fair lending laws and regulations, including (but not limited to) the Fair Housing Act, Equal Credit Opportunity Act, Home Mortgage Disclosure Act, Community Reinvestment Act, Fair Credit Reporting Act, Americans with Disabilities Act and Regulation O.</p> <p>All staff members are expected to meticulously observe both the letter and the spirit of all regulations on this subject. Origin has also established the Fair Lending Review Committee to provide a second-tier review to ensure that all relevant factors are considered and that applicants are treated in a fair and consistent manner.</p>																									
<b>ENVIRONMENTAL RISK TO MORTGAGED PROPERTIES</b>																											
(1) Number and (2) value of mortgage loans in 100-year flood zones	<b>FN-MF-450a.1</b>	(1) 433 loans and (2) \$81,740,013.94 of mortgage loans in 100-year flood zones Our in-house Private Banking portfolio is not able to provide this information and we will work to address this gap in future reporting.																									
(1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and delinquency due to weather-related natural catastrophes, by geographic region	<b>FN-MF-450a.2</b>	Origin Bank is not able to provide definitive expected loss figures as they would depend on losses realized during the investor claims process. We are concerned about this risk and actively monitor for impacts of weather-related natural catastrophes everywhere we do business.																									
Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	<b>FN-MF-450a.3</b>	Origin takes all applicable factors into account during mortgage origination and underwriting, this includes relevant ESG indicators.																									
<b>ACTIVITY METRICS</b>																											
(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	<b>FN-MF-000.A</b>	a) Residential mortgages originated: (1) 3,593 (2) \$1,170,624,588 b) Commercial mortgages originated: (1) 2,334 (2) \$2,427,272,440																									
(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	<b>FN-MF-000.B</b>	Origin Bank does not purchase mortgages.																									