

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)
January 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	New York 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.

ITEM 2.02 Results of Operations and Financial Condition

On January 28, 2026, Origin Bancorp, Inc. (the "Company" or the "Registrant") issued a press release announcing its fourth quarter and full year 2025 results of operations. A copy of the press release is attached hereto as Exhibit 99.1, which is incorporated herein by reference.

On Thursday, January 29, 2026, at 8:00 a.m. Central Time, the Company will host an investor conference call and webcast to review its fourth quarter and full year 2025 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 January 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.

ITEM 8.01 Other Events

On January 28, 2026, the Company issued a press release announcing that the board of directors of the Company declared a quarterly cash dividend of \$0.15 per share of its common stock. The cash dividend will be paid on February 27, 2026, to stockholders of record as of the close of business on February 13, 2026. The press release is attached hereto as Exhibit 99.3, and incorporated herein by reference.

ITEM 9.01 Financial Statements and Exhibits

(d) Exhibits.
Exhibit 99.1 [Press release, dated January 28, 2026, announcing full year and fourth quarter 2025 earnings](#)
Exhibit 99.2 [Presentation materials](#)
Exhibit 99.3 [Press release, dated January 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: January 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 FOURTH QUARTER AND FULL YEAR 2025

RUSTON, Louisiana (January 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 \$29.5 million, or \$0.95 diluted earnings per share (“EPS”) for the quarter ended December 31, 2025, compared to net income of \$8.6 million, or \$0.27 diluted EPS, for the quarter ended September 30, 2025. Pre-tax, pre-provision (“PTPP”)⁽¹⁾ earnings were \$40.6 million for the quarter ended December 31, 2025, compared to \$47.8 million for the linked quarter.

Net income for the year ended December 31, 2025, was \$75.2 million, or \$2.40 diluted EPS, representing a decrease of \$0.05, or 2.0%, from diluted EPS of \$2.45 for the year ended December 31, 2024. PTPP⁽¹⁾ earnings for the year ended December 31, 2025, were \$141.9 million, representing an increase of \$37.2 million, or 35.5%, from the year ended December 31, 2024.

“This quarter we reported diluted earnings per share of \$0.95 and net income of \$29.5 million, which drives a return on average assets of 1.19% for the quarter, well above the targeted 1.0%-plus run rate that we outlined as our near term target last January,” said Drake Mills, chairman, president and CEO of Origin Bancorp, Inc. “I am proud of our team and the results we delivered throughout the year. We have a tremendous amount of momentum as we remain focused on Optimize Origin and delivering long-term growth and value for our stakeholders.”

⁽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 initiative to drive elite financial performance and enhance our award-winning culture.
- Built on three primary pillars:
 - Productivity, Delivery & Efficiency
 - Balance Sheet Optimization
 - Culture & Employee Engagement
- In 4Q25, we exceeded our original goal in delivering a 4Q25 ROAA run rate of 1.19%.
- *Optimize Origin* remains an important part of our corporate DNA as we continue towards our ultimate target of a top quartile ROAA. To this end, we have updated our near term ROAA run rate target to 1.15% or higher by 4Q26.

Financial Highlights

- Net income was \$29.5 million for the quarter ended December 31, 2025, reflecting an increase of \$20.9 million, or 242.3%, compared to the linked quarter.
- Net interest income was \$86.7 million for the quarter ended December 31, 2025, reflecting an increase of \$3.0 million, or 3.6%, compared to the linked quarter and is at its highest level ever recorded in our history.
- Annualized ROAA was 1.19% for the quarter ended December 31, 2025, reflecting an increase of 84 basis points, or 240.0%, compared to the quarter ended September 30, 2025. PTPP ROAA⁽¹⁾, annualized, was 1.64% for the quarter.

ended December 31, 2025, reflecting a decrease of 31 basis points, or 15.9%, compared to the quarter ended September 30, 2025.

- Our fully tax equivalent net interest margin (“NIM-FTE”) expanded eight basis points to 3.73% for the quarter ended December 31, 2025, compared to the quarter ended September 30, 2025, its highest level since the quarter ended December 31, 2022.
- Total loans held for investment (“LHFI”) were \$7.67 billion at December 31, 2025, reflecting an increase of \$133.8 million, or 1.8%, compared to September 30, 2025. LHFI, excluding mortgage warehouse lines of credit (“MW LOC”), were \$7.14 billion at December 31, 2025, reflecting an increase of \$78.0 million, or 1.1%, compared to September 30, 2025.
- Total deposits were \$8.31 billion at December 31, 2025, reflecting a decrease of \$24.6 million, or 0.3%, compared to September 30, 2025. We sold \$215.0 million of interest-bearing deposits on December 31, 2025, which were immediately repurchased on January 2, 2026. Excluding the impact of this sale, total deposits would have been \$8.52 billion at December 31, 2025, reflecting an increase of \$190.4 million, or 2.3%, compared to September 30, 2025.
- During the quarter ended December 31, 2025, we repurchased 49,358 shares of our common stock at an average price of \$38.77 per share, including commissions and applicable excise taxes. Year-to-date, we have repurchased 451,005 shares of our common stock at an average price of \$35.05 per share.
- Book value per common share was \$40.28 at December 31, 2025, reflecting an increase of \$1.05, or 2.7%, compared to September 30, 2025, and \$3.57, or 9.7%, compared to December 31, 2024. Tangible book value per common share⁽¹⁾ was \$35.04 at December 31, 2025, reflecting increases of \$1.09, or 3.2%, compared to September 30, 2025 and \$3.66, or 11.7%, compared to December 31, 2024.

⁽¹⁾ Tangible book value per common share and PTPP ROAA are non-GAAP financial measures. See the reconciliation of each of these alternative financial measures to its most directly comparable GAAP measure beginning on page 19 of this document.

Results of Operations for the Quarter Ended December 31, 2025

Net Interest Income and Net Interest Margin

Net interest income for the quarter ended December 31, 2025, was \$86.7 million, an increase of \$3.0 million, or 3.6%, compared to the quarter ended September 30, 2025. The total increase in net interest income was primarily driven by a \$4.5 million decrease in interest expense, partially offset by a \$1.5 million decrease in interest income.

The \$4.5 million decrease in interest expense was mainly attributable to a \$4.3 million reduction in interest expense on savings and interest-bearing transaction accounts, driven primarily by a \$2.6 million decrease in money market deposit interest expense and a \$1.4 million decrease in interest expense on interest-bearing demand accounts, mainly due to lower interest rates, when compared to the quarter ended September 30, 2025. The average rate on money market deposits declined 40 basis points to 3.10% for the three months ended December 31, 2025, from 3.50% for the three months ended September 30, 2025. The average rate on interest-bearing demand deposits decreased 26 basis points to 2.60% for the three months ended December 31, 2025, from 2.86% for the three months ended September 30, 2025. Included in interest expense was the accelerated recognition of \$783,000 of the original issue discount amortization associated with the redemption of our subordinated debentures during the quarter ended December 31, 2025.

The \$1.5 million decrease in interest income was primarily due to decreases of \$797,000 and \$776,000 in interest income on loans held for investment and interest-earning balances due from banks, respectively, compared to the three months ended September 30, 2025. The decrease in interest income on loans held for investment was mainly attributable to a \$1.8 million decline in interest income on commercial and industrial loans mainly due to lower interest rates, partially offset by a \$1.1 million increase in interest income from higher average balances in commercial real estate loans. The average rate on commercial and industrial loans held for investment declined 33 basis points to 6.89% for the three months ended December 31, 2025, from 7.22% for the three months ended September 30, 2025. The average commercial real estate loan balances increased \$73.3 million during the three months ended December 31, 2025 compared to the three months ended September 30, 2025. The decrease in interest income on interest-earning balances due from banks was attributable to a combination of lower average balances and lower market interest rates during the current quarter, compared to the quarter ended September 30, 2025.

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%, decreasing the federal funds target range for the fifth and sixth times for a total of 175 basis points from its recent cycle high set in mid-2023.

Our NIM-FTE was 3.73% for the quarter ended December 31, 2025, representing eight- and 40-basis-point increases compared to the linked quarter and the quarter ended December 31, 2024, respectively. The yield earned on interest-earning assets was 5.76% for the quarter ended December 31, 2025, representing decreases of 13- and 15-basis points compared to the linked quarter and the quarter ended December 31, 2024, respectively. The average rate paid on total interest-bearing liabilities for the quarter ended December 31, 2025, was 2.96%, representing a reduction of 26- and 68-basis points compared to the linked quarter and the quarter ended December 31, 2024, respectively.

Credit Quality

The table below includes key credit quality information:

	At and For the Three Months Ended			Change Linked Quarter	% Change Linked Quarter
	December 31, 2025	September 30, 2025	December 31, 2024		
(Dollars in thousands, unaudited)					
Past due LHF ⁽¹⁾	\$ 73,601	\$ 72,512	\$ 42,437	\$ 1,089	1.5 %
Past due 30 to 89 days and still accruing	14,764	7,739	18,015	7,025	90.8
Allowance for loan credit losses ("ALCL")	96,782	96,259	91,060	523	0.5
Total nonperforming LHF	81,184	88,282	75,002	(7,098)	(8.0)
Provision (benefit) for credit losses	3,158	36,820	(5,398)	(33,662)	(91.4)
Net charge-offs (recoveries)	3,170	31,383	(560)	(28,213)	(89.9)
Credit quality ratios⁽²⁾:					
ALCL to nonperforming LHF	119.21 %	109.04 %	121.41 %	10.17 %	N/A
ALCL to total LHF	1.26	1.28	1.20	(0.02)	N/A
ALCL to total LHF, adjusted ⁽³⁾	1.34	1.35	1.25	(0.01)	N/A
Nonperforming LHF to LHF	1.06	1.17	0.99	(0.11)	N/A
Net charge-offs (recoveries) to total average LHF (annualized)	0.17	1.65	(0.03)	(1.48)	N/A

N/A = Not applicable.

⁽¹⁾ Past due LHF are defined as loans 30 days or more past due and includes past due nonperforming loans.

⁽²⁾ Please see the *Loan Data* schedule at the back of this document for additional information.

⁽³⁾ The ALCL to total LHF, adjusted, is calculated by excluding the ALCL for MW LOC loans from the total LHF ALCL in the numerator and excluding the MW LOC loans from the LHF in the denominator. Due to their low-risk profile, MW LOC loans require a disproportionately low allocation of the ALCL.

Our results included a credit loss provision expense of \$3.2 million during the quarter ended December 31, 2025, which includes a \$3.7 million provision for loan credit losses, compared to provision for loan credit losses of \$35.2 million for the linked quarter. During the current quarter, a \$1.1 million off-balance sheet commitment related to the Tricolor Holdings, LLC borrower fraud, which was previously disclosed in our Current Report on Form 8-K filed on September 10, 2025, was drawn and subsequently charged off. This transaction had the effect of reducing the off-balance sheet provision on Tricolor Holdings, LLC commitments from \$1.5 million to \$400,000 and increasing the provision for loan credit loss by the same amount, thereby resulting in a net zero impact to total provision expense. Additionally, the decrease in total credit loss provision was primarily related to the borrower fraud impacting the Tricolor Holdings, LLC loan relationship, and drove a \$29.5 million increase in the total provision, consisting of a \$28.1 million provision for loan credit losses and a \$1.5 million provision for off-balance sheet commitments, during the linked quarter. Also contributing to the decrease in provision for loan credit losses was a \$1.7 million provision for relationships impacted by the questioned banker activity first disclosed during the quarter ended June 30, 2024, which was recorded during the linked quarter. Our provision for loan credit losses, exclusive of these events, would have been \$5.5 million for the quarter ended September 30, 2025, representing a \$1.8 million decrease, comparing the current quarter to the linked quarter.

Total nonperforming LHF1 decreased \$7.1 million at December 31, 2025, when compared to September 30, 2025. The decrease was primarily due to the payoff of two loans totaling \$5.8 million in the residential sector, partially offset by an increase of \$2.7 million for a commercial real estate loan that is now nonperforming. Also contributing to the decrease was a charge-off during the current quarter totaling \$1.7 million related to one commercial and industrial relationship. The remaining change was made up of smaller, more granular loan amounts.

Past due 30 to 89 days and still accruing increased \$7.0 million at December 31, 2025, when compared to September 30, 2025, primarily due to an increase of \$7.6 million in residential real estate loans. Also contributing to the increase is one commercial real estate relationship totaling \$4.2 million that was current in the linked quarter. These increases were partially offset by a decrease of \$2.7 million from one commercial real estate relationship that transitioned out of 30 to 89 and still accruing into nonaccrual.

Net charge-offs decreased \$28.2 million for the quarter ended December 31, 2025, when compared to the quarter ended September 30, 2025, primarily due to net charge-offs of \$28.4 million in the linked quarter related to the relationship with Tricolor Holdings, LLC, discussed above, for which we are pursuing all possible opportunities for recovery.

Noninterest Income

Noninterest income for the quarter ended December 31, 2025, was \$16.7 million, a decrease of \$9.4 million from the linked quarter, primarily driven by decreases of \$7.0 million, \$1.6 million and \$1.3 million in changes in fair value of equity investments, other income and swap fee income, respectively. These decreases were partially offset by an increase of \$1.3 million in equity method investment income.

The \$7.0 million decrease in the fair value of equity method investments was driven by the additional investment in Argent Financial in the linked quarter, which increased our ownership percentage above the threshold required to implement the equity method of accounting. The equity method of accounting requires the asset be recorded at fair value immediately prior to the purchase, requiring an upward adjustment to its basis.

The \$1.6 million decrease in other income was due to \$2.1 million in insurance recoveries in connection with the previously disclosed questioned banker activity in the linked quarter, compared to \$483,000 in insurance recoveries in the current quarter.

The \$1.3 million decrease in swap fee income was primarily due to a decrease in swap volume in the current quarter when compared to the linked quarter.

The \$1.3 million increase in equity method investment income (loss) was primarily driven by an increase of \$753,000 in Argent equity method investment income. Also contributing to the increase was a \$481,000 upward adjustment in one limited partnership investment during the current quarter.

The components of equity method investment income are as follows:

(Dollars in thousands, unaudited)	At and For the Three Months Ended			Change Linked Quarter	% Change Linked Quarter
	December 31, 2025	September 30, 2025	December 31, 2024		
Argent investment income	\$ 1,980	\$ 1,227	\$ —	753	N/M
Limited partnership investment (loss) income	(121)	(677)	(62)	556	82.1 %
Total equity method investment income (loss)	\$ 1,859	\$ 550	\$ (62)		

N/M = Not meaningful

Noninterest Expense

Noninterest expense for the quarter ended December 31, 2025, was \$62.8 million, an increase of \$795,000, or 1.3% from the linked quarter. The increase was primarily due to an increase of \$1.3 million in professional services, partially offset by a decrease of \$848,000 in salaries and employee benefits expense.

The \$1.3 million increase in professional services was primarily driven by an increase of \$590,000 in consultant expense related to technology contract renegotiations. Also contributing was a \$586,000 and \$129,000 increase in expense related to the previously disclosed questioned banker activity and borrower fraud, respectively.

The \$848,000 decrease in salaries and employee benefits was driven by a \$607,000 decrease in incentive compensation expense resulting from a downward accrual adjustment in the current quarter.

Financial Condition

Loans

- Total LHF1 at December 31, 2025, were \$7.67 billion, an increase of \$133.8 million, or 1.8%, from \$7.54 billion at September 30, 2025, and an increase of \$97.2 million, or 1.3%, compared to December 31, 2024.
- Excluding MW LOC, LHF1 increased \$78.0 million, or 1.1%, from September 30, 2025. The increase was primarily driven by increases of \$69.4 million and \$17.9 million in commercial and industrial loans and owner-occupied commercial real estate loans, respectively. These increases were partially offset by a decrease of \$16.1 million in single family residential real estate.

Securities

- Total securities at December 31, 2025 were \$1.13 billion, an increase of \$12.4 million, or 1.1%, from \$1.12 billion at September 30, 2025, and an increase of \$13.8 million, or 1.2%, compared to December 31, 2024.
- Accumulated other comprehensive loss, net of taxes, primarily associated with unrealized losses within the available for sale portfolio, was \$54.1 million at December 31, 2025, a decrease of \$7.0 million, or 11.5%, from the linked quarter and a decrease of \$51.9 million, or 48.9%, from December 31, 2024.
- The weighted average effective duration for the total securities portfolio was 4.15 years as of December 31, 2025, compared to 4.31 years as of September 30, 2025.

Deposits

- Total deposits at December 31, 2025, were \$8.31 billion, a decrease of \$24.6 million, or 0.3%, compared to September 30, 2025, and an increase of \$84.1 million, or 1.0%, from December 31, 2024. We sold \$215.0 million of interest-bearing deposits on December 31, 2025, which were immediately repurchased on January 2, 2026. Excluding the impact of this sale, total deposits would have been \$8.52 billion at December 31, 2025, reflecting an increase of \$190.4 million, or 2.3%, compared to September 30, 2025.
- At December 31, 2025, and September 30, 2025, noninterest-bearing deposits as a percentage of total deposits were 23.8% and 24.0%, respectively. At December 31, 2024, noninterest-bearing deposits as a percentage of total deposits were 23.1%.

Subordinate debentures

- Total subordinated debentures at December 31, 2025, were \$16.5 million, a decrease of \$73.2 million from \$89.7 million at September 30, 2025, and a decrease of \$143.4 million compared to December 31, 2024.
- The decrease was due to the redemption of \$74.0 million in subordinated debentures in conjunction with our Optimize Origin initiative, as forecasted in our third quarter 2025 investor presentation. We recognized \$783,000 in original issue discount amortization related to the redemption during the current quarter.

Conference Call

Origin will hold a conference call to discuss its fourth quarter and full year 2025 results on Thursday, January 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: 86485 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/ORIGIN4Q25>.

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 56 locations in Dallas/Fort Worth, East Texas, Houston, North Louisiana, Mississippi, South 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. However, 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, ROATCE, and core efficiency ratio.

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 stockholders, 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.

Contact:

Investor Relations
Chris Reigelman
318-497-3177
chris@origin.bank

Media Contact
Ryan Kilpatrick
318-232-7472
rkilpatrick@origin.bank

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

	Three Months Ended				
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
(Dollars in thousands, except per share amounts)					
Income statement and share amounts					
Net interest income	\$ 86,694	\$ 83,704	\$ 82,136	\$ 78,459	\$ 78,349
Provision (benefit) for credit losses	3,158	36,820	2,862	3,444	(5,398)
Noninterest income (loss)	16,736	26,128	1,368	15,602	(330)
Noninterest expense	62,823	62,028	61,983	62,068	65,422
Income before income tax expense	37,449	10,984	18,659	28,549	17,995
Income tax expense	7,933	2,361	4,012	6,138	3,725
Net income	\$ 29,516	\$ 8,623	\$ 14,647	\$ 22,411	\$ 14,270
PTPP earnings ⁽¹⁾	\$ 40,607	\$ 47,804	\$ 21,521	\$ 31,993	\$ 12,597
Basic earnings per common share	0.95	0.28	0.47	0.72	0.46
Diluted earnings per common share	0.95	0.27	0.47	0.71	0.46
Dividends declared per common share	0.15	0.15	0.15	0.15	0.15
Weighted average common shares outstanding - basic	30,964,128	31,183,092	31,192,622	31,205,752	31,155,486
Weighted average common shares outstanding - diluted	31,168,548	31,363,571	31,327,818	31,412,010	31,308,805
Balance sheet data					
Total LHFI	\$ 7,670,917	\$ 7,537,099	\$ 7,684,446	\$ 7,585,526	\$ 7,573,713
Total LHFI excluding MW LOC	7,142,136	7,064,131	7,109,698	7,181,395	7,224,632
Total assets	9,724,722	9,791,306	9,678,158	9,750,372	9,678,702
Total deposits	8,307,247	8,331,830	8,123,036	8,338,412	8,223,120
Total stockholders' equity	1,246,685	1,214,756	1,205,769	1,180,177	1,145,245
Performance metrics and capital ratios					
Yield on LHFI	6.22 %	6.33 %	6.33 %	6.33 %	6.47 %
Yield on interest-earnings assets	5.76	5.89	5.87	5.79	5.91
Cost of interest-bearing deposits	2.90	3.20	3.20	3.23	3.61
Cost of total deposits	2.20	2.46	2.47	2.52	2.79
NIM - fully tax equivalent ("FTE")	3.73	3.65	3.61	3.44	3.33
Return on average assets (annualized) ("ROAA")	1.19	0.35	0.60	0.93	0.57
PTPP ROAA (annualized) ⁽¹⁾	1.64	1.95	0.89	1.32	0.50
Return on average stockholders' equity (annualized) ("ROAE")	9.50	2.79	4.94	7.79	4.94
Return on average tangible common equity (annualized) ("ROATCE") ⁽¹⁾	10.95	3.22	5.74	9.09	5.78
Book value per common share	\$ 40.28	\$ 39.23	\$ 38.62	\$ 37.77	\$ 36.71
Tangible book value per common share ⁽¹⁾	35.04	33.95	33.33	32.43	31.38
Efficiency ratio ⁽²⁾	60.74 %	56.48 %	74.23 %	65.99 %	83.85 %
Core efficiency ratio ⁽¹⁾	59.77	54.70	73.77	65.33	82.79
Common equity tier 1 to risk-weighted assets ⁽³⁾	13.53	13.59	13.47	13.57	13.32
Tier 1 capital to risk-weighted assets ⁽³⁾	13.72	13.79	13.67	13.77	13.52
Total capital to risk-weighted assets ⁽³⁾	14.91	15.90	15.68	15.81	16.44
Tier 1 leverage ratio ⁽³⁾	11.86	11.69	11.70	11.47	11.08

⁽¹⁾ PTPP earnings, PTPP ROAA, tangible book value per common share, ROATCE, and core efficiency ratio 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. December 31, 2025 ratios are estimated.

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

	Years Ended December 31,	
	2025	2024
Income statement and share amounts		
Net interest income	\$ 330,993	\$ 300,366
Provision for credit losses	46,284	7,448
Noninterest income	59,834	55,379
Noninterest expense	248,902	251,038
Income before income tax expense	95,641	97,259
Income tax expense	20,444	20,767
Net income	\$ 75,197	\$ 76,492
PTPP earnings ⁽¹⁾	\$ 141,925	\$ 104,707
Basic earnings per common share	2.42	2.46
Diluted earnings per common share	2.40	2.45
Dividends declared per common share	0.60	0.60
Weighted average common shares outstanding - basic	31,135,865	31,077,767
Weighted average common shares outstanding - diluted	31,333,463	31,201,863
Performance metrics		
Yield on LHFI	6.30 %	6.58 %
Yield on interest-earning assets	5.83	6.01
Cost of interest-bearing deposits	3.13	3.86
Cost of total deposits	2.41	3.00
NIM-FTE	3.61	3.22
ROAA	0.77	0.77
PTPP ROAA ⁽¹⁾	1.45	1.05
ROAE	6.24	6.92
ROATCE ⁽¹⁾	7.23	8.18
Efficiency ratio ⁽²⁾	63.69	70.57
Core efficiency ratio ⁽¹⁾	62.55	69.77

⁽¹⁾ PTPP earnings, PTPP ROAA, ROATCE, and core efficiency ratio 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				
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
Interest and dividend income	(Dollars in thousands, except per share amounts)				
Interest and fees on loans	\$ 119,282	\$ 120,096	\$ 121,239	\$ 117,075	\$ 127,021
Investment securities-taxable	8,991	8,767	7,692	8,076	6,651
Investment securities-nontaxable	1,487	1,523	1,425	968	964
Interest and dividend income on assets held in other financial institutions	4,884	5,753	4,281	6,424	5,197
Total interest and dividend income	134,644	136,139	134,637	132,543	139,833
Interest expense					
Interest-bearing deposits	46,510	51,026	50,152	51,779	59,511
FHLB advances and other borrowings	102	273	1,216	96	88
Subordinated indebtedness	1,338	1,136	1,133	2,209	1,885
Total interest expense	47,950	52,435	52,501	54,084	61,484
Net interest income	86,694	83,704	82,136	78,459	78,349
Provision (benefit) for credit losses	3,158	36,820	2,862	3,444	(5,398)
Net interest income after provision (benefit) for credit losses	83,536	46,884	79,274	75,015	83,747
Noninterest income					
Insurance commission and fee income	5,931	6,598	6,661	7,927	5,441
Service charges and fees	5,043	4,965	4,927	4,716	4,801
Other fee income	2,128	2,262	2,809	2,301	2,152
Mortgage banking revenue	680	726	1,369	915	1,151
Swap fee income	58	1,387	1,435	533	116
(Loss) gain on sales of securities, net	—	—	(14,448)	—	(14,617)
Change in fair value of equity investments	—	6,972	—	—	—
Equity method investment income (loss)	1,859	550	(1,909)	(1,692)	(62)
Other income	1,037	2,668	524	902	688
Total noninterest income (loss)	16,736	26,128	1,368	15,602	(330)
Noninterest expense					
Salaries and employee benefits	37,015	37,863	38,280	37,731	36,405
Occupancy and equipment, net	6,961	7,079	7,187	8,544	7,913
Data processing	3,672	3,526	3,432	2,957	3,414
Office and operations	3,243	3,184	3,337	2,972	2,883
Intangible asset amortization	1,499	1,583	1,768	1,761	1,800
Regulatory assessments	1,528	1,269	1,345	1,392	1,535
Advertising and marketing	1,746	1,524	1,158	1,133	1,929
Professional services	2,703	1,395	1,285	1,250	2,064
Electronic banking	1,545	1,470	1,359	1,354	1,377
Loan-related expenses	787	979	669	599	431
Bank share tax expense	469	686	688	675	884
Other expenses	1,655	1,470	1,475	1,700	4,787
Total noninterest expense	62,823	62,028	61,983	62,068	65,422
Income before income tax expense	37,449	10,984	18,659	28,549	17,995
Income tax expense	7,933	2,361	4,012	6,138	3,725
Net income	\$ 29,516	\$ 8,623	\$ 14,647	\$ 22,411	\$ 14,270

Origin Bancorp, Inc.
Consolidated Balance Sheets
(Unaudited)

(Dollars in thousands)	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
Assets					
Cash and due from banks	\$ 73,122	\$ 94,062	\$ 113,918	\$ 112,888	\$ 132,991
Interest-bearing deposits in banks	351,095	532,847	220,193	373,314	337,258
Total cash and cash equivalents	424,217	626,909	334,111	486,202	470,249
Securities:					
AFS	1,117,176	1,104,789	1,126,721	1,161,368	1,102,528
Held to maturity, net of allowance for credit losses	10,559	10,559	11,093	11,094	11,095
Securities carried at fair value through income	6,215	6,203	6,218	6,512	6,512
Total securities	1,133,950	1,121,551	1,144,032	1,178,974	1,120,135
Non-marketable equity securities held in other financial institutions	31,069	31,041	75,181	71,754	71,643
Equity method investments	67,502	65,643	15,863	18,228	18,971
Loans held for sale	1,032	312	8,878	10,191	10,494
LHFI	7,670,917	7,537,099	7,684,446	7,585,526	7,573,713
Less: ALCL	96,782	96,259	92,426	92,011	91,060
LHFI, net of ALCL	7,574,135	7,440,840	7,592,020	7,493,515	7,482,653
Premises and equipment, net	124,249	122,899	122,618	123,847	126,620
Cash surrender value of bank-owned life insurance	41,726	41,478	41,265	41,021	40,840
Goodwill	128,679	128,679	128,679	128,679	128,679
Other intangible assets, net	33,362	34,861	36,444	38,212	37,473
Accrued interest receivable and other assets	164,801	177,093	179,067	159,749	170,945
Total assets	\$ 9,724,722	\$ 9,791,306	\$ 9,678,158	\$ 9,750,372	\$ 9,678,702
Liabilities and Stockholders' Equity					
Noninterest-bearing deposits	\$ 1,979,875	\$ 2,000,324	\$ 1,841,684	\$ 1,888,808	\$ 1,900,651
Interest-bearing deposits excluding brokered interest-bearing deposits, if any	5,497,920	5,516,821	5,450,710	5,536,636	5,301,243
Time deposits	829,452	814,685	805,642	862,968	941,000
Brokered deposits	—	—	25,000	50,000	80,226
Total deposits	8,307,247	8,331,830	8,123,036	8,338,412	8,223,120
FHLB advances and other borrowings	19,050	12,790	127,843	12,488	12,460
Subordinated indebtedness	16,544	89,715	89,657	89,599	159,943
Accrued expenses and other liabilities	135,196	142,215	131,853	129,696	137,934
Total liabilities	8,478,037	8,576,550	8,472,389	8,570,195	8,533,457
Stockholders' equity:					
Common stock	154,762	154,839	156,124	156,220	155,988
Additional paid-in capital	533,541	532,975	537,819	538,790	537,366
Retained earnings	612,523	588,106	585,387	575,578	557,920
Accumulated other comprehensive loss	(54,141)	(61,164)	(73,561)	(90,411)	(106,029)
Total stockholders' equity	1,246,685	1,214,756	1,205,769	1,180,177	1,145,245
Total liabilities and stockholders' equity	\$ 9,724,722	\$ 9,791,306	\$ 9,678,158	\$ 9,750,372	\$ 9,678,702

Origin Bancorp, Inc.
Loan Data
(Unaudited)

	At and For the Three Months Ended				
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
LHFI	(Dollars in thousands)				
Owner-occupied commercial real estate	\$ 1,004,801	\$ 986,859	\$ 972,788	\$ 937,985	\$ 975,947
Non-owner-occupied commercial real estate	1,519,104	1,520,020	1,455,771	1,445,864	1,501,484
Construction/land/land development	611,220	615,778	653,748	798,609	864,011
Residential real estate - single family	1,444,611	1,460,696	1,465,535	1,465,192	1,432,129
Multi-family real estate	553,149	540,601	529,899	489,765	425,460
Total real estate loans	5,132,885	5,123,954	5,077,741	5,137,415	5,199,031
Commercial and industrial	1,989,218	1,919,782	2,011,178	2,022,085	2,002,634
MW LOC	528,781	472,968	574,748	404,131	349,081
Consumer	20,033	20,395	20,779	21,895	22,967
Total LHFI	7,670,917	7,537,099	7,684,446	7,585,526	7,573,713
Less: ALCL	96,782	96,259	92,426	92,011	91,060
LHFI, net	\$ 7,574,135	\$ 7,440,840	\$ 7,592,020	\$ 7,493,515	\$ 7,482,653
Nonperforming assets⁽¹⁾					
Nonperforming LHFI					
Commercial real estate	\$ 13,212	\$ 11,736	\$ 12,814	\$ 5,465	\$ 4,974
Construction/land/land development	16,388	17,047	17,720	17,694	18,505
Residential real estate ⁽²⁾	39,480	44,368	37,996	40,749	36,221
Commercial and industrial	11,919	15,043	16,655	17,325	15,120
Consumer	185	88	130	135	182
Total nonperforming LHFI	81,184	88,282	85,315	81,368	75,002
Other real estate owned/repossessed assets	694	577	1,991	1,990	3,635
Total nonperforming assets	\$ 81,878	\$ 88,859	\$ 87,306	\$ 83,358	\$ 78,637
Classified assets	\$ 148,322	\$ 138,910	\$ 129,628	\$ 129,666	\$ 122,417
Past due LHFI ⁽³⁾	73,601	72,512	67,626	72,774	42,437
Past due 30 to 89 days and still accruing	14,764	7,739	12,495	42,587	18,015
Allowance for loan credit losses					
Balance at beginning of period	\$ 96,259	\$ 92,426	\$ 92,011	\$ 91,060	\$ 95,989
Provision (benefit) for loan credit losses	3,693	35,216	2,715	3,679	(5,489)
Loans charged off	4,328	32,206	3,700	4,848	2,025
Loan recoveries	1,158	823	1,400	2,120	2,585
Net charge-offs (recoveries)	3,170	31,383	2,300	2,728	(560)
Balance at end of period	\$ 96,782	\$ 96,259	\$ 92,426	\$ 92,011	\$ 91,060

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

	At and For the Three Months Ended				
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
Credit quality ratios					
Total nonperforming assets to total assets	0.84 %	0.91 %	0.90 %	0.85 %	0.81 %
Total nonperforming assets to loans & OREO	1.07	1.18	1.14	1.10	1.04
Nonperforming LHF1 to LHF1	1.06	1.17	1.11	1.07	0.99
Past due LHF1 to LHF1	0.96	0.96	0.88	0.96	0.56
Past due 30 to 89 days and still accruing to LHF1	0.19	0.10	0.16	0.56	0.24
ALCL to nonperforming LHF1	119.21	109.04	108.33	113.08	121.41
ALCL to total LHF1	1.26	1.28	1.20	1.21	1.20
ALCL to total LHF1, adjusted ⁽⁴⁾	1.34	1.35	1.29	1.28	1.25
Net charge-offs (recoveries) to total average LHF1 (annualized)	0.17	1.65	0.12	0.15	(0.03)

⁽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⁾ Includes multi-family real estate.

⁽³⁾ Past due LHF1 are defined as loans 30 days or more past due and includes past due nonperforming loans.

⁽⁴⁾ The ALCL to total LHF1, adjusted is calculated by excluding the ALCL for MW LOC loans from the total LHF1 ALCL in the numerator and excluding the MW LOC loans from the LHF1 in the denominator. Due to their low-risk profile, MW LOC loans require a disproportionately low allocation of the ALCL.

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

	Three Months Ended								
	December 31, 2025			September 30, 2025			December 31, 2024		
	Average Balance	Income/Expense	Yield/Rate	Average Balance	Income/Expense	Yield/Rate	Average Balance	Income/Expense	Yield/Rate
(Dollars in thousands)									
Assets									
Commercial real estate	\$ 2,523,465	\$ 37,165	5.84 %	\$ 2,450,148	\$ 36,101	5.85 %	\$ 2,499,279	\$ 37,031	5.89 %
Construction/land/land development	607,799	10,563	6.89	644,455	11,454	7.05	936,134	16,278	6.92
Residential real estate ⁽¹⁾	2,017,441	28,921	5.69	1,992,766	28,432	5.66	1,847,399	25,547	5.50
Commercial and industrial ("C&I")	1,986,638	34,505	6.89	1,994,755	36,283	7.22	2,028,290	39,135	7.68
MW LOC	455,244	7,723	6.73	420,848	7,393	6.97	459,716	8,393	7.26
Consumer	20,746	374	7.15	20,652	385	7.40	23,393	449	7.64
LHFI	7,611,333	119,251	6.22	7,523,624	120,048	6.33	7,794,211	126,833	6.47
Loans held for sale	1,639	31	7.50	2,918	48	6.53	10,981	188	6.81
Loans receivable	7,612,972	119,282	6.22	7,526,542	120,096	6.33	7,805,192	127,021	6.47
Investment securities-taxable	1,019,830	8,991	3.50	951,758	8,767	3.65	1,002,216	6,651	2.64
Investment securities-nontaxable	180,862	1,487	3.26	176,051	1,523	3.43	149,307	964	2.57
Non-marketable equity securities held in other financial institutions	31,228	449	5.70	34,652	542	6.21	69,070	482	2.78
Interest-earning balances due from banks	435,241	4,435	4.04	473,352	5,211	4.37	394,790	4,715	4.75
Total interest-earning assets	9,280,133	134,644	5.76	9,162,355	136,139	5.89	9,420,575	139,833	5.91
Noninterest-earning assets	549,619			565,059			557,968		
Total assets	\$ 9,829,752	\$ 134,644		\$ 9,727,414	\$ 136,139		\$ 9,978,543	\$ 139,833	
Liabilities and Stockholders' Equity									
Liabilities									
Interest-bearing liabilities									
Savings and interest-bearing transaction accounts	\$ 5,557,057	\$ 39,758	2.84 %	\$ 5,511,452	\$ 44,059	3.17 %	\$ 5,341,028	\$ 46,711	3.48 %
Time deposits	812,766	6,752	3.30	819,692	6,967	3.37	1,213,565	12,800	4.20
Total interest-bearing deposits	6,369,823	46,510	2.90	6,331,144	51,026	3.20	6,554,593	59,511	3.61
FHLB advances and other borrowings	15,155	102	2.67	30,702	273	3.53	12,698	88	2.76
Subordinated indebtedness	42,641	1,338	12.45	89,692	1,136	5.02	159,910	1,885	4.69
Total interest-bearing liabilities	6,427,619	47,950	2.96	6,451,538	52,435	3.22	6,727,201	61,484	3.64
Noninterest-bearing liabilities									
Noninterest-bearing deposits	2,002,102			1,901,116			1,940,689		
Other liabilities	167,153			147,329			161,425		
Total liabilities	8,596,874			8,499,983			8,829,315		
Stockholders' Equity	1,232,878			1,227,431			1,149,228		
Total liabilities and stockholders' equity	\$ 9,829,752			\$ 9,727,414			\$ 9,978,543		
Net interest spread			2.80 %			2.67 %			2.27 %
NIM		\$ 86,694	3.71		\$ 83,704	3.62		\$ 78,349	3.31
NIM-FTE ⁽²⁾		\$ 87,210	3.73		\$ 84,230	3.65		\$ 78,766	3.33

⁽¹⁾ Includes multi-family real estate.

⁽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									
	December 31, 2025		September 30, 2025		June 30, 2025		March 31, 2025		December 31, 2024	
	\$ 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)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Notable interest expense items:										
OID amortization - subordinated debenture redemption	(783)	(0.02)	—	—	—	—	(681)	(0.02)	—	—
Notable provision expense items:										
Provision (expense) release on relationships related to or impacted by questioned banker activity	(10)	—	(1,670)	(0.04)	—	—	375	0.01	3,212	0.08
Provision expense related to borrower fraud	(13)	—	(29,545)	(0.74)	—	—	—	—	—	—
Notable noninterest income items ⁽²⁾ :										
(Loss) gain on sales of securities, net	—	—	—	—	(14,448)	(0.36)	—	—	(14,617)	(0.37)
Positive valuation adjustment on non-marketable equity securities	—	—	6,972	0.18	—	—	—	—	—	—
Net (loss) gain on OREO properties ⁽²⁾	—	—	—	—	(158)	—	(212)	(0.01)	198	—
BOLI payout	—	—	—	—	—	—	208	0.01	—	—
Insurance recovery income related to questioned banker activity	483	0.01	2,077	0.05	—	—	—	—	—	—
Notable noninterest expense items:										
Operating expense related to questioned banker activity	(698)	(0.02)	(112)	—	(530)	(0.01)	(543)	(0.01)	(4,069)	(0.10)
Operating expense related to strategic <i>Optimize Origin</i> initiatives ⁽³⁾	(51)	—	(577)	(0.01)	(428)	(0.01)	(1,615)	(0.04)	(1,121)	(0.03)
Operating expense related to borrower fraud	(587)	(0.01)	(285)	(0.01)	—	—	—	—	—	—
Employee Retention Credit	—	—	—	—	—	—	213	0.01	1,651	0.04
Total notable items	<u>\$ (1,659)</u>	<u>(0.04)</u>	<u>\$ (23,346)</u>	<u>(0.59)</u>	<u>\$ (15,564)</u>	<u>(0.39)</u>	<u>\$ (2,255)</u>	<u>(0.06)</u>	<u>\$ (14,746)</u>	<u>(0.37)</u>

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

⁽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 \$158,000 net loss on OREO properties for the quarter ended June 30, 2025, includes an \$8,000 insurance settlement recovery that was included in noninterest income on the face of the income statement and \$3,000 in repair costs that was included in noninterest expense. The \$212,000 net loss on OREO properties for the quarter ended March 31, 2025, includes a \$444,000 expected insurance settlement recovery that was included in noninterest income on the face of the income statement, and a \$148,000 repair cost that was included in noninterest expense.

⁽³⁾ The \$51,000 operating expense related to strategic *Optimize Origin* initiatives for the quarter ended December 31, 2025, includes sub-lease income of \$40,000 that was included in noninterest income on the face of the income statement. The \$577,000 operating expense related to strategic *Optimize Origin* initiatives for the quarter 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.
Notable Items - Continued
(Unaudited)

	Years Ended December 31,			
	2025		2024	
	\$ Impact	EPS Impact ⁽¹⁾	\$ Impact	EPS Impact ⁽¹⁾
(Dollars in thousands, except per share amounts)				
Notable interest income items:				
Interest income reversal on relationships impacted by questioned banker activity	\$ —	\$ —	\$ (1,206)	\$ (0.03)
Interest income reversal related to borrower fraud	(206)	(0.01)	—	—
Notable interest expense items:				
OID amortization - subordinated debenture redemption	(1,464)	(0.04)	—	—
Notable provision expense items:				
Provision expense on relationships related to or impacted by questioned banker activity	(1,305)	(0.03)	(4,131)	(0.10)
Provision expense related to borrower fraud	(29,558)	(0.75)	—	—
Notable noninterest income items:				
MSR gain	—	—	410	0.01
Loss on sales of securities, net	(14,448)	(0.36)	(14,799)	(0.37)
Gain on sub-debt repurchase	—	—	81	—
Positive valuation adjustment on non-marketable equity securities	6,972	0.18	5,188	0.13
Net (loss) gain on OREO properties ⁽²⁾	(370)	(0.01)	998	0.03
BOLI payout	208	0.01	—	—
Insurance recovery income related to questioned banker activity	2,560	0.06	—	—
Notable noninterest expense items:				
Operating expense related to questioned banker activity	(1,883)	(0.05)	(6,369)	(0.16)
Operating expense related to strategic <i>Optimize Origin</i> initiatives ⁽³⁾	(2,671)	(0.07)	(1,121)	(0.03)
Operating expense related to borrower fraud	(872)	(0.02)	—	—
Employee Retention Credit	213	0.01	1,651	0.04
Total notable items	\$ (42,824)	(1.08)	\$ (19,298)	(0.49)

⁽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 year ended December 31, 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 \$2.7 million operating expense related to strategic *Optimize Origin* initiatives for the year ended December 31, 2025, includes sub-lease income of \$67,000 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				
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
	(Dollars in thousands, except per share amounts)				
Calculation of PTPP earnings:					
Net income	\$ 29,516	\$ 8,623	\$ 14,647	\$ 22,411	\$ 14,270
Provision (benefit) for credit losses	3,158	36,820	2,862	3,444	(5,398)
Income tax expense	7,933	2,361	4,012	6,138	3,725
PTPP earnings (non-GAAP)	\$ 40,607	\$ 47,804	\$ 21,521	\$ 31,993	\$ 12,597
Calculation of PTPP ROAA:					
PTPP earnings	\$ 40,607	\$ 47,804	\$ 21,521	\$ 31,993	\$ 12,597
Divided by number of days in the quarter	92	92	91	90	92
Multiplied by the number of days in the year	365	365	365	365	366
PTPP earnings, annualized	\$ 161,104	\$ 189,657	\$ 86,320	\$ 129,749	\$ 50,114
Divided by total average assets	9,829,752	9,727,414	9,715,923	9,808,215	9,978,543
ROAA (annualized) (GAAP)	1.19 %	0.35 %	0.60 %	0.93 %	0.57 %
PTPP ROAA (annualized) (non-GAAP)	1.64	1.95	0.89	1.32	0.50
Calculation of tangible book value per common share:					
Total common stockholders' equity	\$ 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)
Other intangible assets, net	(33,362)	(34,861)	(36,444)	(38,212)	(37,473)
Tangible common equity	1,084,644	1,051,216	1,040,646	1,013,286	979,093
Divided by common shares outstanding at the end of the period	30,952,428	30,967,768	31,224,718	31,244,006	31,197,574
Book value per common share (GAAP)	\$ 40.28	\$ 39.23	\$ 38.62	\$ 37.77	\$ 36.71
Tangible book value per common share (non-GAAP)	35.04	33.95	33.33	32.43	31.38
Calculation of ROATCE:					
Net income	\$ 29,516	\$ 8,623	\$ 14,647	\$ 22,411	\$ 14,270
Divided by number of days in the quarter	92	92	91	90	92
Multiplied by number of days in the year	365	365	365	365	366
Annualized net income	\$ 117,102	\$ 34,211	\$ 58,749	\$ 90,889	\$ 56,770
Total average common stockholders' equity	\$ 1,232,878	\$ 1,227,431	\$ 1,190,331	\$ 1,166,749	\$ 1,149,228
Average goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)
Average other intangible assets, net	(34,293)	(35,741)	(37,459)	(38,254)	(38,646)
Average tangible common equity	1,069,906	1,063,011	1,024,193	999,816	981,903
ROAE (annualized) (GAAP)	9.50 %	2.79 %	4.94 %	7.79 %	4.94 %
ROATCE (annualized) (non-GAAP)	10.95	3.22	5.74	9.09	5.78

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

	At and For the Three Months Ended				
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
	(Dollars in thousands, except per share amounts)				
Calculation of core efficiency ratio:					
Total noninterest expense	\$ 62,823	\$ 62,028	\$ 61,983	\$ 62,068	\$ 65,422
Insurance and mortgage noninterest expense	(6,644)	(7,532)	(8,460)	(8,230)	(8,497)
Adjusted total noninterest expense	56,179	54,496	53,523	53,838	56,925
Net interest income	\$ 86,694	\$ 83,704	\$ 82,136	\$ 78,459	\$ 78,349
Insurance and mortgage net interest income	(2,820)	(2,885)	(2,924)	(2,815)	(2,666)
Total noninterest income	16,736	26,128	1,368	15,602	(330)
Insurance and mortgage noninterest income	(6,611)	(7,324)	(8,030)	(8,842)	(6,592)
Adjusted total revenue	93,999	99,623	72,550	82,404	68,761
Efficiency ratio (GAAP)	60.74 %	56.48 %	74.23 %	65.99 %	83.85 %
Core efficiency ratio (non-GAAP)	59.77	54.70	73.77	65.33	82.79

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

	Years Ended December 31,	
	2025	2024
	(Dollars in thousands, except per share amounts)	
Calculation of PTPP earnings:		
Net income	\$ 75,197	\$ 76,492
Provision for credit losses	46,284	7,448
Income tax expense	20,444	20,767
PTPP earnings (non-GAAP)	\$ 141,925	\$ 104,707
Calculation of PTPP ROAA:		
PTPP Earnings	\$ 141,925	\$ 104,707
Divided by total average assets	9,770,267	9,958,590
ROAA (GAAP)	0.77 %	0.77 %
PTPP ROAA (non-GAAP)	1.45	1.05
Calculation of ROATCE:		
Net income	\$ 75,197	\$ 76,492
Total average common stockholders' equity	\$ 1,204,592	\$ 1,105,650
Average goodwill	(128,679)	(128,679)
Average other intangible assets, net	(36,424)	(41,588)
Average tangible common equity	1,039,489	935,383
ROAE (GAAP)	6.24 %	6.92 %
ROATCE (non-GAAP)	7.23	8.18
Calculation of core efficiency ratio:		
Total noninterest expense	\$ 248,902	\$ 251,038
Insurance and mortgage noninterest expense	(30,866)	(33,392)
Adjusted total noninterest expense	218,036	217,646
Net interest income	\$ 330,993	\$ 300,366
Insurance and mortgage net interest income	(11,444)	(10,446)
Total noninterest income	59,834	55,379
Insurance and mortgage noninterest income	(30,807)	(33,339)
Adjusted total revenue	348,576	311,960
Efficiency ratio (non-GAAP)	63.69 %	70.57 %
Core efficiency ratio (non-GAAP)	62.55	69.77



ORIGIN BANCORP, INC. _____

4Q TWENTY25 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 stockholders, 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.

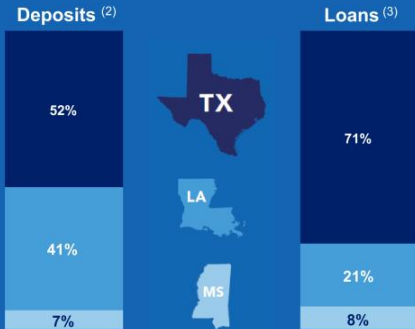
Origin reports its results in accordance with generally accepted accounting principles in the United States ("GAAP"). However, management believes that certain supplemental non-GAAP financial measures may provide meaningful information to investors that is useful in understanding Origin's results of operations and underlying trends in its business. However, 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, tangible book value per common share, tangible common equity to tangible assets, return on average tangible common equity ("ROATCE") and core efficiency ratio.

Please see "Reconciliation of Non-GAAP Financial Measures" at the end of this presentation for reconciliations of non-GAAP measures to the most directly comparable financial measures calculated in accordance with GAAP.

**BEST BANKS TO WORK FOR
IN AMERICA**
13 CONSECUTIVE YEARS



DEPOSITS & LOANS BY STATE⁽¹⁾



Note: All financial information is as of December 31, 2025. Map location counts include full service branches only as of filing date. Please see slide 31 for all footnote references included above.

DOLLARS IN MILLIONS, UNAUDITED^{(2), (3)}

TEXAS		
Dallas/Fort Worth	Houston	East Texas
Entry: 2008	Entry: 2013	Entry: 2022
Loans: \$2,521	Loans: \$2,139	Loans: \$375
Deposits*: \$1,904	Deposits*: \$1,446	Deposits: \$963
Total Texas Loans: \$5,035		
Total Texas Deposits: \$4,313		
LOUISIANA	MISSISSIPPI	SOUTHEAST (AL/FL)
Entry: 1912	Entry: 2010	Entry: 2024
Loans: \$1,482	Loans: \$562	Loans: \$63
Deposits*: \$3,451	Deposits: \$614	Deposits: \$103

* Deposits for these markets include \$215.0 million of deposits in total that were sold on December 31, 2025, and immediately repurchased on January 2, 2026.

ORIGIN BANCORP, INC. _____

OPTIMIZE ORIGIN

TO DELIVER ELITE LEVEL FINANCIAL PERFORMANCE



PRODUCTIVITY, DELIVERY
& EFFICIENCY



BALANCE SHEET
OPTIMIZATION



CULTURE & EMPLOYEE
ENGAGEMENT

FINANCIAL OUTLOOK

NEAR TERM GOAL
1.15% + ROAA RUN RATE BY 4Q26

ULTIMATE TARGET
TOP QUARTILE ROAA

	4 Q 26*	2026*
Loan Growth - ex Warehouse (Yr/Yr)	Mid to High-Single Digits	Mid to High-Single Digits
Deposit Growth (Yr/Yr)	Mid to High-Single Digits	Mid to High-Single Digits
NIM	3.75% +/- 5 BPS	3.75% +/- 5 BPS
NII Growth (Yr/Yr)	Mid to High-Single Digits	Mid to High-Single Digits
Noninterest Income Growth (Yr/Yr) ⁽⁴⁾	Low to Mid-Single Digits	Mid to High-Single Digits
Noninterest Expense Growth (Yr/Yr) ⁽⁴⁾	Mid-Single Digits	Mid-Single Digits
PTPP ROAA	> 1.72%	> 1.65%
Tax rate	~ 21.5%	~ 21.5%

* Assumes two 25-bp cuts in 2026.

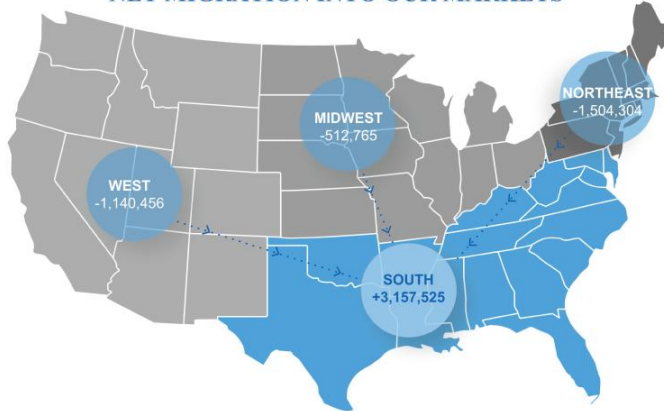
Please see slide 31 for all footnote references included above.



ORIGIN STRATEGICALLY INVESTS IN TEXAS & SOUTHEAST⁽⁵⁾

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

Please see slide 31 for all footnote references included above.

TEXAS

- 8th largest economy in the world
- #1 in jobs created from November 2024 to November 2025 with 146,300 nonfarm jobs added
- Home to 54 Fortune 500 company headquarters
- Texas boasts the 2nd largest civilian workforce in the US with over 15 million workers
- Texas is the leading destination for corporate relocation & expansion projects
- Texas is home to 3.5 million small businesses and hundreds of publicly traded companies
- As of 4Q25, Texas continues to lead the nation in high tech exports for the 12th year in a row

SOUTH ALABAMA & FLORIDA PANHANDLE

- Baldwin County - 6th fastest growing metro area in the country
- High-tech employment population
 - 7 of top 10 US defense contractors have a presence in the region
- Mobile, AL - 12th largest US port by tonnage
- As of October 2025, Mobile Harbor is the deepest harbor on the Gulf Coast

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 3.1% better than the industry average in 2024 according to the Bureau of Labor Statistics.

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

29k Hours volunteered by employees through Project Enrich since 2013 for nonprofit organizations within the communities we serve.

PERFORMANCE HIGHLIGHTS AT-A-GLANCE - FOURTH QUARTER 2025

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS
UNAUDITED

Key Performance Metrics		4Q25	3Q25	4Q25 Key Highlights
Balance Sheet	Total Loans Held for Investment ("LHFI")	\$ 7,670,917	\$ 7,537,099	<ul style="list-style-type: none"> Net income was \$29.5 million for 4Q25, reflecting an increase of \$20.9 million, or 242.3%, compared to 3Q25. Return on average assets, annualized ("ROAA"), was 1.19% for 4Q25, reflecting an increase of 84 basis points, or 240%, compared to 3Q25, and exceeding our ROAA target for the year. Net interest income was \$86.7 million for 4Q25, reflecting an increase of \$3.0 million, or 3.6%, compared to 3Q25, its highest level ever recorded in our history. Our fully tax-equivalent net interest margin ("NIM-FTE") expanded eight basis points to 3.73% for 4Q25, compared to 3Q25, and is at its highest level since 4Q22. Total loans held for investment ("LHFI") were \$7.67 billion at December 31, 2025, reflecting an increase of \$133.8 million, or 1.8%, compared to September 30, 2025. LHFI, excluding mortgage warehouse lines of credit ("MW LOC"), were \$7.14 billion at December 31, 2025, reflecting an increase of \$78.0 million, or 1.1%, compared to September 30, 2025. During 4Q25, we repurchased 49,358 shares of our common stock at an average price of \$38.77 per share. Year-to-date, we have repurchased 451,005 shares of our common stock at an average price of \$35.05 per share. Book value per common share was \$40.28 at December 31, 2025, reflecting an increase of \$1.05, or 2.7%, compared to September 30, 2025, and \$3.57, or 9.7%, compared to December 31, 2024. Tangible book value per common share⁽⁶⁾ was \$35.04 at December 31, 2025, reflecting increases of \$1.09, or 3.2%, compared to September 30, 2025 and \$3.66, or 11.7%, compared to December 31, 2024.
	Total Assets	9,724,722	9,791,306	
	Total Deposits	8,307,247	8,331,830	
Income Statement	Net Income	\$ 29,516	\$ 8,623	
	Pre-Tax, Pre-Provision ("PTPP") Earnings ⁽⁶⁾	40,607	47,804	
	Diluted Earnings Per Share ("EPS")	0.95	0.27	
Selected Ratios	NIM - FTE	3.73 %	3.65 %	
	Return on Average Assets (annualized) ("ROAA")	1.19	0.35	
	PTPP ROAA (annualized) ⁽⁶⁾	1.64	1.95	
	Return on Average Stockholders' Equity (annualized) ("ROAE")	9.50	2.79	
	Return on Average Tangible Common Equity (annualized) ("ROATCE") ⁽⁶⁾	10.95	3.22	
	Book Value per Common Share	\$ 40.28	\$ 39.23	
	Tangible Book Value per Common Share ⁽⁶⁾	35.04	33.95	
	Common Equity to Total Assets	12.82 %	12.41 %	
	Tangible Common Equity to Tangible Assets ⁽⁶⁾	11.34	10.92	
	Efficiency Ratio	60.74	56.48	
Core Efficiency Ratio ⁽⁶⁾	59.77	54.70		
Allowance for Loan Credit Losses ("ALCL") to Total Loans Held for Investment	1.26	1.28		

Please see slide 31 for all footnote references included above.

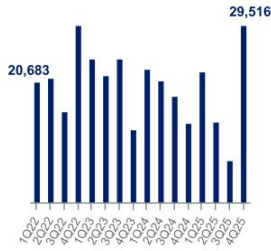
ORIGIN BANCORP, INC. _____

TRENDING KEY MEASURES

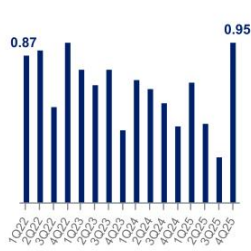
UNAUDITED

Net Income (\$)

DOLLARS IN THOUSANDS

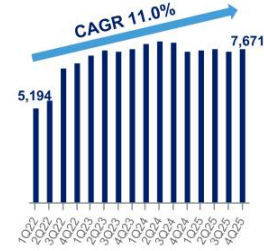


Diluted EPS (\$)



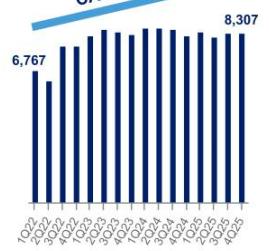
Total Loans Held for Investment (\$)

DOLLARS IN MILLIONS



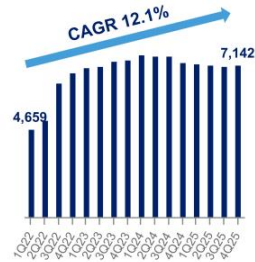
Total Deposits (\$)

DOLLARS IN MILLIONS



Total Loans Held for Investment, Adjusted⁽⁷⁾ (\$)

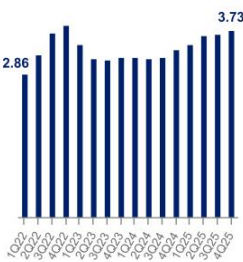
DOLLARS IN MILLIONS



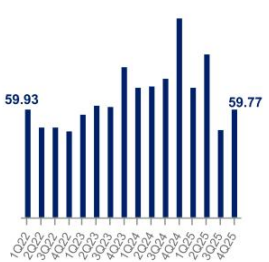
Tangible Book Value per Common Share⁽⁶⁾ (\$) (Non-GAAP)



NIM - FTE (%)



Core Efficiency Ratio⁽⁶⁾ (%) (Non-GAAP)

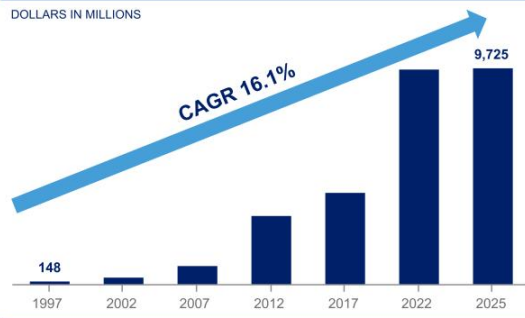


Please see slide 31 for all footnote references included above.

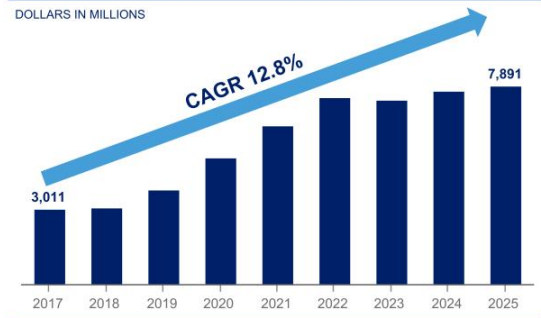
DELIVERING SHAREHOLDER VALUE

UNAUDITED

Total Assets (\$) DOLLARS IN MILLIONS



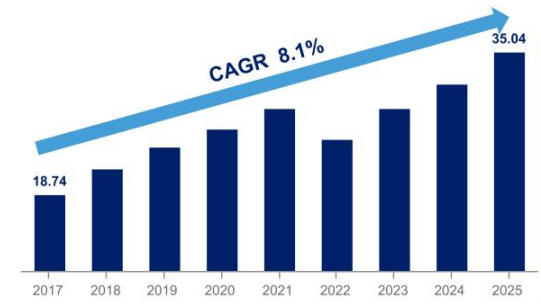
Core Deposits⁽⁹⁾ (\$) DOLLARS IN MILLIONS



Total Shareholder Return⁽⁶⁾ (\$) DOLLARS IN MILLIONS



Tangible Book Value per Common Share (\$) ⁽⁶⁾



Please see slide 31 for all footnote references included above.

TEXAS GROWTH STORY

UNAUDITED

Texas Franchise Highlights

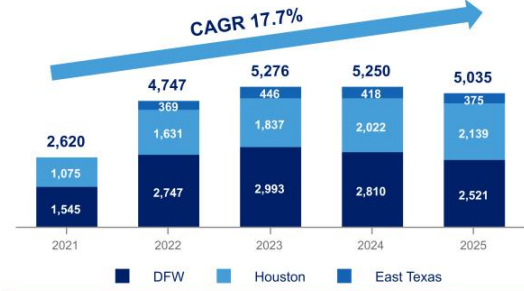
- 31 locations throughout 11 counties including the 4th and 5th largest MSAs in the United States.⁽¹⁰⁾
- Texas franchise represents 71% of LHF⁽³⁾ and 52% of deposits⁽²⁾ at December 31, 2025.



Please see slide 31 for all footnote references included above.

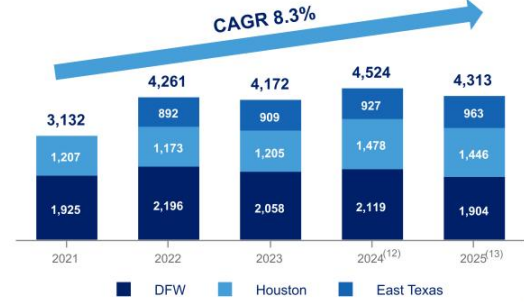
Loan Trends by Texas Market⁽³⁾ (\$)

DOLLARS IN MILLIONS



Deposit Trends by Texas Market^{(2),(11)} (\$)

DOLLARS IN MILLIONS



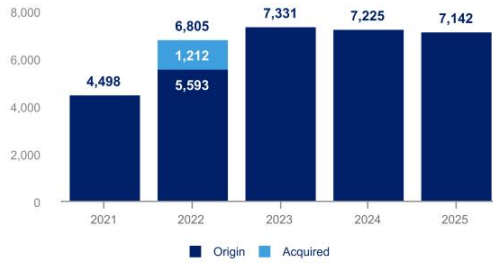
ORIGIN BANCORP, INC.

LOAN GROWTH

UNAUDITED

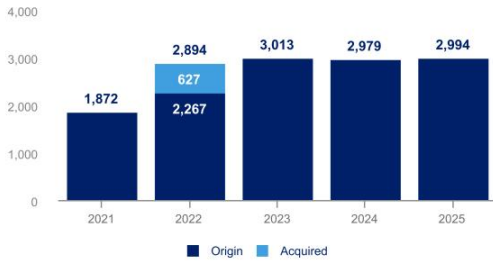
Loans Held for Investment Growth excluding Mortgage Warehouse Lines of Credit ⁽¹⁴⁾ (\$)

DOLLARS IN MILLIONS



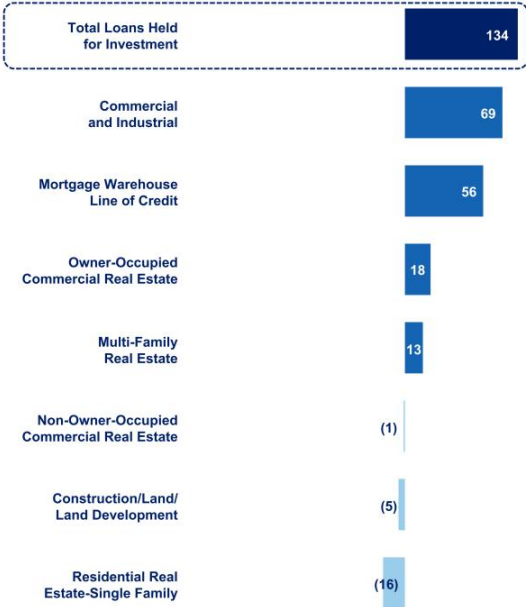
Commercial and Industrial and Owner-Occupied Commercial Real Estate Growth ⁽¹⁴⁾ (\$)

DOLLARS IN MILLIONS



Linked Quarter Loans Held for Investment Change (\$)

DOLLARS IN MILLIONS

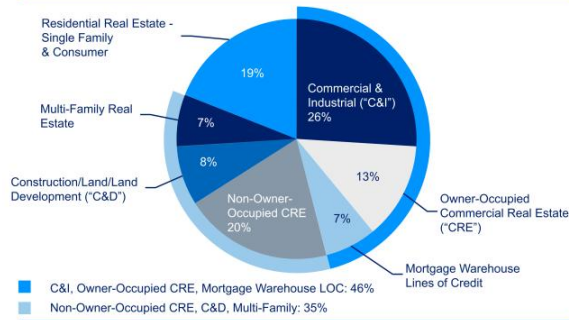


Please see slide 31 for all footnote references included above.

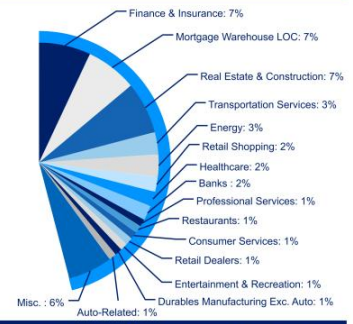
WELL DIVERSIFIED LOAN PORTFOLIO ⁽¹⁵⁾

UNAUDITED

Loan Composition at December 31, 2025: \$7,671 million



C&I, Owner-Occupied CRE & Mtg. Warehouse LOC: \$3,523 million

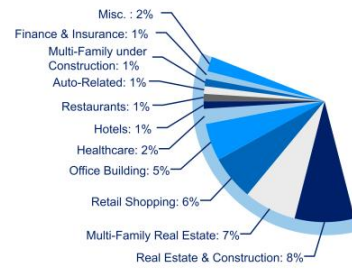


Loan Portfolio Details (\$)

(Dollars in thousands)	4Q25	3Q25	2Q25	1Q25	4Q24
Commercial and Industrial	1,989,218	1,919,782	2,011,178	2,022,085	2,002,634
Owner-Occupied Commercial Real Estate	1,004,801	986,859	972,788	937,985	975,947
Mortgage Warehouse Lines of Credit	528,781	472,968	574,748	404,131	349,081
Total Commercial	3,522,800	3,379,609	3,558,714	3,364,201	3,327,662
Non-Owner-Occupied Commercial Real Estate	1,519,104	1,520,020	1,455,771	1,445,864	1,501,484
Construction/Land/Land Development	611,220	615,778	653,748	798,609	864,011
Multi-Family Real Estate	553,149	540,601	529,899	489,765	425,460
Residential Real Estate-Single Family	1,444,611	1,460,696	1,465,535	1,465,192	1,432,129
Consumer Loans	20,033	20,395	20,779	21,895	22,967
Total Loans Held for Investment ("LHFI")	7,670,917	7,537,099	7,684,446	7,585,526	7,573,713

Please see slide 31 for all footnote references included above.

Non-Owner-Occupied CRE, C&D and Multi-Family: \$2,683 million

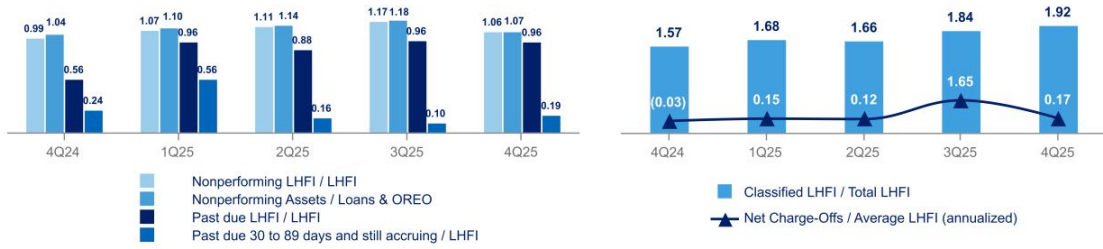


ORIGIN BANCORP, INC.

CREDIT QUALITY

UNAUDITED

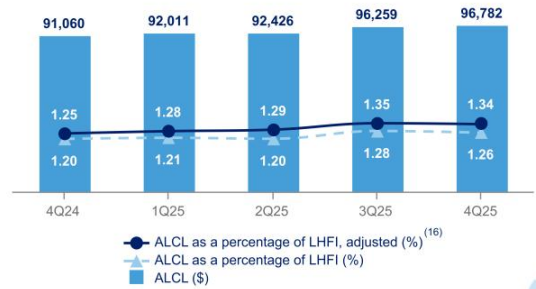
Asset Quality Trends (%)



Allowance for Loan Credit Losses

DOLLARS IN THOUSANDS

- Provision expense for loan credit loss for 4Q25 was \$3.7 million, compared to \$35.2 million in 3Q25. The decrease was primarily related to the borrower fraud impacting the Tricolor Holdings, LLC loan relationships, during the linked quarter.
- Allowance for loan credit losses to nonperforming loans held for investment was 119.21% at 4Q25, 109.04% at 3Q25, and 121.41% at 4Q24.



Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC.

SELECTED SECTORS - KEY PORTFOLIO METRICS

DOLLARS IN THOUSANDS, UNAUDITED

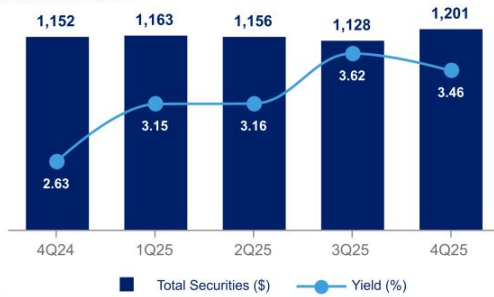
December 31, 2025	Non-Owner-Occupied Commercial Real Estate Office	Multi-Family Real Estate + Under Construction	Hotel	Retail Shopping
Outstanding Loan Balance	\$ 380,421	\$ 638,818	\$ 104,103	\$ 651,591
% of Loans Held for Investment	4.96 %	8.33 %	1.36 %	8.49 %
Avg. Loan Size	\$ 2,320	\$ 3,872	\$ 4,732	\$ 1,570
Weighted Avg. Loan-to-Value	55.78 %	58.27 %	50.62 %	70.23 %
Past Due Loans / Loans	1.16	—	—	—
Classified Loans / Loans	0.06	0.59	—	1.99
Nonperforming Loans / Loans	0.06	—	—	0.43
Net (Recoveries) Charge-offs / Avg. Loans	—	(0.01)	—	0.27
Allowance for Loan Credit Losses / Loans	0.74	0.96	0.93	1.12

INVESTMENT SECURITIES

UNAUDITED

Investment Securities Average Balance and Yield

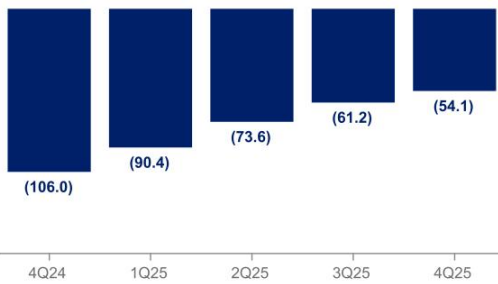
DOLLARS IN MILLIONS



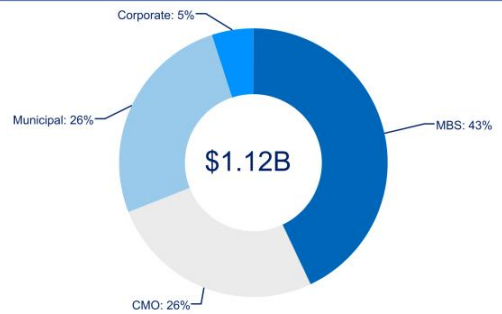
- **Key Bond Trade Statistics since 3Q23:**
 - AFS Sold - BV: \$664.8 million
 - Realized Loss: \$40.8 million (6.1% of total BV sold)
 - FTE NII Gain: \$18.4 million
 - Estimated Earnback (years): 2.2 years
- Total securities portfolio weighted average effective duration was 4.15 years at December 31, 2025, compared to 4.31 years at September 30, 2025.
- Expected principal cash flows from investments with no rate changes:
 - 2026: \$151.8 million
 - 2027: \$122.4 million
 - 2028: \$116.0 million

Accumulated Other Comprehensive Loss⁽¹⁷⁾ (\$)

DOLLARS IN MILLIONS



Investment Securities - AFS at December 31, 2025



Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC.

LOANS & SECURITIES- REPRICING OR MATURITY

UNAUDITED

Total Loans at December 31, 2025

(Dollars in thousands)	Repricing or Maturity Term					Total	Rate Structure		
	1 Year or less	> 1 to 3 Years	> 3 to 5 Years	> 5 to 10 Years	> 10 Years		Floating Rate ⁽¹⁴⁾	Variable Rate ⁽¹⁴⁾	Fixed Rate
Commercial and industrial	\$ 1,660,735	\$ 156,504	\$ 105,193	\$ 66,786	\$ —	\$ 1,989,218	\$ 1,592,779	\$ 1,168	\$ 395,271
Owner-Occupied Commercial Real Estate	430,447	287,258	144,082	143,014	—	1,004,801	316,006	3,617	685,178
Mortgage Warehouse Lines of Credit	528,781	—	—	—	—	528,781	528,781	—	—
Total Commercial	2,619,963	443,762	249,275	209,800	—	3,522,800	2,437,566	4,785	1,080,449
Non-Owner-Occupied Commercial Real Estate	822,748	477,156	165,523	53,677	—	1,519,104	634,432	2,378	882,294
Construction/Land/Land Development	432,507	96,739	62,812	18,689	473	611,220	344,898	8,422	257,900
Multi-Family Real Estate	397,775	102,903	38,110	11,146	3,215	553,149	310,149	—	243,000
Residential Real Estate - Single Family	409,442	363,442	291,442	166,977	213,308	1,444,611	248,184	711,233	485,194
Consumer	10,490	6,114	2,966	366	97	20,033	4,864	25	15,144
Total Loans Held for Investment	\$ 4,692,925	\$ 1,490,116	\$ 810,128	\$ 460,655	\$ 217,093	\$ 7,670,917	\$ 3,980,093	\$ 726,843	\$ 2,963,981
% of total	61 %	19 %	11 %	6 %	3 %	100 %	52 %	9 %	39 %
Weighted Average Coupon Rate	6.17	5.35	6.16	4.45	5.61	5.89	6.39	4.84	5.49

AFS & HTM Securities at December 31, 2025

(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	\$ 151,810	\$ 238,423	\$ 221,343	\$ 416,738	\$ 164,236	\$ 1,192,550
% of Total	13 %	20 %	19 %	34 %	14 %	100 %

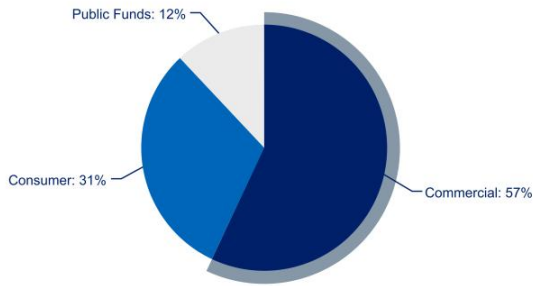
Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC. _____

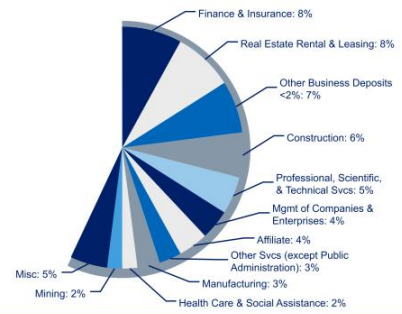
DEPOSIT DETAIL

UNAUDITED

Deposit Composition at December 31, 2025: \$8,307 million



Commercial Deposit Composition: \$4,854 million

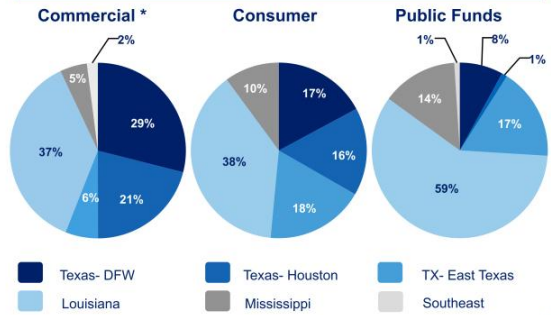


Deposit Detail

(Dollars in thousands)	4Q25	3Q25	2Q25	1Q25	4Q24	QoQ % Δ
Total Deposits	\$8,307,247	\$8,331,830	\$8,123,036	\$8,338,412	\$8,223,120	(0.3)%
FDIC Insured	(3,465,133)	(3,407,017)	(3,372,038)	(3,546,288)	(3,613,151)	1.7
FDIC Insured Reciprocal	(915,033)	(1,056,176)	(992,673)	(1,022,142)	(871,174)	(13.4)
FDIC Insured Brokered Deposits	—	—	(25,000)	(50,000)	(80,226)	—
Total Estimated FDIC Uninsured Deposits	3,927,081	3,868,637	3,733,325	3,719,982	3,658,569	1.5
Collateralized Public Funds	(860,049)	(690,933)	(830,182)	(822,009)	(862,923)	24.5
Uninsured/Uncollateralized Deposits (\$)	\$3,067,032	\$3,177,704	\$2,903,143	\$2,897,973	\$2,795,646	(3.5)
Uninsured/Uncollateralized Deposits (%)	36.9 %	38.1 %	35.7 %	34.8 %	34.0 %	

Please see slide 31 for all footnote references included above.

Geographic Concentration⁽²⁾ at December 31, 2025



* The percentages for the DFW, Houston and Louisiana markets include \$215.0 million of deposits in total that were sold on December 31, 2025, and immediately repurchased on January 2, 2026.

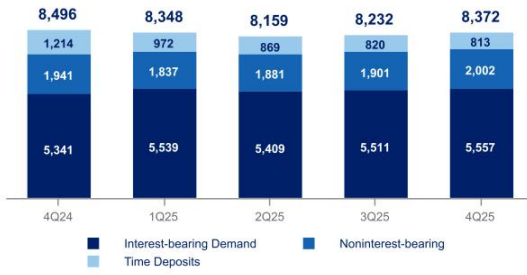
ORIGIN BANCORP, INC.

DEPOSIT TRENDS

UNAUDITED

Average Deposits (\$)

DOLLARS IN MILLIONS



Linked Quarter Deposit Change (\$)

DOLLARS IN MILLIONS, PERIOD END BALANCES



Deposit Cost Trends (QTD Annualized) (%)



Total Deposit Beta (%)



Time Deposit Repricing Schedule ⁽²⁰⁾

DOLLARS IN MILLIONS

Maturity	Balance (\$)	Weighted Average Rate (%)
1Q26	324	3.42
2Q26	341	3.23
3Q26	61	2.85
4Q26	67	2.33
1Q27+	36	1.39
Total	829	3.15

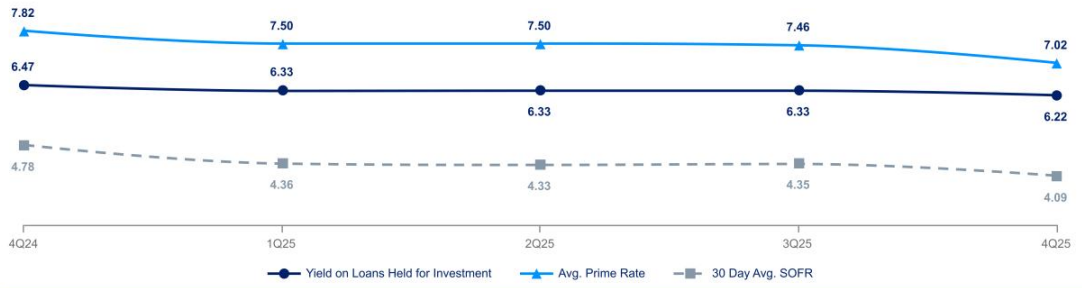
Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC.

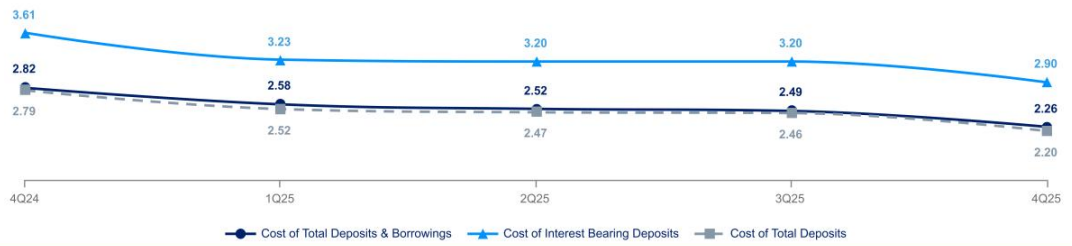
YIELDS AND COSTS

UNAUDITED

Yield on Loans Held for Investment (%)



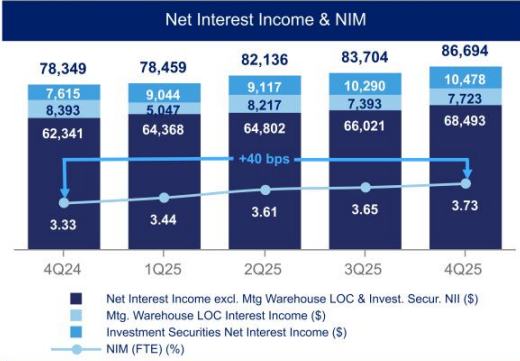
Cost of Funds (%)



- At 4Q25, Loans Held for Investment with fixed rates = 39% and Loans Held for Investment with floating/variable rates = 61%.
- At 4Q25, SOFR-based = \$2.70 billion, Prime-based = \$1.81 billion, and other index-based loans approximately \$202.4 million.

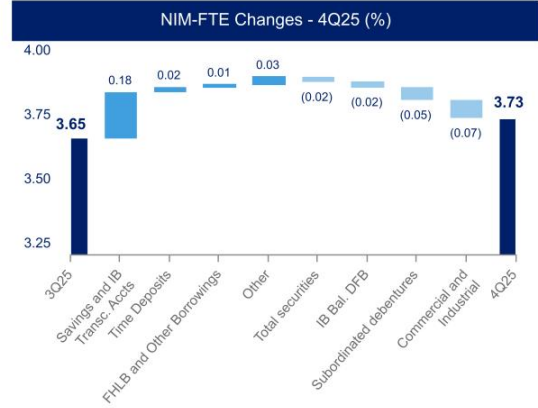
NET INTEREST INCOME AND NIM TRENDS

DOLLARS IN THOUSANDS, UNAUDITED



Yield/Rate Highlights (%)

Yield/Rate	4Q25	3Q25	2Q25	1Q25	4Q24	YoY Change
NIM - FTE	3.73	3.65	3.61	3.44	3.33	40 bps
Loans Held For Investment	6.22	6.33	6.33	6.33	6.47	(25) bps
Securities	3.46	3.62	3.16	3.15	2.63	83 bps
Cost of Total Deposits	2.20	2.46	2.47	2.52	2.79	(59) bps
Interest Earning Assets	5.76	5.89	5.87	5.79	5.91	(15) bps
Interest Bearing Liabilities	2.96	3.22	3.25	3.30	3.64	(68) bps

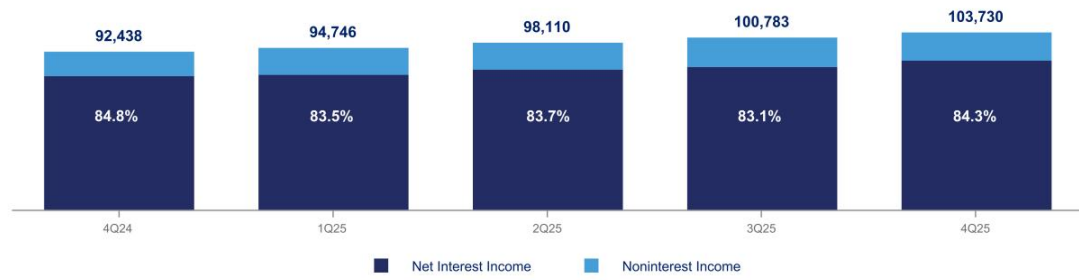


- Our NIM-FTE increased eight basis points during 4Q25 compared to 3Q25. The yield earned on interest-earning assets decreased 13 basis points when compared to the linked quarter, while the average rate paid on total interest-bearing liabilities decreased 26 basis points when compared to the linked quarter.
- During 4Q25, the Fed cut the Federal Funds rate twice and reduced the target range to 3.50%-3.75%, resulting in a cumulative 175 basis point reduction since mid-2023.

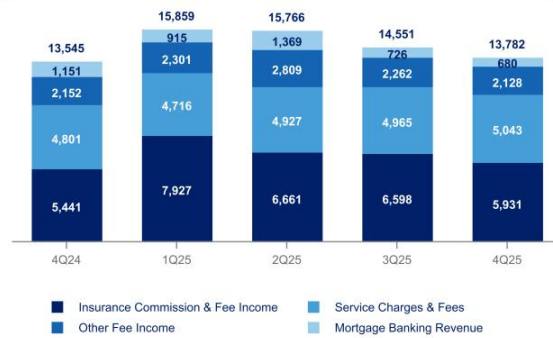
NET REVENUE DISTRIBUTION

DOLLARS IN THOUSANDS, UNAUDITED

Net Interest Income + Noninterest Income (\$)⁽⁴⁾



Major Components of Noninterest Income (\$)



Components of Other Noninterest Income (\$)

	4Q25	3Q25	2Q25	1Q25	4Q24
Swap Fee Income	58	1,387	1,435	533	116
(Loss) Gain on Sale of Securities	—	—	(14,448)	—	(14,617)
Argent Investment Income ⁽²¹⁾	1,980	1,227	—	—	—
Limited Partnership Investment (Loss) Income ⁽²¹⁾	(121)	(677)	(1,909)	(1,692)	(62)
Change in fair value of equity investments	—	6,972	—	—	—
Other	1,037	2,668	524	902	688
Total Components of Other Noninterest Income	2,954	11,577	(14,398)	(257)	(13,875)
Major Components of Noninterest Income	13,782	14,551	15,766	15,859	13,545
Total Noninterest Income	16,736	26,128	1,368	15,602	(330)

Please see slide 31 for all footnote references included above.

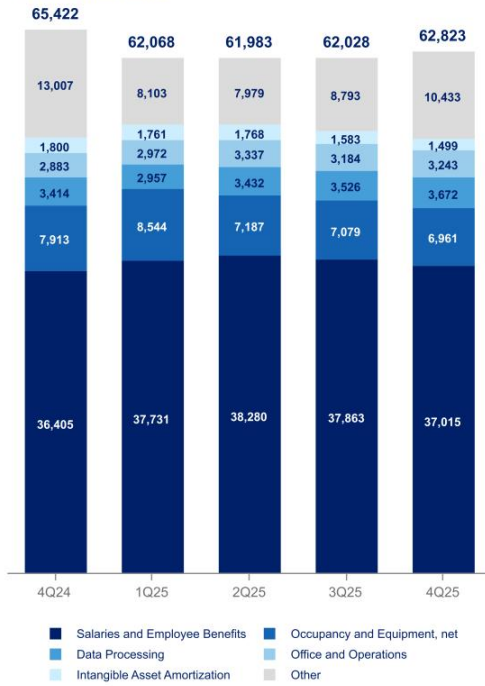
ORIGIN BANCORP, INC.

NONINTEREST EXPENSE ANALYSIS

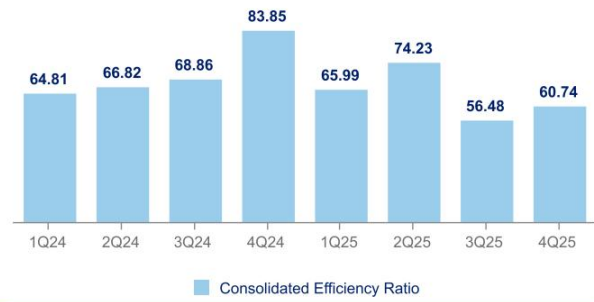
UNAUDITED

Noninterest Expense Composition (\$)

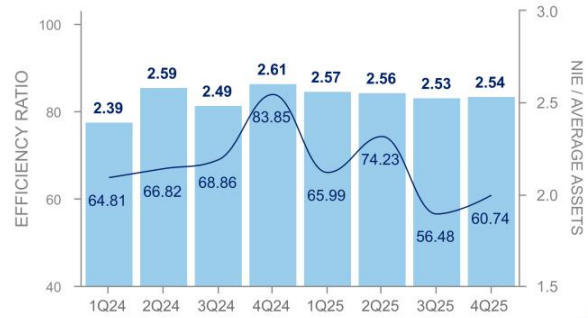
DOLLARS IN THOUSANDS



Efficiency Ratio (%)



Operating Leverage (%)



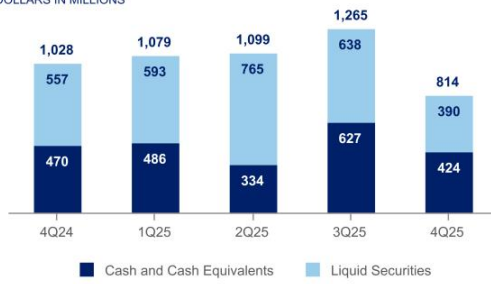
ORIGIN BANCORP, INC.

LIQUIDITY

UNAUDITED

Cash and Cash Equivalents + Liquid Securities (\$)

DOLLARS IN MILLIONS



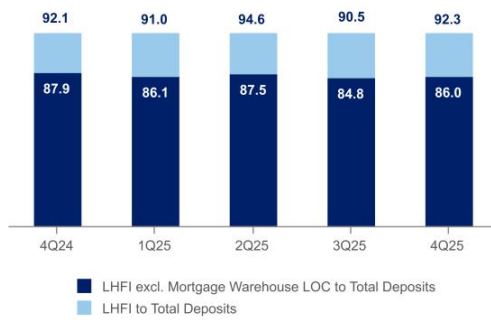
Liquidity Sources 4Q25

DOLLARS IN THOUSANDS

FHLB Borrowing Availability	\$	2,385,510
Unpledged AFS Securities		423,145
Fed Funds Lines and Fed Discount Window		1,399,882
Total Additional Liquidity Sources	a	\$ 4,208,537
Cash and Cash Equivalent	b	\$ 424,217
Uninsured, Non-collateralized Deposits	c	\$ 3,067,032
Coverage Ratio	d = (a+b)/c	1.51x

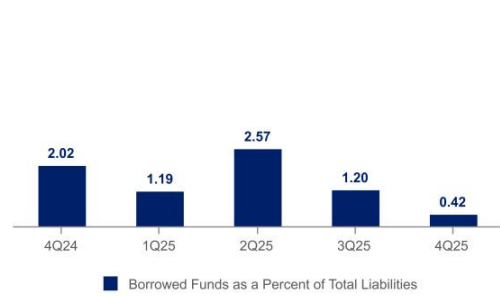
Loan to Deposit Ratios (%)

PERIOD END BALANCES



Borrowed Funds as a Percent of Total Liabilities (%)

PERIOD END BALANCES



ORIGIN BANCORP, INC.

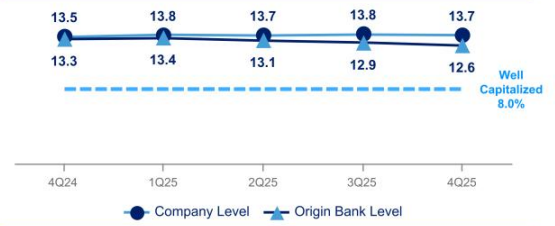
CAPITAL

UNAUDITED

Tier 1 Capital to Average Assets (Leverage Ratio)⁽²²⁾ (%)



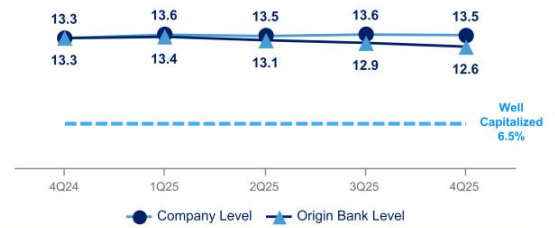
Tier 1 Capital to Risk-Weighted Assets⁽²²⁾ (%)



Total Capital to Risk-Weighted Assets⁽²²⁾ (%)



Common Equity Tier 1 Capital to Risk-Weighted Assets⁽²²⁾ (%)



Stock Repurchase Program

- 49,358 shares repurchased in 4Q25 at an average price per share of \$38.77; 451,005 shares repurchased in 2025 at an average price per share of \$35.05;
- \$38.6 million remaining dollar amount of shares authorized to be repurchased under the current repurchase program.

Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC. _____

NOTABLE ITEMS

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS, UNAUDITED

	QTD				YTD	
	4Q25		3Q25		4Q25	
	\$ Impact	EPS Impact ⁽²³⁾	\$ Impact	EPS Impact ⁽²³⁾	\$ Impact	EPS Impact ⁽²³⁾
Notable interest income items:						
Interest income reversal related to borrower fraud	\$ —	\$ —	\$ (206)	\$ (0.01)	\$ (206)	\$ (0.01)
Notable interest expense items:						
OID amortization - subordinated debenture redemption	(783)	(0.02)	—	—	(1,464)	(0.04)
Notable provision expense items:						
Provision expense on relationships related to or impacted by questioned banker activity	(10)	—	(1,670)	(0.04)	(1,305)	(0.03)
Provision expense related to borrower fraud	(13)	—	(29,545)	(0.74)	(29,558)	(0.75)
Notable noninterest income items: ⁽²⁴⁾						
Loss on sales of securities, net	—	—	—	—	(14,448)	(0.36)
Positive valuation adjustment on non-marketable equity securities	—	—	6,972	0.18	6,972	0.18
Net loss on OREO properties ⁽²⁴⁾	—	—	—	—	(370)	(0.01)
BOLI payout	—	—	—	—	208	0.01
Insurance recovery income related to questioned banker activity	483	0.01	2,077	0.05	2,560	0.06
Notable noninterest expense items:						
Operating expense related to questioned banker activity	(698)	(0.02)	(112)	—	(1,883)	(0.05)
Operating expense related to strategic <i>Optimize Origin</i> initiatives ⁽²⁵⁾	(51)	—	(577)	(0.01)	(2,671)	(0.07)
Operating expense related to borrower fraud	(587)	(0.01)	(285)	(0.01)	(872)	(0.02)
Employee Retention Credit	—	—	—	—	213	0.01
Total notable items	\$ (1,659)	(0.04)	\$ (23,346)	(0.59)	\$ (42,824)	(1.08)

Please see slide 31 for all footnote references included above.

ORIGIN BANCORP, INC. _____

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

	4Q25	3Q25
Calculation of PTPP earnings:		
Net income	\$ 29,516	\$ 8,623
Provision for credit losses	3,158	36,820
Income tax expense	7,933	2,361
PTPP earnings (non-GAAP)	\$ 40,607	\$ 47,804
Calculation of PTPP ROAA:		
PTPP earnings	\$ 40,607	\$ 47,804
Divided by number of days in the quarter	92	92
Multiplied by the number of days in the year	365	365
PTPP earnings, annualized	\$ 161,104	\$ 189,657
Divided by total average assets	\$ 9,829,752	\$ 9,727,414
ROAA (annualized) (GAAP)	1.19 %	0.35 %
PTPP ROAA (annualized) (non-GAAP)	1.64	1.95
Calculation of tangible common equity to tangible assets:		
Total assets	\$ 9,724,722	\$ 9,791,306
Goodwill	(128,679)	(128,679)
Other intangible assets, net	(33,362)	(34,861)
Tangible assets	9,562,681	9,627,766
Total common stockholders' equity	\$ 1,246,685	\$ 1,214,756
Goodwill	(128,679)	(128,679)
Other intangible assets, net	(33,362)	(34,861)
Tangible common equity	1,084,644	1,051,216
Common equity to total assets	12.82 %	12.41 %
Tangible common equity to tangible assets (non-GAAP)	11.34	10.92

ORIGIN BANCORP, INC.

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

	4Q25	3Q25
Calculation of ROATCE:		
Net income	\$ 29,516	\$ 8,623
Divided by number of days in the quarter	92	92
Multiplied by the number of days in the year	365	365
Annualized net income	\$ 117,102	\$ 34,211
Total average stockholders' equity	\$ 1,232,878	\$ 1,227,431
Average goodwill	(128,679)	(128,679)
Average other intangible assets, net	(34,293)	(35,741)
Average tangible common equity	1,069,906	1,063,011
ROAE (annualized) (GAAP)	9.50 %	2.79 %
ROATCE (annualized) (non-GAAP)	10.95	3.22

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS, UNAUDITED

Calculation of tangible book value per common share:

	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24	1Q24
Total common stockholders' equity	\$ 1,246,685	\$ 1,214,756	\$ 1,205,769	\$ 1,180,177	\$ 1,145,245	\$ 1,145,673	\$ 1,095,894	\$ 1,078,853
Goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)
Other intangible assets, net	(33,362)	(34,861)	(36,444)	(38,212)	(37,473)	(39,272)	(41,177)	(43,314)
Tangible common equity	1,084,644	1,051,216	1,040,646	1,013,286	979,093	977,722	926,038	906,860
Divided by common shares outstanding at period end	30,952,428	30,967,768	31,224,718	31,244,006	31,197,574	31,167,410	31,108,667	31,011,304
Book value per common share (GAAP)	\$ 40.28	\$ 39.23	\$ 38.62	\$ 37.77	\$ 36.71	\$ 36.76	\$ 35.23	\$ 34.79
Tangible book value per common share (non-GAAP)	35.04	33.95	33.33	32.43	31.38	31.37	29.77	29.24

	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22
Total common stockholders' equity	\$ 1,062,905	\$ 998,945	\$ 997,859	\$ 992,587	\$ 949,943	\$ 907,024	\$ 646,373	\$ 676,865
Goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(136,793)	(34,153)	(34,153)
Other intangible assets, net	(45,452)	(42,460)	(44,724)	(47,277)	(49,829)	(52,384)	(15,900)	(16,425)
Tangible common equity	888,774	827,806	824,456	816,631	771,435	717,847	596,320	626,287
Divided by common shares outstanding at period end	30,986,109	30,906,716	30,866,205	30,780,853	30,746,600	30,661,734	23,807,677	23,748,748
Book value per common share (GAAP)	\$ 34.30	\$ 32.32	\$ 32.33	\$ 32.25	\$ 30.90	\$ 29.58	\$ 27.15	\$ 28.50
Tangible book value per common share (non-GAAP)	28.68	26.78	26.71	26.53	25.09	23.41	25.05	26.37

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

Calculation of core efficiency ratio:

	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24	1Q24
Total noninterest expense	\$ 62,823	\$ 62,028	\$ 61,983	\$ 62,068	\$ 65,422	\$ 62,521	\$ 64,388	\$ 58,707
Insurance and mortgage noninterest expense	(6,644)	(7,532)	(8,460)	(8,230)	(8,497)	(8,448)	(8,402)	(8,045)
Adjusted total noninterest expense	56,179	54,496	53,523	53,838	56,925	54,073	55,986	50,662
Net interest income	86,694	83,704	82,136	78,459	78,349	74,804	73,890	73,323
Insurance and mortgage net interest income	(2,820)	(2,885)	(2,924)	(2,815)	(2,666)	(2,578)	(2,407)	(2,795)
Total noninterest income	16,736	26,128	1,368	15,602	(330)	15,989	22,465	17,255
Insurance and mortgage noninterest income	(6,611)	(7,324)	(8,030)	(8,842)	(6,592)	(8,081)	(8,543)	(10,123)
Adjusted total revenue	93,999	99,623	72,550	82,404	68,761	80,134	85,405	77,660
Efficiency ratio (GAAP)	60.74 %	56.48 %	74.23 %	65.99 %	83.85 %	68.86 %	66.82 %	64.81 %
Core efficiency ratio (non-GAAP)	59.77	54.70	73.77	65.33	82.79	67.48	65.55	65.24

	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22
Total noninterest expense	\$ 60,906	\$ 58,663	\$ 58,887	\$ 56,760	\$ 57,254	\$ 56,241	\$ 44,150	\$ 42,774
Insurance and mortgage noninterest expense	(8,581)	(8,579)	(9,156)	(8,033)	(8,031)	(8,479)	(8,397)	(8,626)
Adjusted total noninterest expense	52,325	50,084	49,731	48,727	49,223	47,762	35,753	34,148
Net interest income	72,989	74,130	75,291	77,147	84,749	78,523	59,504	52,502
Insurance and mortgage net interest income	(2,294)	(2,120)	(1,574)	(1,493)	(1,376)	(1,208)	(1,082)	(875)
Total noninterest income	8,196	18,119	15,636	16,384	13,429	13,723	14,216	15,906
Insurance and mortgage noninterest income	(4,727)	(7,335)	(7,587)	(8,792)	(6,255)	(4,737)	(8,047)	(10,552)
Adjusted total revenue	74,164	82,794	81,766	83,246	90,547	86,301	64,591	56,981
Efficiency ratio (GAAP)	75.02 %	63.59 %	64.76 %	60.69 %	58.32 %	60.97 %	59.89 %	62.53 %
Core efficiency ratio (non-GAAP)	70.55	60.49	60.82	58.53	54.36	55.34	55.35	59.93

GLOSSARY OF TERMS

- ✦ **AFS** - Available for sale
- ✦ **ALCL** - Allowance for loan credit losses
- ✦ **BOLI** - Bank owned life insurance
- ✦ **CAGR** - Compound annual growth rate
- ✦ **C&I** - Commercial & industrial loans
- ✦ **CMO** - Collateralized mortgage obligations
- ✦ **CORE DEPOSITS** - Total deposits excluding time deposits greater than \$250,000, brokered and Certificate of Deposit Account Registry Service deposits
- ✦ **CRE** - Commercial real estate loans
- ✦ **DFW** - Dallas/Fort Worth
- ✦ **EPS** - Earnings per share
- ✦ **FDIC** - Federal Deposit Insurance Corporation
- ✦ **FHLB** - Federal Home Loan Bank
- ✦ **FTE NII** - Fully tax equivalent net interest income
- ✦ **GAAP** - Generally accepted accounting principals
- ✦ **LHFI** - Loans held for investment
- ✦ **MBS** - Mortgage backed securities
- ✦ **MSA** - Metropolitan Statistical Area
- ✦ **NIE** - Noninterest expense
- ✦ **NIM** - Net interest margin
- ✦ **NIM - FTE** - Net interest margin, fully tax equivalent
- ✦ **OID AMORTIZATION** - Original issue discount amortization
- ✦ **PTPP** - Pre-tax, pre-provision
- ✦ **PTPP ROAA** - Pre-tax, pre-provision return on average assets
- ✦ **QTD** - Quarter-to-date
- ✦ **ROAA** - Return on average assets
- ✦ **ROAE** - Return on average equity
- ✦ **ROATCE** - Return on average tangible common equity
- ✦ **SOFR** - Secured Overnight Financing Rate
- ✦ **YR/YR** - Year over year
- ✦ **YTD** - Year-to-date

PRESENTATION NOTES

- (1) Excludes the Southeast market, for which deposits and loans represent approximately 1% their respective totals.
- (2) Excludes Treasury/wholesale deposits of \$40.9 million at December 31, 2025.
- (3) Excludes mortgage warehouse lines of credit ("mortgage warehouse LOC").
- (4) Excludes notable items.
- (5) Data obtained from Office of the Texas Governor (gov.texas.gov), Texas Workforce Commission (twc.texas.gov), Bureau of Labor Statistics (bls.gov), Baldwin County Economic Development Council (baldwineda.com), Florida's Great Northwest (floridasgreatnorthwest.com), Bureau of Transportation Statistics (bts.gov) and Port of Mobile, Alabama Port Authority (alports.com).
- (6) As used in this presentation, PTPP earnings, PTPP ROAA, tangible book value per common share, tangible common equity to tangible assets, ROATCE, and core efficiency ratio 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 26-29 of this presentation.
- (7) Total loans held for investment, adjusted excludes mortgage warehouse lines of credit for all periods presented.
- (8) 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.
- (9) Core deposits are Total deposits excluding time deposits greater than \$250,000, brokered and Certificate of Deposit Account Registry Service deposits.
- (10) Data obtained from The United States Census Bureau (census.gov). Count is as of most recent practicable date.
- (11) Periods at or prior to December 31, 2023, were adjusted to include mortgage warehouse deposits in our DFW market.
- (12) The DFW and Houston markets include \$108.0 million of deposits in total that were sold on December 31, 2024, and immediately repurchased on January 2, 2025.
- (13) The DFW and Houston markets include \$61.5 million of deposits in total that were sold on December 31, 2025, and immediately repurchased on January 2, 2026.
- (14) The period ended December 31, 2021, excludes PPP loans.
- (15) Does not include loans held for sale.
- (16) The ALCL to total LHFI, adjusted is calculated by excluding the ALCL for mortgage warehouse LOC from the total LHFI ALCL in the numerator and excluding the mortgage warehouse LOC from the LHFI in the denominator. Due to their low-risk profile, mortgage warehouse LOC require a disproportionately low allocation of the ALCL.
- (17) 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.
- (18) 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.
- (19) Uses total deposits costs for the month ended August 31, 2024, as the cycle starting point.
- (20) Projection is based upon December 31, 2025, time deposit balances.
- (21) Argent investment income and limited partnership investment (loss) income are components of equity method investment (loss) income on the face of the income statement.
- (22) December 31, 2025, capital ratios are estimated.
- (23) 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.
- (24) The \$370,000 net loss on OREO properties for the year ended December 31, 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.
- (25) 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, includes sub-lease income of \$40,000 and \$27,000 that were included in noninterest income on the face of the interest statements, respectively. The \$2.7 million for the year ended December 31, 2025, includes sub-lease income of \$67,000 that was included in noninterest income on the face of the income statement.



FOR IMMEDIATE RELEASE
January 28, 2026

Origin Bancorp, Inc. Announces Declaration of Quarterly Cash Dividend

RUSTON, LOUISIANA (January 28, 2026) - Origin Bancorp, Inc. (NYSE: OBK) ("Origin"), the holding company for Origin Bank, today announced that on January 28, 2026, its board of directors declared a quarterly cash dividend of \$0.15 per share of its common stock. The cash dividend will be paid on February 27, 2026, to stockholders of record as of the close of business on February 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 56 locations in Dallas/Fort Worth, East Texas, Houston, North Louisiana, Mississippi, South 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.

Contact Information

Investor Relations
Chris Reigelman
318-497-3177
chris@origin.bank

Media Contact
Ryan Kilpatrick
318-232-7472
rkilpatrick@origin.bank