

FINANCE COMMITTEE CHARTER

I. PURPOSE

The Finance Committee (the "Committee") is a joint committee of the Boards of Directors of Origin Bancorp, Inc. (the "Company") and Origin Bank (the "Bank"). The primary purpose of the Committee is to assist the Boards of the Company (the "Company Board") and the Bank (the "Bank Board" and together with the Company Board the "Boards") in fulfilling their responsibilities to oversee: (a) financial risk management policies of the Company and the Bank established to identify, assess, measure, monitor, and manage liquidity risk, interest rate risk, and investment risk within the asset/liability management framework of the organization; (b) the capital management and planning activities of the Company and the Bank; (c) the financial performance of the Company and the Bank and other significant financial activities; and (d) reputational and operational risk related to the Committee's responsibilities described in this Charter.

II. COMPOSITION

The Committee shall be comprised of at least three directors, a majority of whom shall be independent as that term is defined under the Texas Stock Exchange Rulebook and the Company's independence guidelines.

The members of the Committee shall be appointed jointly by the Boards on recommendation of the Nominating and Corporate Governance Committee and shall serve at the pleasure of, and may be removed at any time by, the Boards. Vacancies on the Committee shall be filled by the Boards.

Unless a Chair is jointly elected by the Boards, the members of the Committee shall designate a Chair by a majority vote of the full Committee membership. The Chair shall be responsible for the leadership of the Committee, including presiding over meetings and making regular reports to the Boards.

The Committee shall have the authority to delegate its responsibilities to a subcommittee or subcommittees as the Committee may deem appropriate, consistent with legal and regulatory requirements, in its sole discretion.

III. MEETINGS

The Committee shall meet at least four times per year, with authority to convene additional meetings, as circumstances require. The Chair or any two other members of the Committee may call a meeting of the Committee upon due notice to each other member at least 48 hours prior to the meeting. Except as otherwise provided in this charter, the Committee shall be governed by the same

rules regarding meetings, actions without meetings, notice, waiver of notice, quorum and voting requirements as applicable to the Board under the Company's bylaws. The Chair of the Committee shall preside at each meeting of the Committee and, in consultation with the other members of the Committee, shall set the frequency and length of each meeting and the agenda of items to be addressed. The Committee may invite members of management and others to attend meetings and provide pertinent information, as necessary. The Company's Chief Executive Officer, Chief Financial Officer and Chief Risk Officer shall be standing invitees to all meetings of the Committee, unless otherwise determined by the Chair. Minutes shall be prepared and the Committee shall report to the Boards the results of its meetings.

In its discretion, the Committee may meet in executive session at any meeting of the Committee, and other individuals may attend such executive sessions, as determined by the Chair.

To ensure appropriate oversight of finance-related issues and risks without unnecessary duplication, the Chairs of the Committee and each of the other committees of the Boards shall collaborate and assist one another as they deem advisable.

IV. DUTIES AND RESPONSIBILITIES

The Committee has the following specific duties, in addition to any similar matters, which may be referred to the Committee from time to time by the full Boards:

- Review, at least annually, and approve and recommend to the Company Board for its approval, the Company's market risk functional framework and oversight policy, which outlines management's governance structure, policies, processes, and roles and responsibilities for managing liquidity risk, interest rate risk and investment risk.

- Oversee the administration and effectiveness of, and compliance with the Company's market risk functional framework and oversight policy and other significant investment and related policies through the review and approval, as appropriate, of such policies, processes, reports and other information as it deems appropriate, including those relating to the Bank's fixed income portfolio, interest rate and mortgage interest rate sensitivity and risk, derivatives usage and position, market risk exposure, and any structured transactions.

- Periodically review and approve the Company's Capital Management Policy and oversee the operation of and receive reports on the Company's and the Bank's capital adequacy (including regulatory capital ratios), forecasting, risk-appetite, and stress testing processes and activities. Unless reviewed and approved by the Company Board, the Committee shall review and approve the Company's annual capital plan.

- Review the capital levels of the Company and the Bank, as well as the organization's allocation policies, and make recommendations to the Company Board regarding the dividend policy and amount of dividends to be paid on the Company's common stock.

- Review and make recommendations with respect to the sale or repurchase of the Company's debt and equity securities, as appropriate.

- Review the liquidity and funding risks of the Company and the Bank and recommend to the Boards resolutions relating to the organization's financing activities.

- Review and make recommendations to the Boards with respect to significant capital expenditures of the Company and the Bank.

- Review the Company's annual financial plan, as well as the Company's financial and investment performance through the review of selected financial reports and other information, such as risk-based analyses or measures, as it deems appropriate.

- Receive periodic reports and updates from management on significant financial matters, including financial analyses of potential acquisitions and investments.

- Perform such other duties and responsibilities as may be directed by the Boards.

V. ADVISORS AND EXPENSES

The Committee shall have the exclusive authority, at the expense of the Company, to retain, terminate, and oversee (including authority to approve fees and other retention terms) any independent consulting, legal, accounting and other advisors as the Committee shall deem appropriate in its sole discretion. The Company shall also provide appropriate funding for ordinary administrative expenses of the Committee that are necessary in carrying out the duties of the Committee. The Committee shall also have full access to the advisors, and all records, facilities or personnel, of the Company and the Bank.

VI. PERFORMANCE AND CHARTER REVIEW

The performance of the Committee shall be evaluated through an annual self-assessment process overseen by the Nominating and Corporate Governance Committee. In coordination with the Committee Chair and the Chairman of the Board of the Company, the Nominating and Corporate Governance Committee shall review the results of the self-evaluation and present the results and actionable items for discussion to the Committee. Also, the Committee shall review and reassess the adequacy of this Charter annually and recommend any proposed changes to the Nominating and Corporate Governance Committee or the full Boards, as appropriate, for approval.

VII. LIMITATION OF COMMITTEE'S ROLE

This Charter sets forth the responsibilities and powers of the Finance Committee as delegated by the Boards. Risk assessment and risk management are the responsibility of the Company's management. The Committee has an independent oversight role, and, in fulfilling that role, relies on the reviews and reports described above. As appropriate, the Committee shall challenge such reviews and reports to enhance the Company's overall risk management.