



— 2022 —
CORPORATE
SUSTAINABILITY
— REPORT —

ABOUT US

WE'VE BEEN SUPPORTING *LOCAL COMMUNITIES* FOR MORE THAN 100 YEARS.

Origin Bank has been committed to serving our communities since 1912. We have helped people, small businesses and large companies grow and prosper throughout Texas, Louisiana and Mississippi. We remain committed to our mission, to passionately pursue ways to make banking and insurance more rewarding for our employees, customers, communities and shareholders.

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

Origin has invested, and continues to invest, in training employees in leadership, customer service, credit and regulatory standards and guidelines, to name a few. Our culture and values revolve around our strong relationships with all of our stakeholders — employees, customers, communities and shareholders. Origin incorporates the principles of corporate social responsibility into everything we do, including how we

manage and develop people, the products and services we offer and the investments we make in the communities we serve.

In 2022, Origin enhanced our Environmental, Social and Governance (ESG) strategy to align with our longstanding culture, values and the continued growth trajectory of our business. Origin's executive management team recognizes that embedding high-quality governance practices and top-tier human capital management within our business operations is a strategic imperative. This commitment to integrity and ethical excellence drives our corporate responsibility strategy.

This report formalizes Origin's commitment to communicate our corporate sustainability, as well as ESG, priorities and progress. Origin's ESG Executive Committee, composed of senior executives, formalized Origin's ESG framework, priorities and goals. The ESG Executive Committee is supported by an internal ESG working group consisting of a cross-functional team of senior employees who represent key areas of Origin's ESG program, and reports to the Nominating and Corporate Governance Committee of the Board Directors, which oversees Origin's commitment to corporate sustainability and ESG Strategy.

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

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INTRODUCTION

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

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

This report takes a materiality-based approach to disclosure and covers data through December 31, 2022, unless otherwise noted. In compiling this report, we completed a materiality assessment, which began by examining a range of key stakeholders including investors, customers, teammates and ESG rating agencies. Origin then reviewed the recommended ESG topics for inclusion in the sustainability disclosure, rating methodologies, investment decision-making, goal setting and strategy.

The disclosures within the SASB framework were prepared with the goal of developing future qualitative and quantitative reporting that will also align with industry best practices.

By mapping Origin's organizational programs against the SASB framework, our sustainability efforts are now part of a broader set of organizational goals. We believe we are

making meaningful progress within these SASB topics and plan to harvest countless other benefits directly and indirectly resulting from improvements in these material ESG areas. If you have any questions about this report, contact our Director of Investor Relations and Corporate Sustainability, Chris Reigelman, at chris@origin.bank.

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



Dollars in millions and as of 12/31/2022. Locations as of 2/28/2023.

LETTER FROM — THE CHAIRMAN —

“Our commitment to culture, focus on corporate sustainability, unique geographic management model and, most importantly, our relationships with stakeholders allow us to continue to provide long-term value.”

DRAKE MILLS

Chairman, President & CEO,
Origin Bancorp, Inc.



I am pleased to share our Corporate Sustainability Report, which demonstrates Origin’s commitment to sustainability, diversity, equity, inclusion and ethical business standards. Origin is a leading financial services company, and will continue to invest and leverage our unique value-added differentiators, including ESG, to create a more sustainable and socially responsible long-term company. We will never lose sight of our dedication to excellence and partnering with customers to build genuine, long-term relationships. This focus has served Origin well, and reinforces our mission dedicated to our employees, customers, communities and shareholders.

Origin has formalized our commitment to corporate sustainability through board oversight, the naming of our Director of Investor Relations and Corporate Sustainability to our executive team, and the formation of an internal ESG committee. This report outlines our dedication to regularly communicate our actions and performance. Building on our mission, vision and values, Origin has adopted the industry-based SASB disclosure framework to further enhance transparency in areas of ESG. While we are pleased to share this report, we remain conscious of the need to align our goals with key Environmental, Social and Governance issues relevant to the industry.

Origin has a proven track record of executing on our strategic plan and delivering solid growth and providing long-term value. As I look back on 2022, I am very pleased with where we are as a company and how we are operating from a position of strength. In 2023, we are well-positioned to continue our sustainable growth strategy because of our ongoing focus on relationships and being a partner our customers and communities depend upon. Origin’s commitment to fostering a diverse and inclusive culture has never been stronger. Through our Diversity, Equity and Inclusion initiatives, including companywide training, mentorship programs, management succession planning, targeted recruitment efforts and support for our employee-led groups, Origin maintains a diverse and high-performing employee base that reflects the communities we serve.

Despite the uncertainty in the world around us, we are confident in the road ahead for Origin. Our commitment to culture, focus on corporate sustainability, unique geographic management model, and most importantly, our relationships with stakeholders allow us to continue to provide long-term value. In the coming years, Origin will continue to enhance our corporate sustainability efforts, and remain laser focused on executing our strategic plan.

We are excited to share Origin’s sustainability story with you. We appreciate your confidence and support.

DRAKE MILLS

Chairman, President & CEO, Origin Bancorp, Inc.

— COMMITMENT TO —
SUSTAINABILITY

Origin Bancorp, Inc. is a financial holding company headquartered in Ruston, Louisiana, and our wholly owned bank subsidiary, Origin Bank, was founded in 1912. Driven by a deep commitment to culture, our vision is to combine the power of trusted advisors with innovative technology to build unwavering loyalty by connecting people to their dreams and is the foundation of who we are as a company. Our mission, to passionately pursue ways to make banking and insurance more rewarding for our employees, customers, communities and shareholders is evident in the daily actions of our employees. We have helped people, small businesses and large companies grow and prosper throughout Texas, Louisiana and Mississippi — and will continue to do so.

ESG OVERSIGHT

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

Our Board recognizes the importance of these responsibilities, and in 2022 charged our Executive Team to establish an ESG Executive Committee, an internal, cross-functional working group tasked with driving additional progress in the initiatives that promote sustainability and further transparency.

Our Board oversees these ESG efforts, led by the Nominating and Corporate Governance Committee, including the production of the Sustainable Accounting Standards Board (SASB) Report as well as the ESG/Human Capital Management (HCM) summaries included in our proxy statement and annual report.

Our executive management team is tasked with driving results in these areas given the strategic importance of ESG. We believe in focusing our efforts where we can have the most impact.

Against this backdrop, we have determined that our ESG areas of focus include: **(1) Environmental Responsibility, (2) Social Impact** and **(3) Culture of Governance**.



**ENVIRONMENTAL
RESPONSIBILITY**



**SOCIAL
IMPACT**



**CULTURE OF
GOVERNANCE**

— ENVIRONMENTAL —
RESPONSIBILITY



We are devoted to operating our business in a sustainable manner and have undertaken a number of initiatives designed to reduce our impact on the environment and to promote environmentally friendly projects and practices. With a view to increase efficiency and reduce waste, we continue to digitize operational and retail banking functions.

Origin is constantly improving our operations to proactively find more efficient and effective ways to ensure our long-term success. Through our modernization efforts, we strive to do our part in offsetting negative impacts on the environment.

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

Origin complies with applicable legal and regulatory requirements to control and reduce its environmental footprint. We take all applicable factors into account when conducting credit analysis, including relevant ESG indicators, while actively seeking business partners that align with our values and long-term sustainability goals.

We believe that our focus on environmental sustainability, with the objective of reducing costs and improving operational sustainability, will provide a strategic benefit. Furthermore, we recognize the risks associated with climate change, and we are committed to doing our part to mitigate this risk by placing increased focus and emphasis on environmental responsibility.

IN 2022, WE:

- *Encouraged environmentally friendly work practices* by supporting the recycling of plastic, glass and paper and utilizing collection bins for batteries, aluminum toner cartridges and computer hardware.
- *Offered filtered water refill stations* for employees to use at our locations.
- *Increased the use of e-records and e-signing technology* resulting in the reduction of paper waste and carbon emissions, including utilizing digital solutions such as mobile/online banking, eStatements, electronic bill pay and remote deposit capture.
- *Continued to migrate technology infrastructure to a cloud environment* reducing energy usage, and accordingly, our carbon footprint.

— SOCIAL —
IMPACT



One of Origin's goals is to create and foster an environment where employees know they are appreciated, seen, heard and where they genuinely look forward to work each day. When our people are empowered, they empower others. We believe that as we support our employees and help them achieve their goals, they become more adept at helping clients realize their dreams as well. We often hear from customers that an Origin team member has made their day, and that is no accident. The satisfaction our employees take in their work is unmistakable. They believe they can make a positive difference, and they do — in and out of the office.



Origin has been recognized as a "Best Bank to Work For" by *American Banker* for ten consecutive years and was named the 2nd "Best

Bank to Work For" in America in 2022, which we believe is attributable to our deep commitment to corporate culture, and our focus on initiatives to support and develop our employees. This ranking is based on feedback from surveys given directly to *American Banker* magazine from our employees. We have built our success on valued relationships beginning with our employees, who then build long-term, customer-focused relationships throughout our footprint.

Our team members form authentic relationships with those around them based on mutual respect, dignity and understanding.



DIVERSITY, EQUITY & INCLUSION

At Origin, one of our core values is genuine respect for yourself and others. This value makes the support of Diversity, Equity and Inclusion (DEI) a natural part of our culture and essential to the way we conduct business, foster individual and team enrichment and support our communities. We believe it is only with a diverse, equitable and inclusive workplace that the organization can truly perform at its best, carry out its vision and make a difference in the communities we serve. We believe all employees should be given opportunities to perform to their full potential, knowing their performance will be measured and rewarded fairly.

In 2023, we announced our newly formed Diversity Council, which consists of 18 diverse employees that will collectively advance our Diversity, Equity and Inclusion efforts in a way that makes a difference within our workplace and in the communities we serve.

In order to strengthen and enhance our teams and DEI initiatives, the company's Talent Acquisition Team attends job fairs that attract ethnically and culturally diverse employees. We also have engaged a third-party workforce development company that utilizes a connected system of job recruiting sites that post our employment opportunities with various groups that include, but are not limited to the following: veterans, LGBTQ-identifying individuals, individuals with disabilities, minorities, women, professional and industry organizations, skilled trade associations and college students. We have a formal internship program that is designed to develop a strong pool of diverse candidates through on-campus recruiting

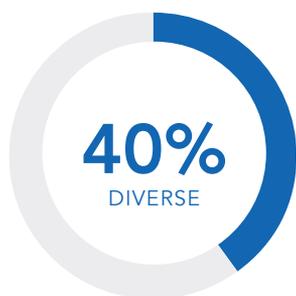
with local colleges and universities, including Historically Black Colleges and Universities. Additionally, all employees participate in diversity training annually and managers have additional in-depth training to recognize unconscious biases, along with access to micro learning lessons every week to help respond to current needs around diversity and inclusion.

We utilize VIBE Central in Workday®. VIBE stands for Value, Inclusion, Belonging and Equity. This allows senior leaders in our organization to set goals and monitor progress by assessing, measuring, benchmarking and managing diversity and inclusion by the dimensions of their choice, such as race/ethnicity and gender.

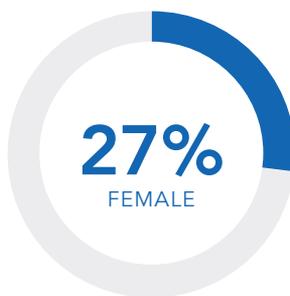
Our commitment to DEI starts with our goal of attracting, retaining and developing a workforce that is diverse in background, knowledge, skill and experience. Origin is committed to providing equal employment opportunities, and makes all recruiting, payment, performance and promotion decisions based on merit, without discrimination on the basis of gender, race, sexual orientation, age, family status, ethnic origin, nationality, disability or religious belief.

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

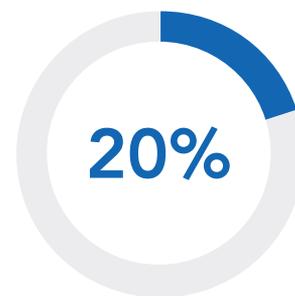
BOARD DIVERSITY



TOTAL GENDER AND RACIAL/ETHNIC DIVERSITY



GENDER DIVERSITY



RACIAL/ETHNIC DIVERSITY

HEALTH & WELLNESS

We provide competitive compensation and benefits in order to attract and retain top talent. In addition to base pay and stock awards, we have several incentive programs that are designed to link performance to pay and drive results towards the achievement of overall corporate goals. We also provide a myriad of benefits through programs such as DreamManager®, Health and Wellness coaching, Leadership Academies, Financial Wellness initiatives and Project Enrich.

Our dedicated health and safety program ensures that employees are trained on best practices to create a safe and healthy workplace for all. We continue to focus on the mental, emotional and physical health of our employees. In 2021, we hired a certified Holistic Health Coach to spearhead our Health & Wellness initiatives. He currently coaches more than 100 employees to guide them in making progress toward their desire to be healthier.

Our Dream Manager® program assists our employees in meeting their own personal and professional goals by helping them improve physically, emotionally, intellectually and spiritually. Over 250 employees have participated in this program since 2019. We launched a nationally-recognized financial wellness program (SmartDollar) during 2021 that is designed to assist our employees in becoming debt-free and saving money for emergencies and retirement, empowering them to become better financially prepared for their future, which during 2022, had an over 40% participation rate. Due to our adoption rate, we won a national award from the Dave Ramsey Foundation called the "Vision" award.

We are committed to employee and customer health and safety. In recognition of this, we aim to provide a robust wellness package. Some of the benefits we offer include:

- Comprehensive medical benefits with \$0 cost options for employees
- Competitive ancillary benefits, such as dental, vision, critical illness, legal and identify theft coverage
- Company paid short- and long-term disability and life insurance
- Health savings accounts with Employer contributions
- 401(k) retirement savings program with company match
- Employee Stock Purchase Program
- Paid parental leave
- Employee Assistance Program which offers counseling and mental wellness appointments at no cost to the employee

100+

EMPLOYEES ACTIVELY
ENGAGED WITH ORIGIN'S
HEALTH COACH

43%

PARTICIPATION IN OUR
"SMARTDOLLAR" FINANCIAL
WELLNESS PROGRAM

EMPLOYEE ENGAGEMENT

Employee feedback is highly valued at Origin and our employees provide anonymous input via quarterly surveys facilitated by Glint, a Microsoft Viva platform. Our employees consistently rank Origin in the top 10% of Glint's global customer base with regard to employee engagement. We regularly receive hundreds of written comments each quarter that are used to improve processes, policies or programs in an effort to show tangible affirmation of those comments.

We have a monthly webinar series called "The Origin Insider," which features internal and external speakers for our employees on a wide range of topics promoting, among other things, employee engagement and satisfaction. The employees are able to submit questions for the speakers in advance of the webinar.



TALENT DEVELOPMENT

Talent development at Origin begins with our comprehensive recruitment program and continues throughout the employee life cycle. Beginning in 2021 and continuing throughout 2022, we implemented the Giving Interns Valuable Experience (G.I.V.E.) program, and welcomed a very diverse group of 27 interns from 17 different universities.

The program was successful at promoting Origin's brand and resulted in strong experiential feedback, while also creating job opportunities for interns during 2021 and 2022.

We utilize assessment tools and provide multiple resources and venues, such as our Career Development Center, for employees to determine what career path is the best fit for them in order to help them grow and enhance their promotional opportunities. We also provide advanced leadership development for next-generation executives via our Leadership Academy classes, which provide structured training, collaboration with other aspiring leaders throughout the organization, and mentoring relationships. Participants in the Origin Leadership Academy are appointed by senior management. Our Emerging Leaders Council is a one-year program designed to train and develop emerging leaders in our organization. All employees are eligible to apply for participation in the Emerging Leaders Council. Beginning in 2021, we implemented a program called "Career Manager," which provides young professionals within our organization one-on-one time with senior leaders to enhance their career aspirations and accelerate their understanding of the business of banking. This program also helps with employee retention. The pilot class included five individuals who graduated from the program. We find benefit in developing our future leaders from within and succession plans are in place for senior level positions as well as many other key leadership roles.

The bank recognizes that our success is highly dependent on our ability to attract, retain and develop our people. To foster this development, the company engages in annual succession planning focused on building a strong, diverse talent pipeline.

We conduct regular talent succession assessments along with individual performance reviews in which managers provide regular feedback and coaching to assist with the development of our employees, including the use of individual development plans to assist with individual career development.



Talent development at Origin begins with our comprehensive recruitment program and continues throughout the employee life cycle.



COMMUNITY & VOLUNTEERISM

Since our inception, we have been deeply committed to building relationships and making a difference in our local communities.

Investing in people, communities and local businesses is part of our mission. We strive to understand their needs and how we can help them attain their goals and improve the quality of lives throughout Texas, Louisiana and Mississippi.

Additionally, in one specific initiative designed to help the communities we serve, our Project Enrich program provides employees with up to twenty hours of paid time off to volunteer in their communities. In 2022, the employees of Origin volunteered 2,874 hours in the community during working hours, not including many more on their personal time. To further support all of our volunteer work, we seek out areas where we can make an additional impact through financial donations.

Our “Bank on Their Future” program was created to help provide support to local schools and thereby invest in our communities’ future.

We are extremely grateful for the many local non-profit organizations we partner with and are proud of our long-standing history of supporting the efforts of these organizations. Our goal is to have a positive impact on the communities we serve. We focus our philanthropic giving on initiatives that promote community and economic development, asset building, financial education, youth programs and social impact service organizations that assist low and moderate income individuals and families.

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

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

2,874

HOURS VOLUNTEERED BY ORIGIN
EMPLOYEES THROUGH PROJECT
ENRICH IN 2022

HUMAN CAPITAL MANAGEMENT

As of December 31, 2022, we had 1,011 full-time equivalent employees who benefit from a variety of initiatives designed to retain, grow and develop them in becoming the best versions of themselves. At Origin, our culture has always been the foundation of our success. We work to define our culture in everything we do. It is in our attitudes, our diversity and our core values; it is in our interactions with our customers and communities. Culture is the soul of who we are as a company, and it starts with our employees.

— CULTURE OF —
GOVERNANCE



Origin is committed to maintaining a high-quality governing body and achieving excellence in our corporate governance practices. We emphasize a culture of accountability and strive to conduct our business in a manner that is fair, ethical and responsible to earn the trust of our stakeholders. Our Board is comprised of a majority of independent directors as defined by the Nasdaq listing standards and our Corporate Governance Principles. Our corporate governance policies and practices include evaluations of the Board and its committees, as well as continuing director education. Our Code of Ethics ensures that our Directors, Officers and employees comply with all applicable rules and regulations.



We implement robust risk management programs to ensure compliance with applicable laws and regulations governing ethical business practices, including our relationships with suppliers, customers and business partners. Origin’s whistleblower policy further supports our stated goals within our governance structure. Monitored by an independent third party, this program is designed to receive complaints of financial irregularities, breaches of internal controls, conflicts of interest and fraud.

We are subject to rigorous controls and audits, and our Board actively oversees our cybersecurity practices. Our Board has engaged a cybersecurity expert and former CIO of a large publicly-traded technology company to serve as a consultant and adviser to the Board on cybersecurity matters. Our Risk Management teams ensure compliance with applicable laws and regulations and coordinate with subject-matter experts throughout the business to identify, monitor and mitigate material risks. We leverage the latest encryption configurations and cybertechnologies on our systems, devices and third-party connections and further review vendor encryption to ensure proper information security safeguards are maintained.

Our IT team is available 24/7 and uses a combination of industry-leading tools and innovative technologies to help protect our stakeholders’ data. Our team members are responsible for complying with our data security standards and completing mandatory annual training to understand the behaviors and technical requirements necessary to keep customer and employee data secure. We also offer ongoing education for team members to recognize and report suspicious activity.

— *ANNEX* —

SASB TABLE

COMMERCIAL BANKS STANDARD

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

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

COMMERCIAL BANKS STANDARD (CONT.)

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

COMMERCIAL BANKS STANDARD (CONT.)

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

MORTGAGE FINANCE STANDARD

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

MORTGAGE FINANCE STANDARD (CONT.)

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



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