



ORIGIN BANCORP, INC. _____

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, return on average tangible common equity ("ROATCE"), tangible book value per common share, and tangible common equity to tangible assets.

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

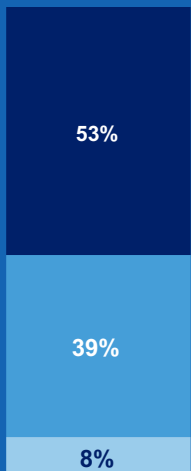
BEST BANKS TO WORK FOR IN AMERICA

13 CONSECUTIVE YEARS

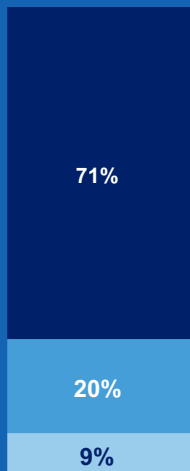


DEPOSITS & LOANS BY STATE

Deposits ⁽¹⁾



Loans ⁽²⁾



DOLLARS IN MILLIONS, UNAUDITED ⁽¹⁾⁽²⁾

TEXAS

Dallas/Fort Worth

Entry: 2008
Loans: \$2,476
Deposits: \$2,036

Houston

Entry: 2013
Loans: \$2,326
Deposits: \$1,562

East Texas

Entry: 2022
Loans: \$394
Deposits: \$935

Total Texas Loans: \$5,196
Total Texas Deposits: \$4,533

LOUISIANA

Entry: 1912
Loans: \$1,474
Deposits: \$3,365

MISSISSIPPI

Entry: 2010
Loans: \$567
Deposits: \$614

SOUTHEAST (AL/FL)

Entry: 2024
Loans: \$105
Deposits: \$91

Note: All financial information is as of March 31, 2026. Map location counts include full service branches only as of filing date. Please see slide 30 for all footnote references included above.

OPTIMIZE ORIGIN

TO DELIVER ELITE LEVEL FINANCIAL PERFORMANCE



PRODUCTIVITY, DELIVERY
& EFFICIENCY



BALANCE SHEET
OPTIMIZATION



CULTURE & EMPLOYEE
ENGAGEMENT

UPDATED FINANCIAL OUTLOOK

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

ULTIMATE TARGET
TOP QUARTILE ROAA

	4Q26*	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) ⁽³⁾	Low to Mid-Single Digits	Mid to High-Single Digits
Noninterest Expense Growth (Yr/Yr) ⁽³⁾	Mid-Single Digits	Mid-Single Digits
PTPP ROAA	> 1.72%	> 1.65%
Tax rate	~ 21.5%	~ 21.5%

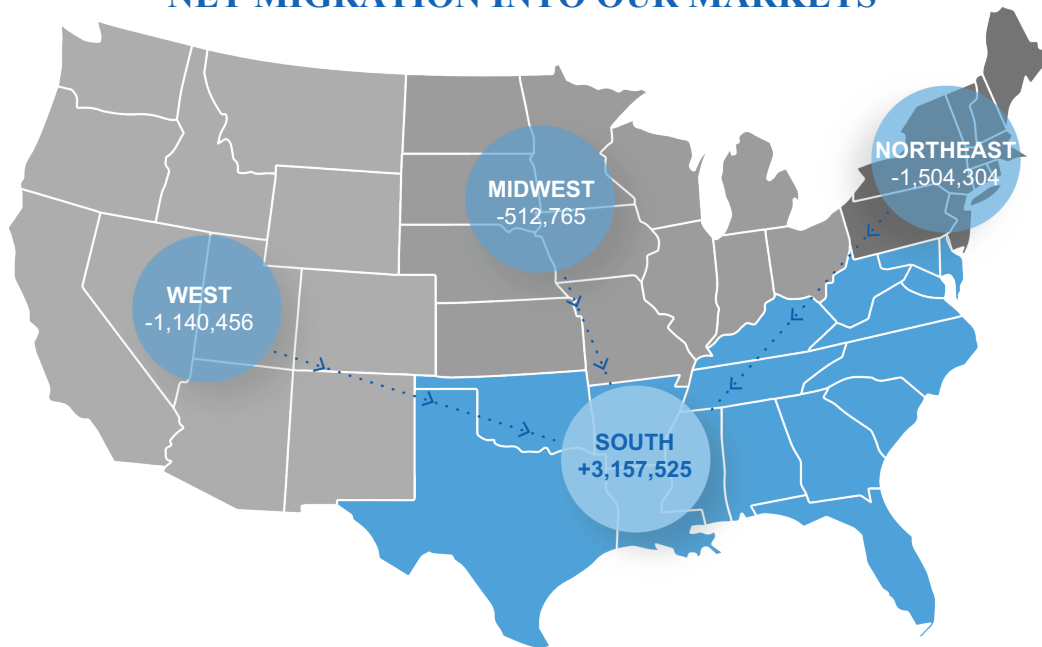
*Assumes two 25-bp cuts in 2026.

Please see slide 30 for all footnote references included above.

ORIGIN STRATEGICALLY INVESTS IN TEXAS & SOUTHEAST⁽⁴⁾

THE MOST DYNAMIC GROWTH MARKETS IN THE COUNTRY

STRONG NET MIGRATION INTO OUR MARKETS



Net Domestic Migration from April 1, 2020 to July 1, 2025

TEXAS

- 8th largest economy in the world
- #1 in jobs created from December 2024 to December 2025 with 132,500 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 1Q26, Texas continues to lead the nation in high tech exports for the 13th year in a row

SOUTH ALABAMA & FLORIDA PANHANDLE

- Baldwin County - 11th 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 5.1% better than the industry average in 2025 according to the Bureau of Labor Statistics.

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

30k Hours volunteered by employees through Project Enrich since 2013 for nonprofit organizations within the communities we serve.

PERFORMANCE HIGHLIGHTS AT-A-GLANCE - FIRST QUARTER 2026

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS
UNAUDITED

Key Performance Metrics		1Q26	4Q25	1Q26 Key Highlights
Balance Sheet	Total Loans Held for Investment ("LHFI")	\$ 7,864,221	\$ 7,670,917	<ul style="list-style-type: none"> Net interest income was \$87.2 million for 1Q26, reflecting an increase of \$550,000, or 0.6%, compared to 4Q25, its highest level ever recorded. NIM-FTE declined two basis points to 3.71% for 1Q26, compared to 4Q25, and the net interest spread of 2.89% is at its highest level since 4Q22. Annualized ROAA was 1.11% for 1Q26, reflecting a decrease of eight basis points, or 6.7%, compared to 4Q25. Total LHFI were \$7.86 billion at 1Q26, reflecting an increase of \$193.3 million, or 2.5%, compared to 4Q25. LHFI, excluding mortgage warehouse lines of credit ("mortgage warehouse LOC"), were \$7.34 billion at 1Q26, reflecting an increase of \$199.8 million, or 2.8%, compared to 4Q25. Total deposits were \$8.76 billion at 1Q26, reflecting an increase of \$449.0 million, or 5.4%, compared to 4Q25. During 1Q26, we repurchased 165,500 shares of our common stock at an average price of \$41.27 per share. During April 2026, our board approved an increase in our quarterly dividend from \$0.15 to \$0.25 per share. Book value per common share was \$40.81 at 1Q26, reflecting an increase of \$0.53, or 1.3%, compared to 4Q25. Tangible book value per common share⁽⁵⁾ was \$35.61 at 1Q26, reflecting an increase of \$0.57, or 1.6%, compared to 4Q25.
	Total Assets	10,188,144	9,724,722	
	Total Deposits	8,756,268	8,307,247	
Income Statement	Net Income	\$ 27,693	\$ 29,516	
	Pre-Tax, Pre-Provision ("PTPP") Earnings ⁽⁵⁾	40,242	40,607	
	Diluted Earnings Per Share ("EPS")	0.89	0.95	
Selected Ratios	Fully Tax-Equivalent Net Interest Margin ("NIM-FTE")	3.71 %	3.73 %	
	Return on Average Assets (annualized) ("ROAA")	1.11	1.19	
	PTPP ROAA (annualized) ⁽⁵⁾	1.61	1.64	
	Return on Average Stockholders' Equity (annualized) ("ROAE")	8.86	9.50	
	Return on Average Tangible Common Equity (annualized) ("ROATCE") ⁽⁵⁾	10.15	10.95	
	Book Value per Common Share	\$ 40.81	\$ 40.28	
	Tangible Book Value per Common Share ⁽⁵⁾	35.61	35.04	
	Common Equity to Total Assets	12.37 %	12.82 %	
	Tangible Common Equity to Tangible Assets ⁽⁵⁾	10.97	11.34	
	Efficiency Ratio	61.32	60.74	
Allowance for Loan Credit Losses ("ALCL") to Total Loans Held for Investment	1.26	1.26		

Please see slide 30 for all footnote references included above.

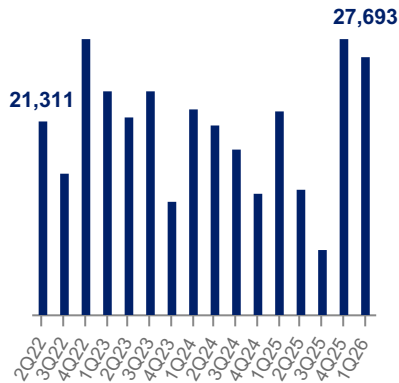
ORIGIN BANCORP, INC. _____

TRENDING KEY MEASURES

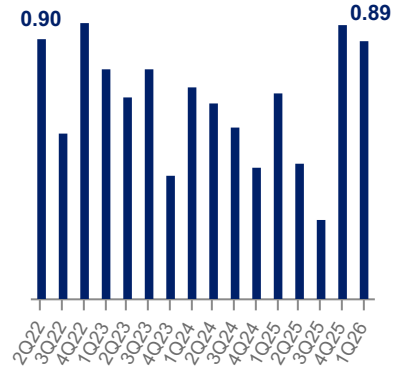
UNAUDITED

Net Income (\$)

DOLLARS IN THOUSANDS

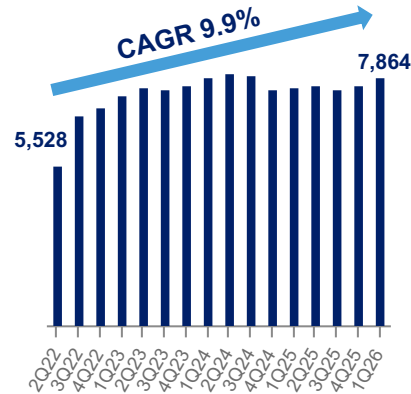


Diluted EPS (\$)



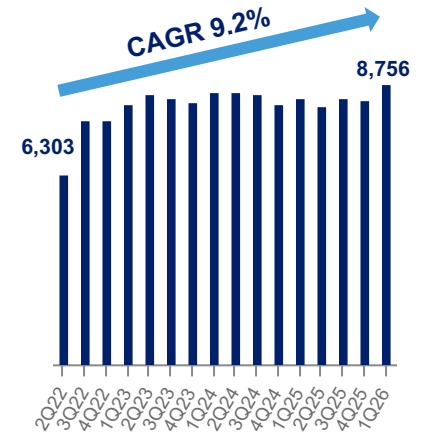
Total Loans Held for Investment (\$)

DOLLARS IN MILLIONS



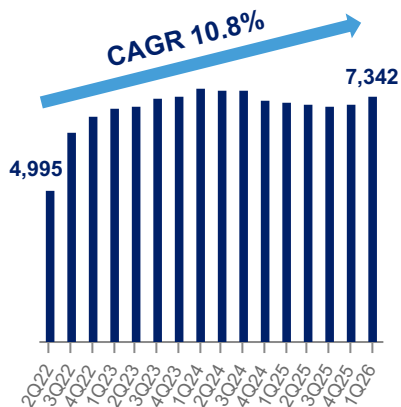
Total Deposits (\$)

DOLLARS IN MILLIONS

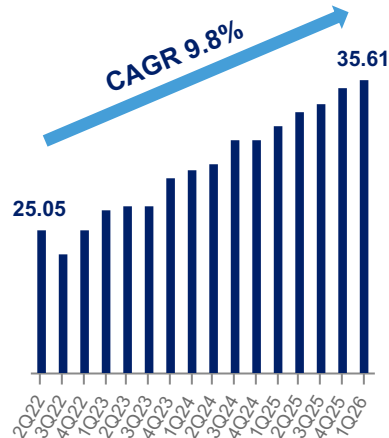


Loans Held for Investment excl. Mortgage Warehouse LOC (\$)

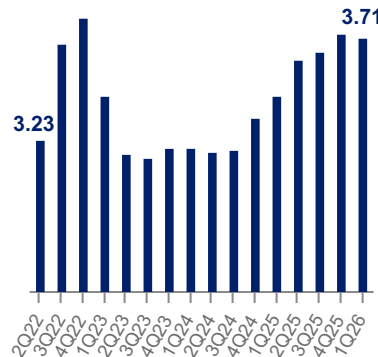
DOLLARS IN MILLIONS



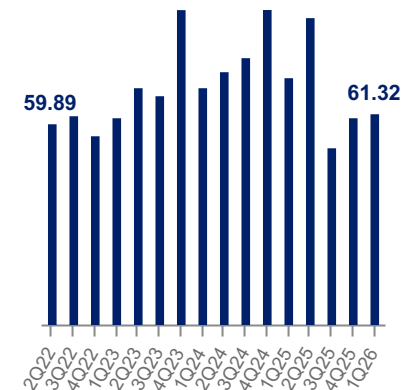
Tangible Book Value per Common Share⁽⁵⁾ (\$ (Non-GAAP))



NIM - FTE (%)



Efficiency Ratio (%)



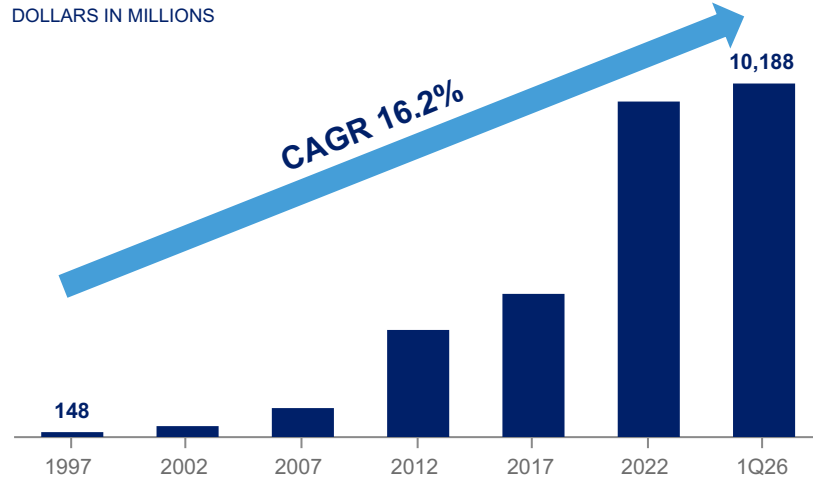
Please see slide 30 for all footnote references included above.

DELIVERING STOCKHOLDER VALUE

UNAUDITED

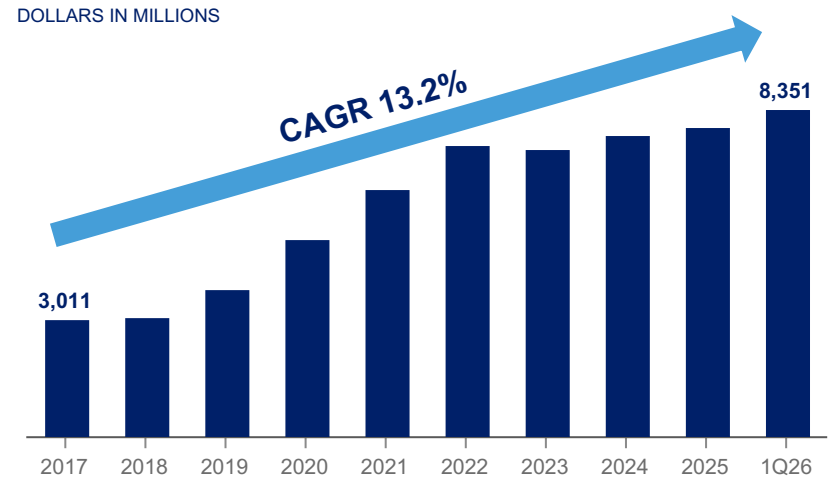
Total Assets (\$)

DOLLARS IN MILLIONS

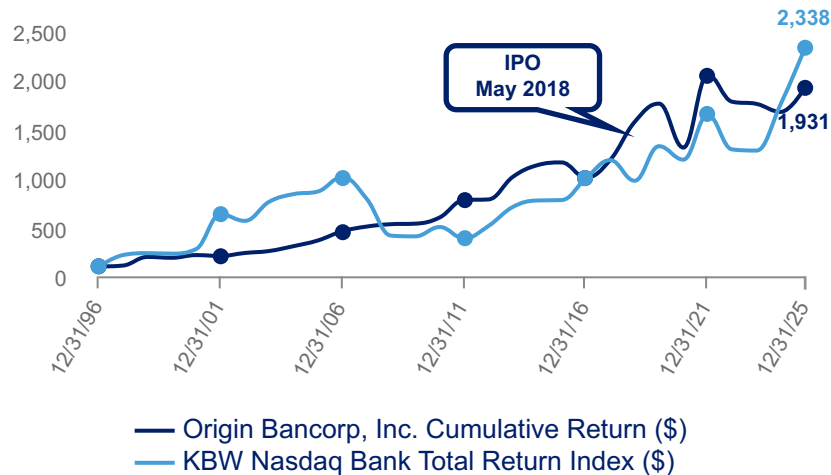


Core Deposits⁽⁶⁾ (\$)

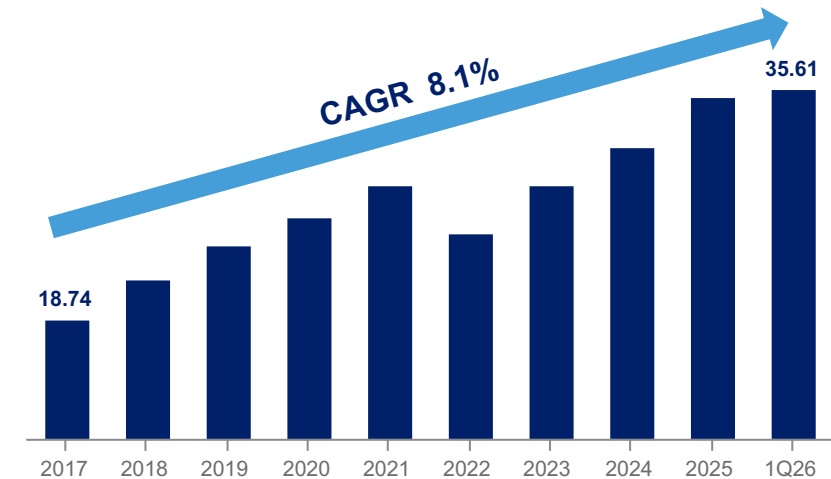
DOLLARS IN MILLIONS



Total Stockholder Return⁽⁷⁾ (\$)



Tangible Book Value per Common Share⁽⁵⁾ (\$)



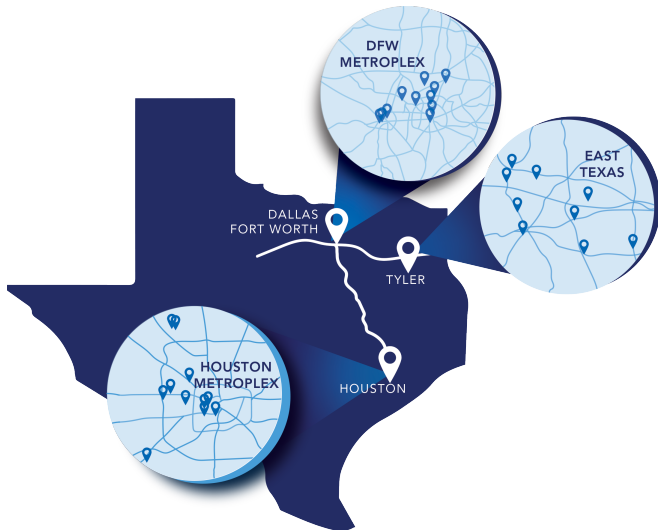
Please see slide 30 for all footnote references included above.

TEXAS GROWTH STORY

UNAUDITED

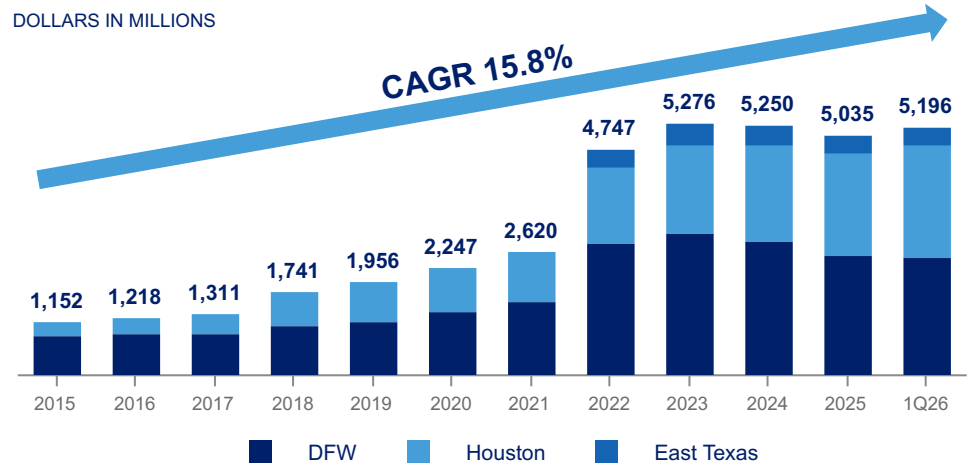
Texas Franchise Highlights

- 31 locations throughout 11 counties including the 4th and 5th largest MSAs in the United States.⁽⁸⁾
- Texas franchise represents 71% of LHF⁽²⁾ and 53% of deposits⁽¹⁾ at March 31, 2026.



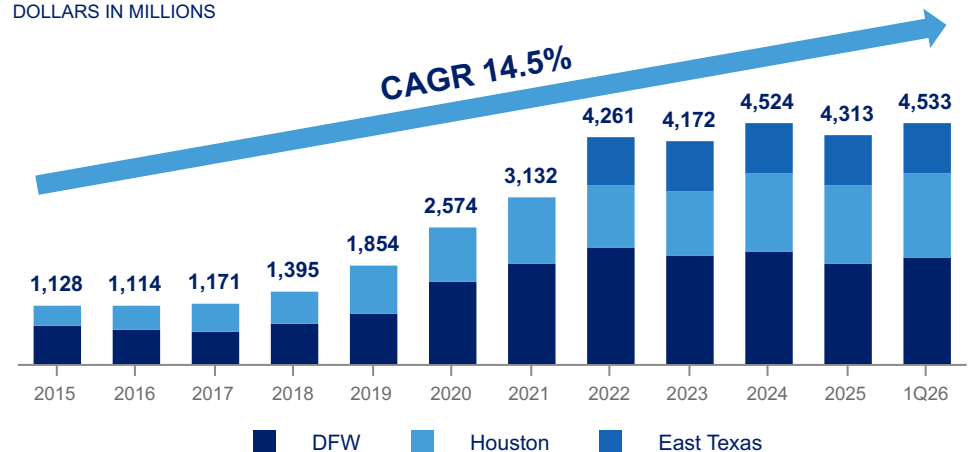
Loan Trends by Texas Market⁽²⁾⁽⁹⁾ (\$)

DOLLARS IN MILLIONS



Deposit Trends by Texas Market⁽¹⁰⁾⁽¹¹⁾ (\$)

DOLLARS IN MILLIONS



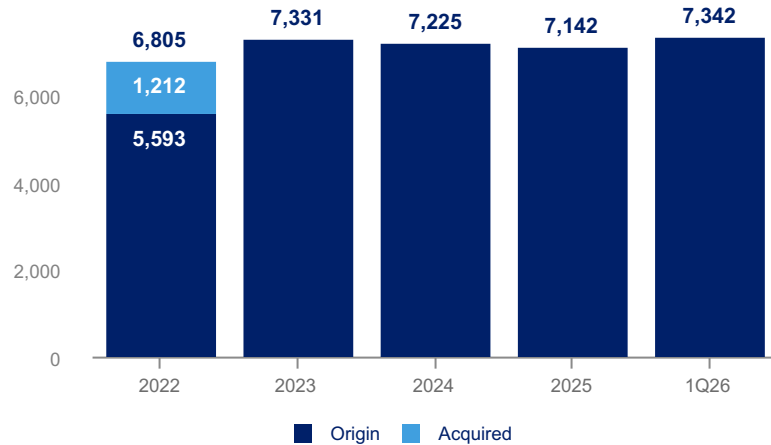
Please see slide 30 for all footnote references included above.

LOAN GROWTH

UNAUDITED

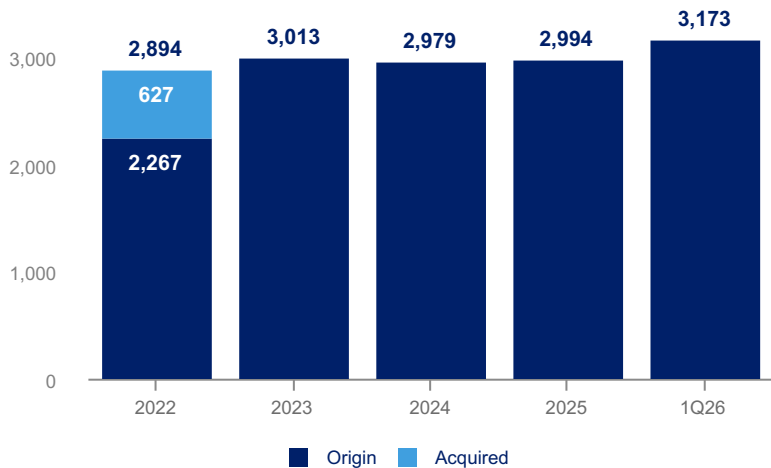
Loans Held for Investment Growth excluding Mortgage Warehouse Lines of Credit (\$)

DOLLARS IN MILLIONS



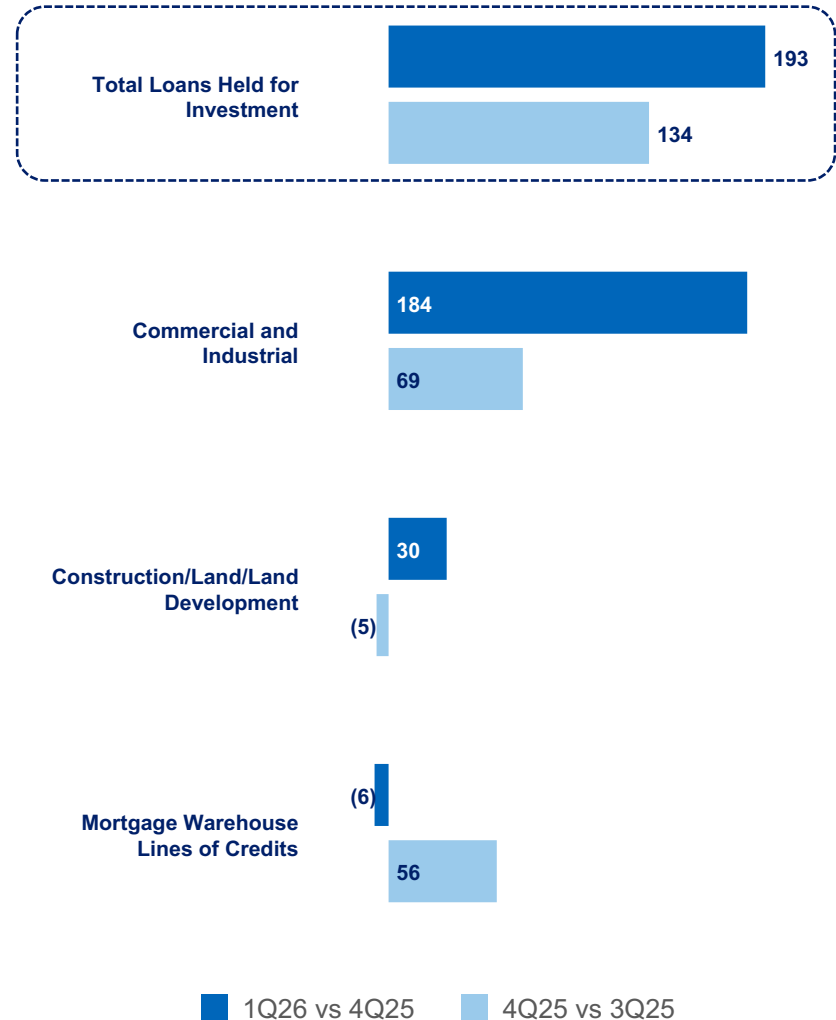
Commercial and Industrial and Owner-Occupied Commercial Real Estate Growth (\$)

DOLLARS IN MILLIONS



Loans Held for Investment Change (\$)

DOLLARS IN MILLIONS

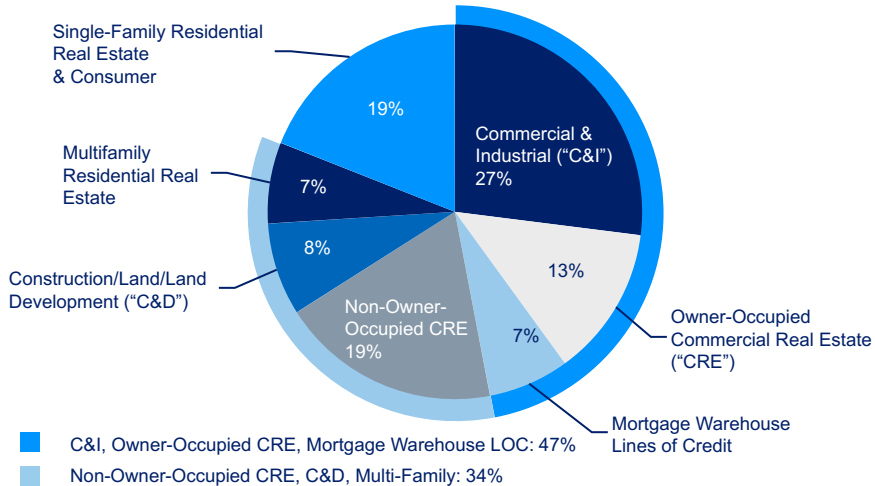


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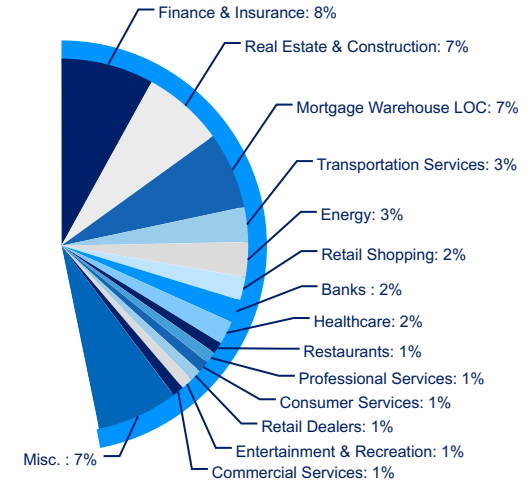
WELL DIVERSIFIED LOAN PORTFOLIO ⁽¹²⁾

UNAUDITED

Loan Composition at March 31, 2026: \$7,864 million



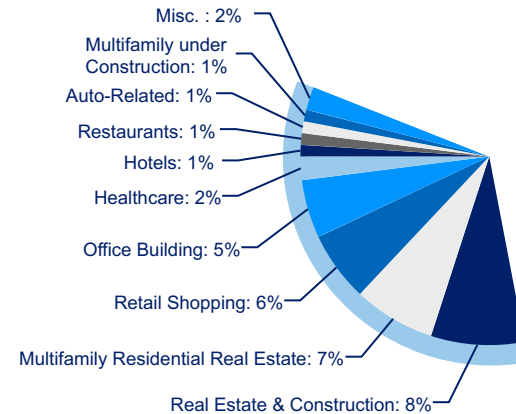
C&I, Owner-Occupied CRE & Mtg. Warehouse LOC: \$3,695 million



Loan Portfolio Details (\$)

(Dollars in thousands)	1Q26	4Q25	3Q25	2Q25	1Q25
Commercial and Industrial	2,173,126	1,989,218	1,919,782	2,011,178	2,022,085
Owner-Occupied Commercial Real Estate	999,440	1,004,801	986,859	972,788	937,985
Mortgage Warehouse Lines of Credit	522,290	528,781	472,968	574,748	404,131
Total Commercial	3,694,856	3,522,800	3,379,609	3,558,714	3,364,201
Non-Owner-Occupied Commercial Real Estate	1,511,138	1,519,104	1,520,020	1,455,771	1,445,864
Construction/Land/Land Development	641,273	611,220	615,778	653,748	798,609
Multifamily Residential Real Estate	555,527	553,149	540,601	529,899	489,765
Single-Family Residential Real Estate	1,442,792	1,444,611	1,460,696	1,465,535	1,465,192
Consumer Loans	18,635	20,033	20,395	20,779	21,895
Total Loans Held for Investment ("LHFI")	7,864,221	7,670,917	7,537,099	7,684,446	7,585,526

Non-Owner-Occupied CRE, C&D and Multi-Family: \$2,708 million

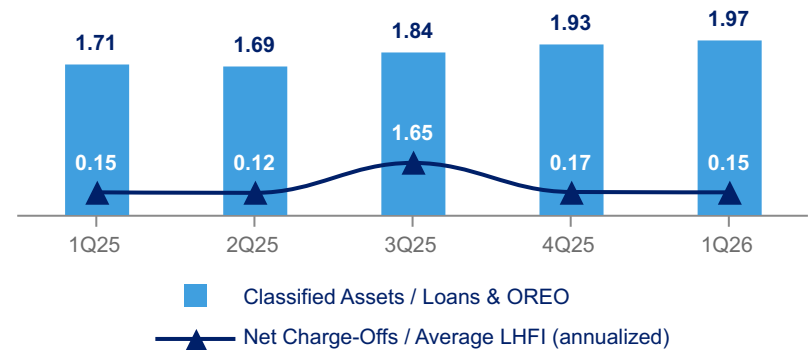
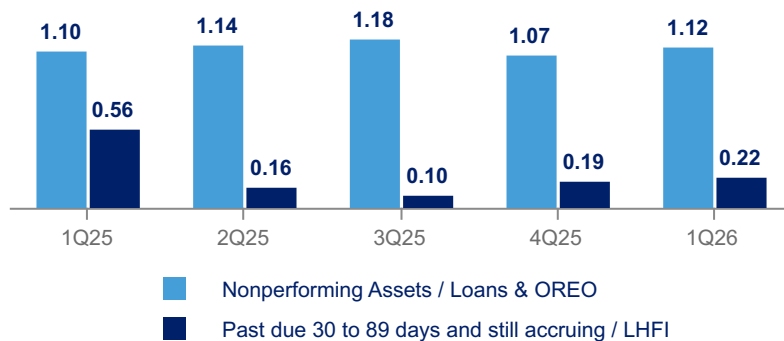


Please see slide 30 for all footnote references included above.

CREDIT QUALITY

UNAUDITED

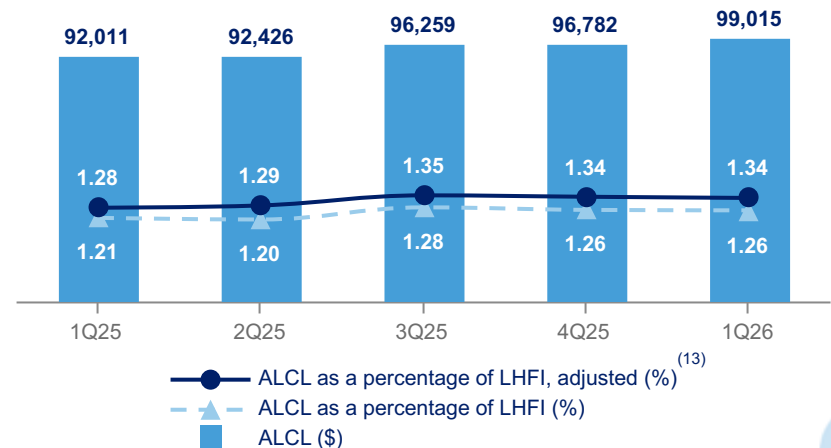
Asset Quality Trends (%)



- Provision expense for loan credit loss for 1Q26 was \$5.0 million, compared to \$3.7 million in 4Q25.
- Net charge-offs for the quarter were \$2.8 million, down from \$3.2 million for 4Q25, and represent an annualized charge-off rate of 0.15%.

Allowance for Loan Credit Losses

DOLLARS IN THOUSANDS



SELECTED SECTORS - KEY PORTFOLIO METRICS

DOLLARS IN THOUSANDS, UNAUDITED

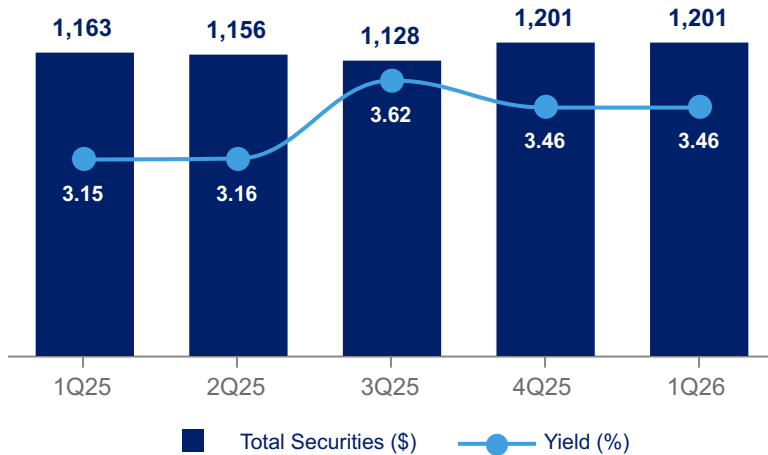
March 31, 2026	Non-Owner-Occupied Commercial Real Estate Office	Multifamily Residential Real Estate + Under Construction	Hotel	Retail Shopping
Outstanding Loan Balance	\$ 380,027	\$ 639,365	\$ 103,198	\$ 651,993
% of Loans Held for Investment	4.83 %	8.13 %	1.31 %	8.29 %
Avg. Loan Size	\$ 2,405	\$ 3,761	\$ 4,691	\$ 1,626
Weighted Avg. Loan-to-Value	55.30 %	57.83 %	50.11 %	63.01 %
Past Due 30 to 89 Days and Still Accruing Loans/Loans	—	0.18	0.09	0.05
Classified Loans / Loans	1.10	0.58	—	0.79
Nonperforming Loans / Loans	1.10	—	—	—
Net Charge-offs / Avg. Loans	0.21	—	—	—
Allowance for Loan Credit Losses / Loans	0.70	1.27	0.91	0.66

INVESTMENT SECURITIES

UNAUDITED

Investment Securities Average Balance and Yield

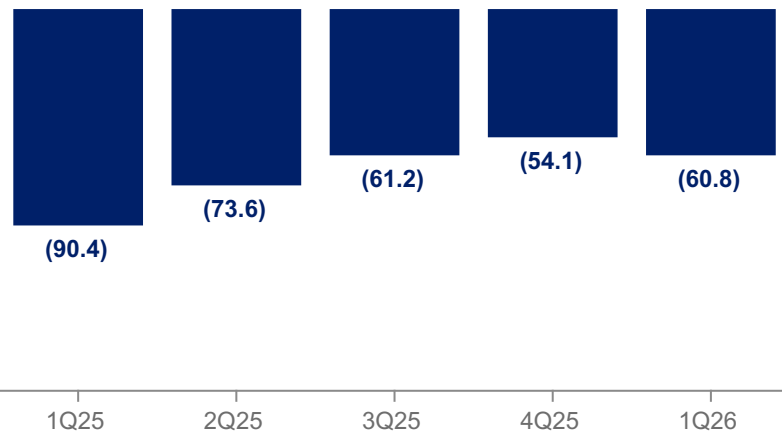
DOLLARS IN MILLIONS



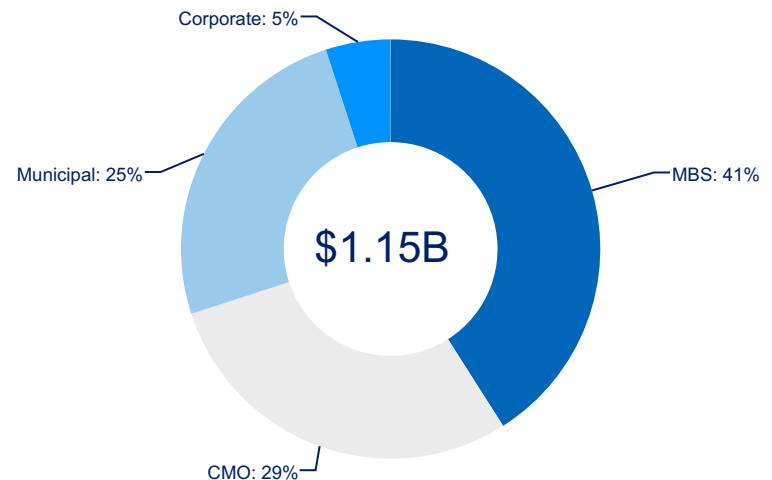
- Total securities portfolio weighted average effective duration was 4.14 years at March 31, 2026, compared to 4.15 years at December 31, 2025.
- Expected principal cash flows from investments with no rate changes:
 - 2026: \$118.2 million
 - 2027: \$131.9 million
 - 2028: \$125.0 million

Accumulated Other Comprehensive Loss⁽¹⁴⁾ (\$)

DOLLARS IN MILLIONS



Investment Securities - AFS at March 31, 2026



Please see slide 30 for all footnote references included above.

LOANS & SECURITIES- REPRICING OR MATURITY

UNAUDITED

Total Loans at March 31, 2026

(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 ⁽¹⁵⁾	Variable Rate ⁽¹⁵⁾	Fixed Rate
Commercial and Industrial	\$ 1,762,484	\$ 231,174	\$ 118,937	\$ 60,531	\$ —	\$ 2,173,126	\$ 1,710,117	\$ 1,128	\$ 461,881
Owner-Occupied Commercial Real Estate	468,067	242,646	166,136	122,591	—	999,440	320,550	3,287	675,603
Mortgage Warehouse Lines of Credit	522,290	—	—	—	—	522,290	522,290	—	—
Total Commercial	<u>2,752,841</u>	<u>473,820</u>	<u>285,073</u>	<u>183,122</u>	<u>—</u>	<u>3,694,856</u>	<u>2,552,957</u>	<u>4,415</u>	<u>1,137,484</u>
Non-Owner-Occupied Commercial Real Estate	887,401	407,456	163,115	53,166	—	1,511,138	655,102	2,346	853,690
Construction/Land/Land Development	471,657	83,294	65,830	20,021	471	641,273	379,113	7,224	254,936
Multifamily Residential Real Estate	398,240	92,375	50,577	11,132	3,203	555,527	310,721	—	244,806
Single-Family Residential Real Estate	423,124	353,991	289,086	166,110	210,481	1,442,792	265,943	688,650	488,199
Consumer	9,687	6,047	2,433	373	95	18,635	4,284	24	14,327
Total Loans Held for Investment	<u>\$ 4,942,950</u>	<u>\$ 1,416,983</u>	<u>\$ 856,114</u>	<u>\$ 433,924</u>	<u>\$ 214,250</u>	<u>\$ 7,864,221</u>	<u>\$ 4,168,120</u>	<u>\$ 702,659</u>	<u>\$ 2,993,442</u>
% of Total	62 %	18 %	11 %	6 %	3 %	100 %	53 %	9 %	38 %
Weighted Average Coupon Rate	6.07	5.49	6.09	4.55	5.61	5.87	6.31	4.85	5.51

AFS & HTM Securities at March 31, 2026

(Dollars in thousands)	Maturity & Projected Principal Cashflow					Total
	1 Year or less	> 1 to 3 Years	> 3 to 5 Years	> 5 to 10 Years	> 10 Years	
Projected Cash Flow	\$ 153,853	\$ 250,969	\$ 235,680	\$ 437,080	\$ 158,014	\$ 1,235,596
% of Total	12 %	20 %	19 %	36 %	13 %	100 %

Please see slide 30 for all footnote references included above.

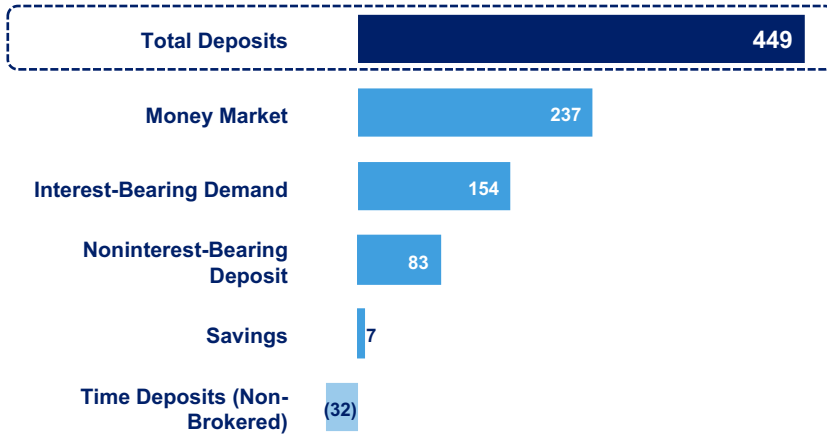
ORIGIN BANCORP, INC. _____

DEPOSIT DETAIL

UNAUDITED

Linked Quarter Deposit Change (\$)

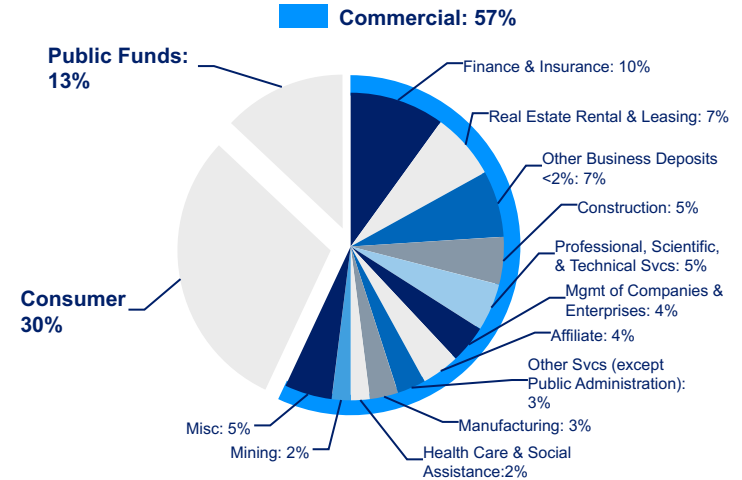
DOLLARS IN MILLIONS, PERIOD END BALANCES



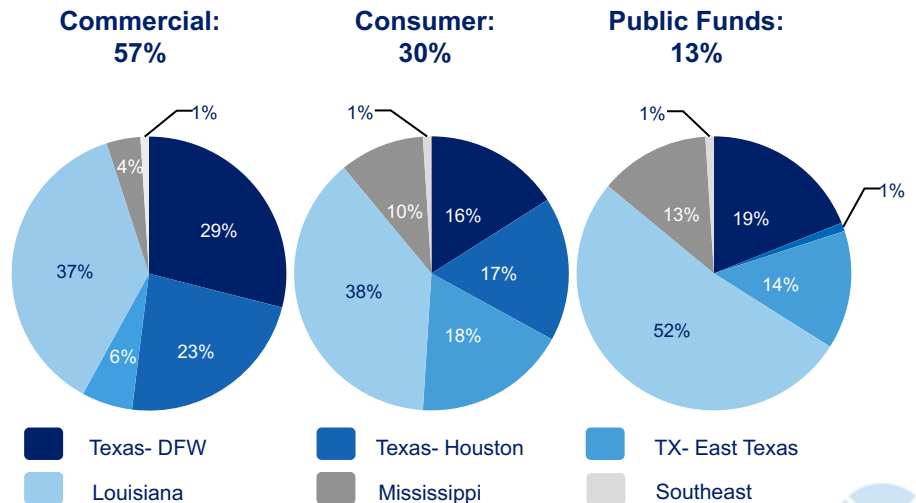
Deposit Detail

(Dollars in thousands)	1Q26	4Q25	3Q25	2Q25	1Q25	QoQ % Δ
Total Deposits	\$8,756,268	\$8,307,247	\$8,331,830	\$8,123,036	\$8,338,412	5.4 %
FDIC Insured	(3,490,869)	(3,465,133)	(3,407,017)	(3,372,038)	(3,546,288)	0.7
FDIC Insured Reciprocal	(1,277,061)	(915,033)	(1,056,176)	(992,673)	(1,022,142)	39.6
FDIC Insured Brokered Deposits	—	—	—	(25,000)	(50,000)	—
Total Estimated FDIC Uninsured Deposits	3,988,338	3,927,081	3,868,637	3,733,325	3,719,982	1.6
Collateralized Public Funds	(840,360)	(860,049)	(690,933)	(830,182)	(822,009)	(2.3)
Uninsured/Uncollateralized Deposits (\$)	\$3,147,978	\$3,067,032	\$3,177,704	\$2,903,143	\$2,897,973	2.6
Uninsured/Uncollateralized Deposits (%)	36.0 %	36.9 %	38.1 %	35.7 %	34.8 %	

Deposit Composition at March 31, 2026: \$8,756 million



Deposit Concentration⁽¹⁾ at March 31, 2026: \$8,756 million



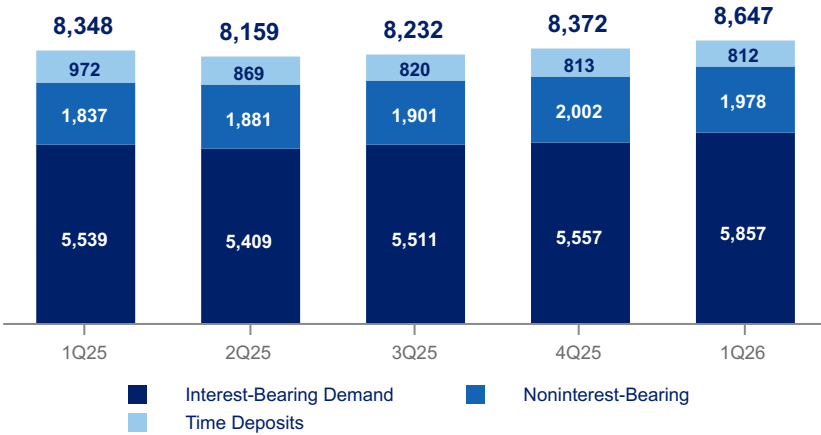
Please see slide 30 for all footnote references included above.

DEPOSIT TRENDS

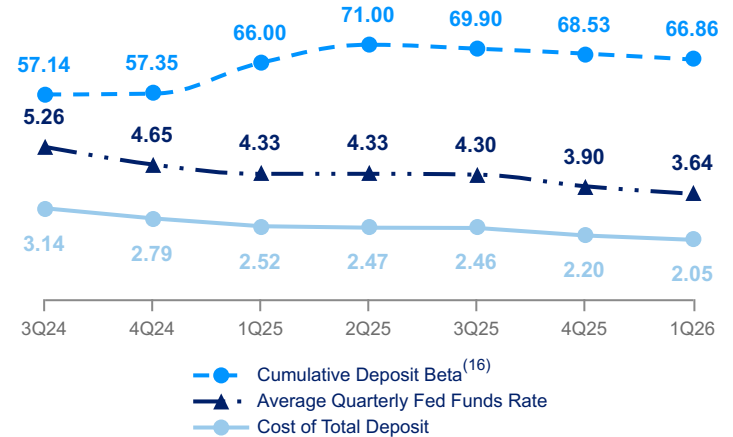
UNAUDITED

Average Deposits (\$)

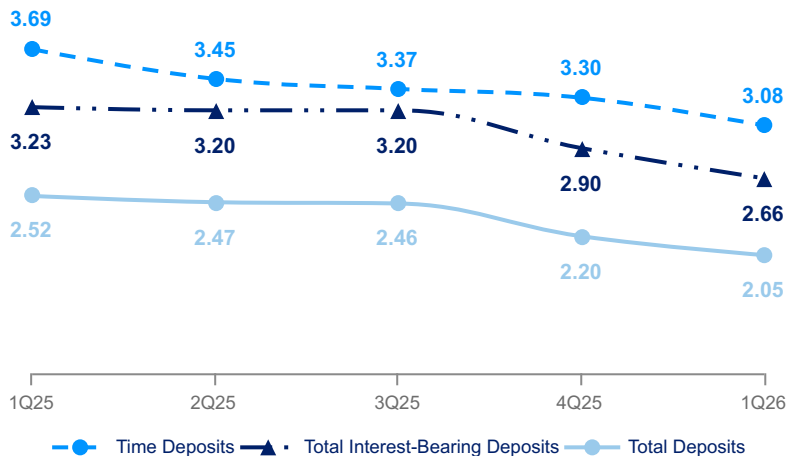
DOLLARS IN MILLIONS



Total Deposit Beta (%)



Deposit Cost Trends (QTD Annualized) (%)



Time Deposit Repricing Schedule⁽¹⁷⁾

DOLLARS IN MILLIONS

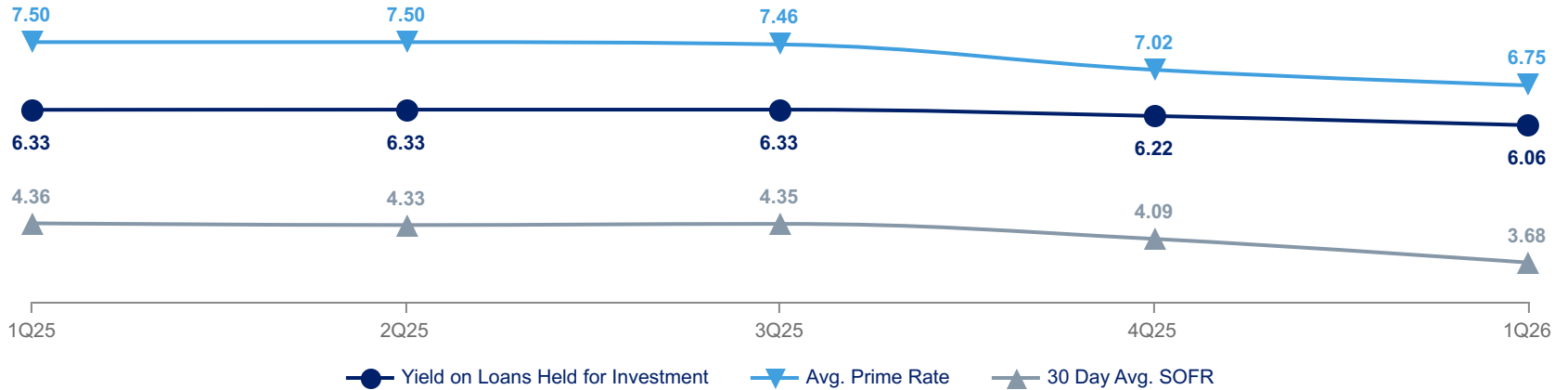
Maturity	Balance (\$)	Weighted Average Rate (%)
2Q26	380	3.24
3Q26	229	2.93
4Q26	102	2.74
1Q27	52	2.30
2Q27+	34	1.48
Total	797	2.95

Please see slide 30 for all footnote references included above.

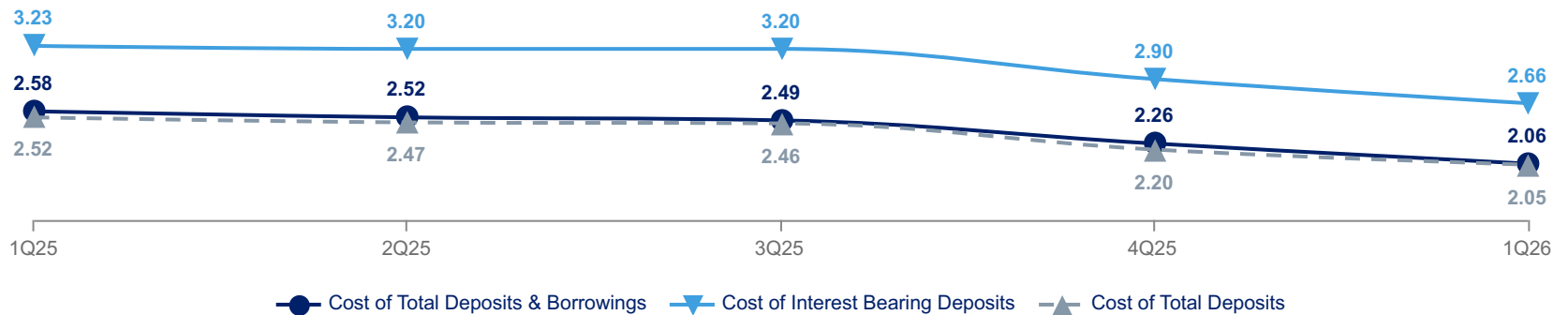
YIELDS AND COSTS

UNAUDITED

Yield on Loans Held for Investment (%)



Cost of Funds (%)

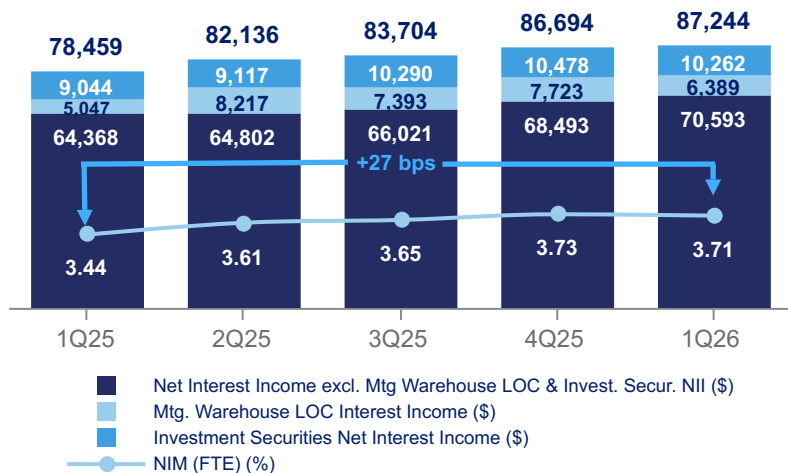


- At 1Q26, Loans Held for Investment with fixed rates = 38% and Loans Held for Investment with floating/variable rates = 62%.
- At 1Q26, SOFR-based = \$2.84 billion, Prime-based = \$1.84 billion.

NET INTEREST INCOME AND NIM TRENDS

DOLLARS IN THOUSANDS, UNAUDITED

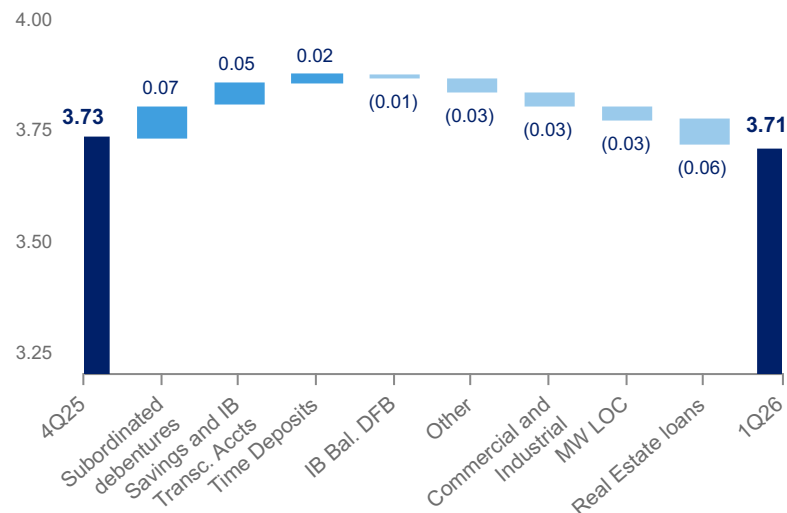
Net Interest Income & NIM



Yield/Rate Highlights (%)

Yield/Rate	1Q26	4Q25	3Q25	2Q25	1Q25	YoY Change
NIM - FTE	3.71	3.73	3.65	3.61	3.44	27 bps
Loans Held For Investment	6.06	6.22	6.33	6.33	6.33	(27) bps
Securities	3.46	3.46	3.62	3.16	3.15	31 bps
Cost of Total Deposits	2.05	2.20	2.46	2.47	2.52	(47) bps
Interest Earning Assets	5.56	5.76	5.89	5.87	5.79	(23) bps
Interest Bearing Liabilities	2.67	2.96	3.22	3.25	3.30	(63) bps

NIM-FTE Changes - 1Q26 (%)

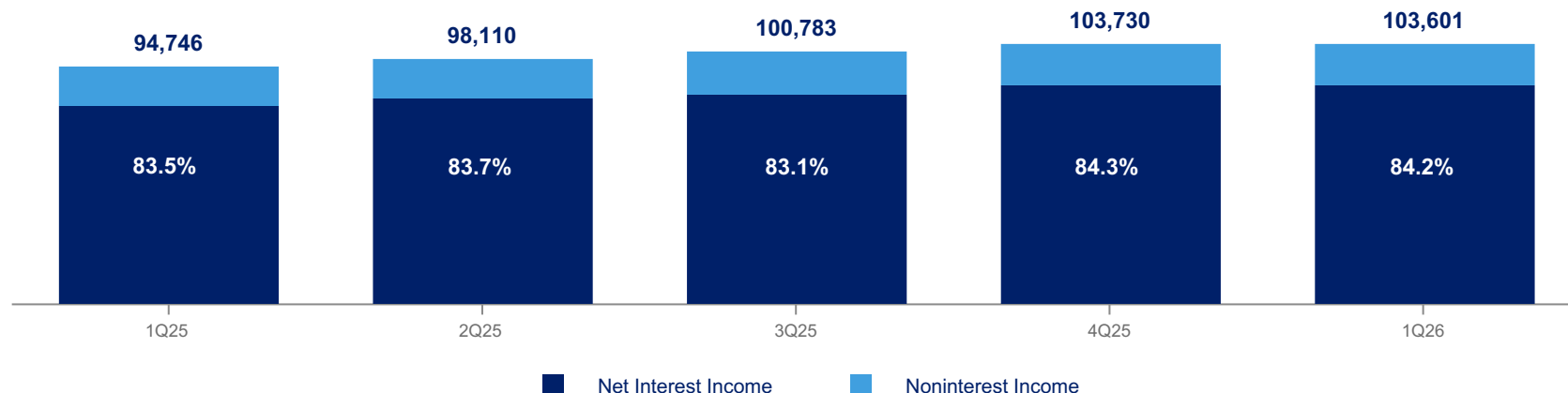


- Our net interest spread increased to 2.89%, or nine basis points, compared to 4Q25 and is at its highest level since the quarter ended December 31, 2022.
- Net interest income increased \$550,000 during 1Q26 compared to 4Q25 and \$8.8 million compared to 1Q25.
- Our NIM-FTE decreased two-basis points during 1Q26 compared to 4Q25 and increased 27-basis points compared to 1Q25.

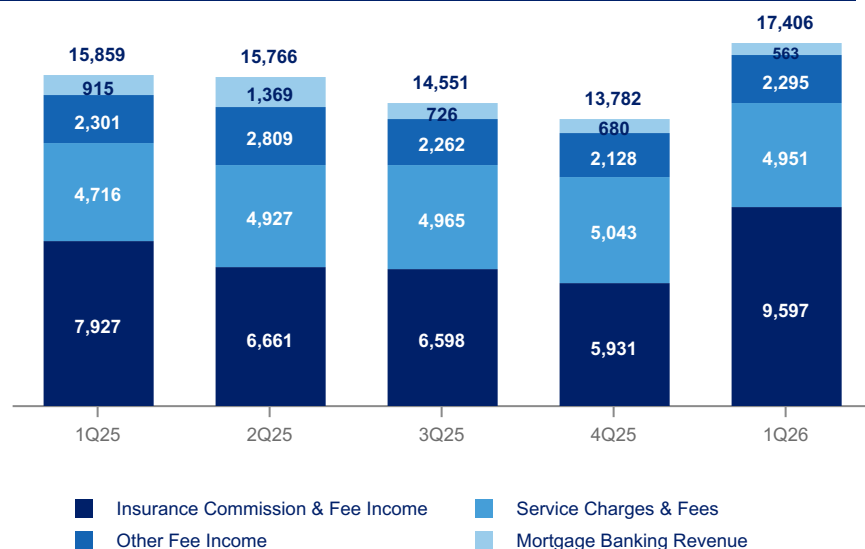
NET REVENUE DISTRIBUTION

DOLLARS IN THOUSANDS, UNAUDITED

Net Interest Income + Noninterest Income (\$)⁽³⁾



Major Components of Noninterest Income (\$)



Components of Other Noninterest Income (\$)

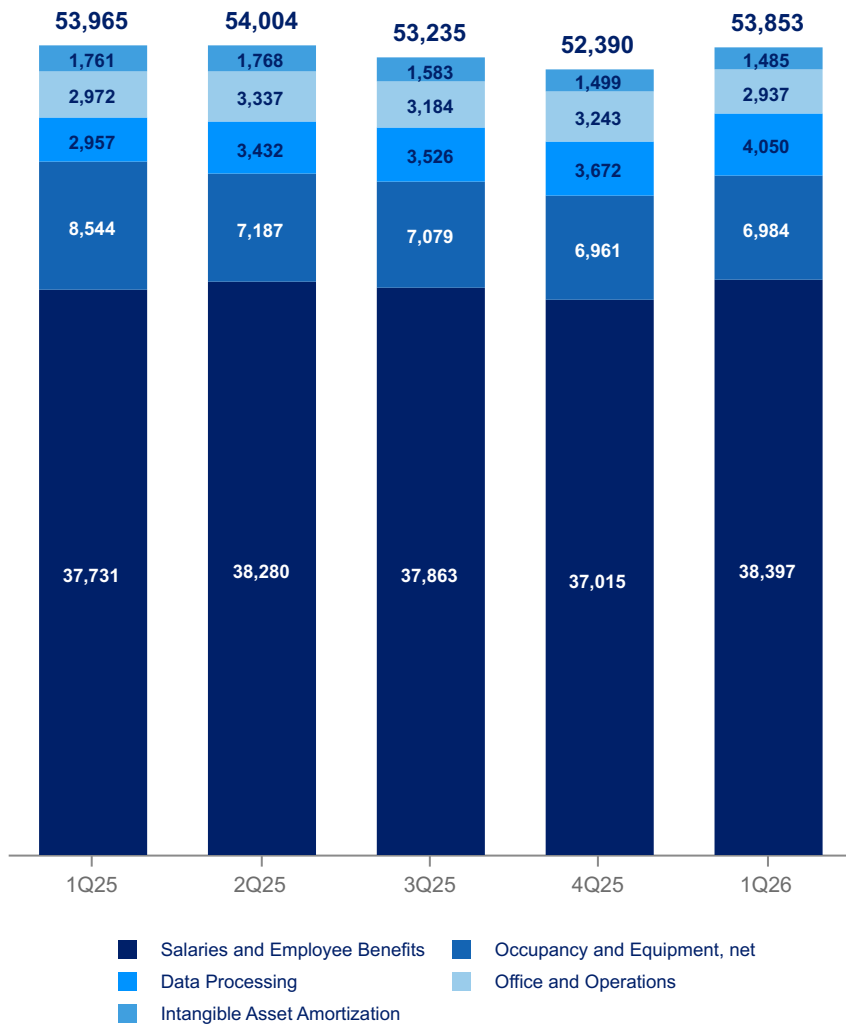
	1Q26	4Q25	3Q25	2Q25	1Q25
Argent Investment Income ⁽¹⁸⁾	1,754	1,980	1,227	—	—
Limited Partnership Investment Loss ⁽¹⁸⁾	(3,271)	(121)	(677)	(1,909)	(1,692)
Swap Fee Income	54	58	1,387	1,435	533
Change in fair value of equity investments	—	—	6,972	—	—
Loss on Sale of Securities	—	—	—	(14,448)	—
Other	852	1,037	2,668	524	902
Total Components of Other Noninterest Income	(611)	2,954	11,577	(14,398)	(257)
Major Components of Noninterest Income	17,406	13,782	14,551	15,766	15,859
Total Noninterest Income	16,795	16,736	26,128	1,368	15,602

Please see slide 30 for all footnote references included above.

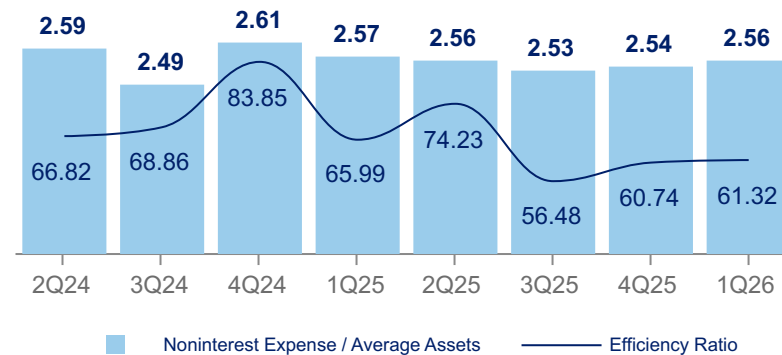
NONINTEREST EXPENSE ANALYSIS

DOLLARS IN THOUSANDS, UNAUDITED

Major Components of Noninterest Expense (\$)



Operating Leverage (%)



Components of Other Noninterest Expense (\$)

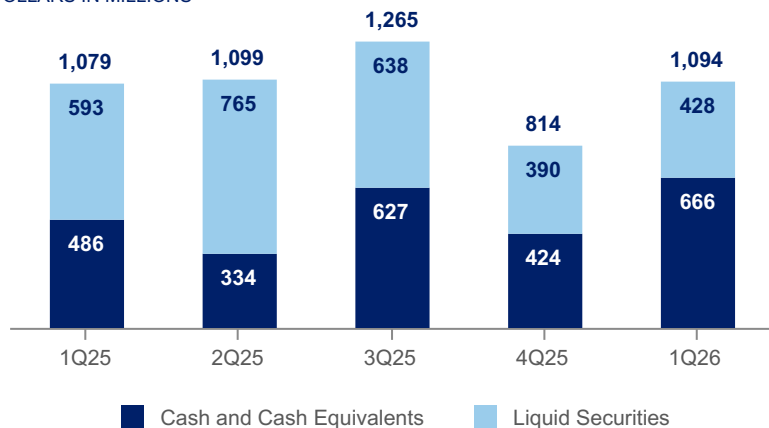
	1Q26	4Q25	3Q25	2Q25	1Q25
Professional Services	2,649	2,703	1,395	1,285	1,250
Electronic Banking	1,442	1,545	1,470	1,359	1,354
Advertising and Marketing	1,360	1,746	1,524	1,158	1,133
Regulatory Assessments	1,335	1,528	1,269	1,345	1,392
Loan-Related Expenses	895	787	979	669	599
Other Expenses	2,263	2,124	2,156	2,163	2,375
Total Components of Other Noninterest Expense	9,944	10,433	8,793	7,979	8,103
Major Components of Noninterest Expense	53,853	52,390	53,235	54,004	53,965
Total Noninterest Expense	63,797	62,823	62,028	61,983	62,068

LIQUIDITY

UNAUDITED

Cash and Cash Equivalents + Liquid Securities (\$)

DOLLARS IN MILLIONS



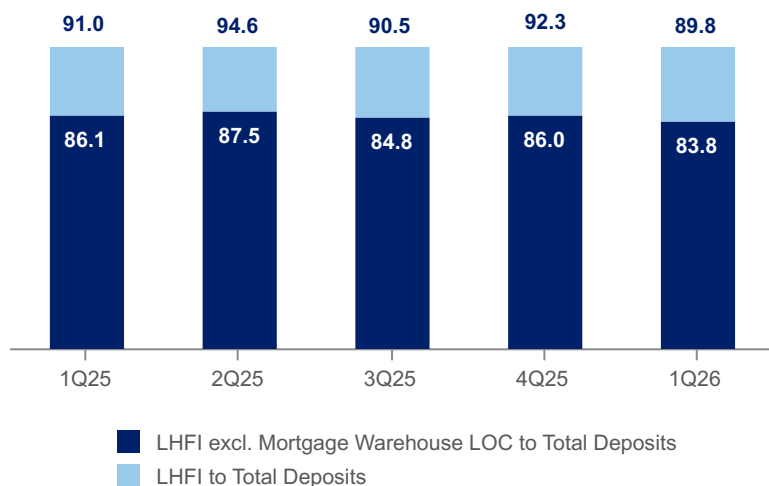
Liquidity Sources 1Q26

DOLLARS IN THOUSANDS

FHLB Borrowing Availability	\$	2,398,777
Unpledged AFS Securities		458,191
Fed Funds Lines and Fed Discount Window		1,478,471
Total Additional Liquidity Sources	a	\$ 4,335,439
Cash and Cash Equivalent	b	\$ 666,203
Uninsured, Non-collateralized Deposits	c	\$ 3,147,978
Coverage Ratio	d = (a+b)/c	1.59x

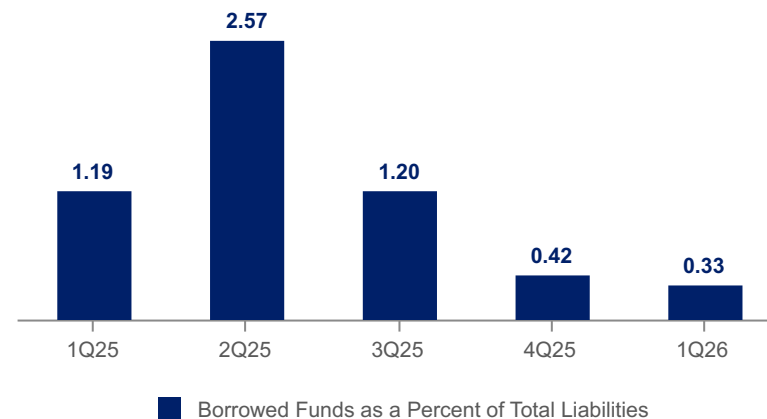
Loan to Deposit Ratios (%)

PERIOD END BALANCES



Borrowed Funds as a Percent of Total Liabilities (%)

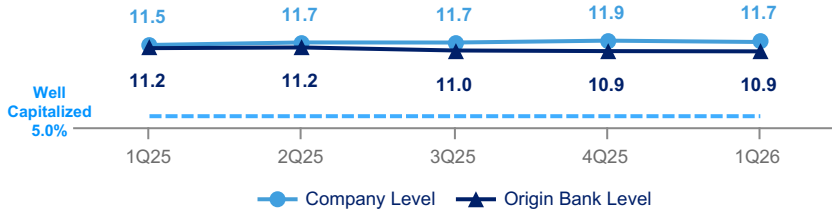
PERIOD END BALANCES



CAPITAL

UNAUDITED

Tier 1 Capital to Average Assets (Leverage Ratio)⁽¹⁹⁾ (%)



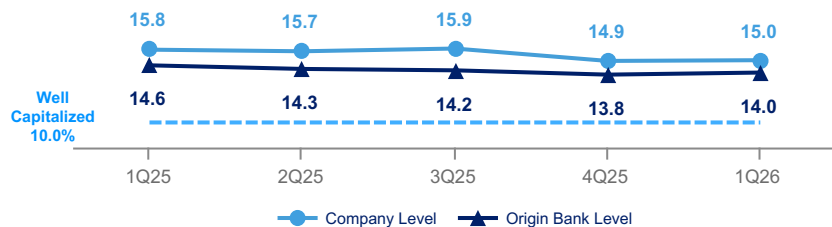
Common Equity Tier 1 Capital to Risk-Weighted Assets⁽¹⁹⁾ (%)



Tier 1 Capital to Risk-Weighted Assets⁽¹⁹⁾ (%)



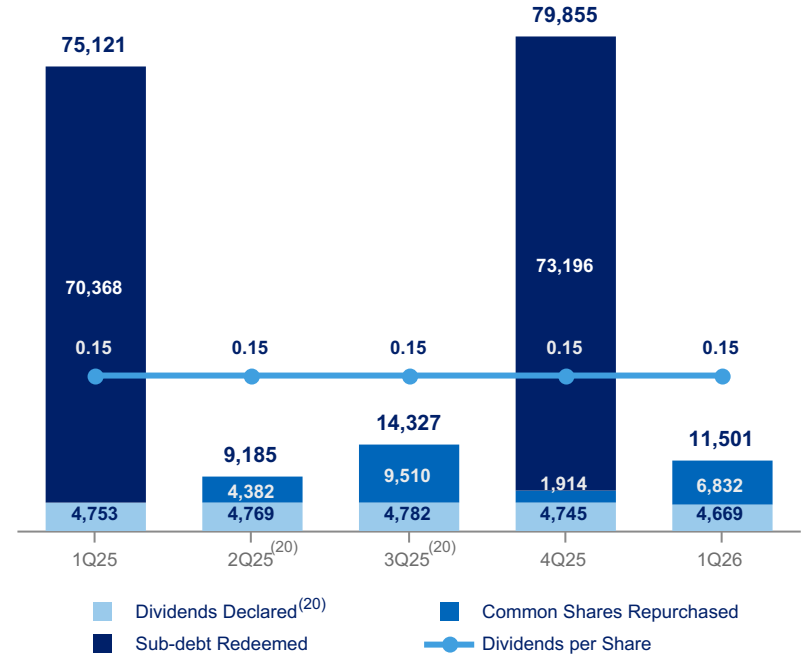
Total Capital to Risk-Weighted Assets⁽¹⁹⁾ (%)



Please see slide 30 for all footnote references included above.

Uses of Regulatory Capital (\$)

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS



Stock Repurchase Program

- 165,500 shares repurchased in 1Q26 at an average price per share of \$41.27.
- There was \$31.7 million remaining repurchase authorization at March 31, 2026.

NOTABLE ITEMS

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS, UNAUDITED

	QTD			
	1Q26		4Q25	
	\$ Impact	EPS Impact ⁽²¹⁾	\$ Impact	EPS Impact ⁽²¹⁾
Notable interest expense items:				
OID amortization - subordinated debenture redemption	\$ —	\$ —	\$ (783)	\$ (0.02)
Notable provision expense items:				
Provision expense on relationships related to or impacted by questioned banker activity	—	—	(10)	—
Provision expense related to borrower fraud	—	—	(13)	—
Notable noninterest income items:				
Insurance recovery income related to questioned banker activity	438	0.01	483	0.01
Notable noninterest expense items:				
Operating expense related to questioned banker activity	(542)	(0.01)	(698)	(0.02)
Operating expense related to strategic <i>Optimize Origin</i> initiatives ⁽²²⁾	—	—	(51)	—
Operating expense related to borrower fraud	(473)	(0.01)	(587)	(0.01)
Total notable items	<u>\$ (577)</u>	<u>(0.01)</u>	<u>\$ (1,659)</u>	<u>(0.04)</u>

Please see slide 30 for all footnote references included above.

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

	1Q26		4Q25	
Calculation of PTPP earnings:				
Net income	\$	27,693	\$	29,516
Provision for credit losses		4,965		3,158
Income tax expense		7,584		7,933
PTPP earnings (non-GAAP)	\$	40,242	\$	40,607
Calculation of PTPP ROAA:				
PTPP earnings	\$	40,242	\$	40,607
Divided by number of days in the quarter		90		92
Multiplied by the number of days in the year		365		365
PTPP earnings, annualized	\$	163,204	\$	161,104
Divided by total average assets	\$	10,126,491	\$	9,829,752
ROAA (annualized) (GAAP)		1.11 %		1.19 %
PTPP ROAA (annualized) (non-GAAP)		1.61		1.64
Calculation of tangible common equity to tangible assets:				
Total assets	\$	10,188,144	\$	9,724,722
Goodwill		(128,679)		(128,679)
Other intangible assets, net		(31,877)		(33,362)
Tangible assets		10,027,588		9,562,681
Total common stockholders' equity	\$	1,260,275	\$	1,246,685
Goodwill		(128,679)		(128,679)
Other intangible assets, net		(31,877)		(33,362)
Tangible common equity		1,099,719		1,084,644
Common equity to total assets		12.37 %		12.82 %
Tangible common equity to tangible assets (non-GAAP)		10.97		11.34

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, UNAUDITED

	1Q26		4Q25	
Calculation of ROATCE:				
Net income	\$	27,693	\$	29,516
Divided by number of days in the quarter		90		92
Multiplied by the number of days in the year		365		365
Annualized net income	\$	112,311	\$	117,102
Total average stockholders' equity	\$	1,267,888	\$	1,232,878
Average goodwill		(128,679)		(128,679)
Average other intangible assets, net		(32,679)		(34,293)
Average tangible common equity		1,106,530		1,069,906
ROAE (annualized) (GAAP)		8.86 %		9.50 %
ROATCE (annualized) (non-GAAP)		10.15		10.95

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

DOLLARS IN THOUSANDS, EXCEPT PER SHARE AMOUNTS, UNAUDITED

Calculation of tangible book value per common share:

	1Q26	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24
Total common stockholders' equity	\$ 1,260,275	\$ 1,246,685	\$ 1,214,756	\$ 1,205,769	\$ 1,180,177	\$ 1,145,245	\$ 1,145,673	\$ 1,095,894
Goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)
Other intangible assets, net	(31,877)	(33,362)	(34,861)	(36,444)	(38,212)	(37,473)	(39,272)	(41,177)
Tangible common equity	1,099,719	1,084,644	1,051,216	1,040,646	1,013,286	979,093	977,722	926,038
Divided by common shares outstanding at period end	30,879,462	30,952,428	30,967,768	31,224,718	31,244,006	31,197,574	31,167,410	31,108,667
Book value per common share (GAAP)	\$ 40.81	\$ 40.28	\$ 39.23	\$ 38.62	\$ 37.77	\$ 36.71	\$ 36.76	\$ 35.23
Tangible book value per common share (non-GAAP)	35.61	35.04	33.95	33.33	32.43	31.38	31.37	29.77

	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22
Total common stockholders' equity	\$ 1,078,853	\$ 1,062,905	\$ 998,945	\$ 997,859	\$ 992,587	\$ 949,943	\$ 907,024	\$ 646,373
Goodwill	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(128,679)	(136,793)	(34,153)
Other intangible assets, net	(43,314)	(45,452)	(42,460)	(44,724)	(47,277)	(49,829)	(52,384)	(15,900)
Tangible common equity	906,860	888,774	827,806	824,456	816,631	771,435	717,847	596,320
Divided by common shares outstanding at period end	31,011,304	30,986,109	30,906,716	30,866,205	30,780,853	30,746,600	30,661,734	23,807,677
Book value per common share (GAAP)	\$ 34.79	\$ 34.30	\$ 32.32	\$ 32.33	\$ 32.25	\$ 30.90	\$ 29.58	\$ 27.15
Tangible book value per common share (non-GAAP)	29.24	28.68	26.78	26.71	26.53	25.09	23.41	25.05

GLOSSARY OF TERMS

-  **AFS** - Available for sale
-  **ALCL** - Allowance for loan credit losses
-  **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
-  **GAAP** - Generally accepted accounting principles
-  **LOC** - Letters of credit
-  **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
-  **OREO** - Other real estate owned
-  **PTPP** - Pre-tax, pre-provision
-  **PTPP ROAA** - Pre-tax, pre-provision return on average assets
-  **QTD** - Quarter-to-date
-  **QoQ** - Quarter-over-quarter
-  **ROAA** - Return on average assets
-  **ROAE** - Return on average equity
-  **ROATCE** - Return on average tangible common equity
-  **SOFR** - Secured Overnight Financing Rate
-  **YoY** - Year over year
-  **YTD** - Year-to-date

PRESENTATION NOTES

- (1) Excludes Treasury/wholesale deposits of \$153.7 million at March 31, 2026.
- (2) Excludes mortgage warehouse LOC.
- (3) Excludes notable items.
- (4) Data obtained from Office of the Texas Governor (gov.texas.gov), Bureau of Labor Statistics (bls.gov), Baldwin County Economic Development Council (baldwineda.com), Florida's Great Northwest (floridagreatnorthwest.com), Bureau of Transportation Statistics (bts.gov) and Port of Mobile, Alabama Port Authority (alports.com).
- (5) As used in this presentation, PTPP earnings, PTPP ROAA, ROATCE, tangible book value per common share, and tangible common equity to tangible assets are either non-GAAP financial measures or use a non-GAAP contributor in the formula. For a reconciliation of these alternative financial measures to their comparable GAAP measures, see slides 26-28 of this presentation.
- (6) Core deposits are total deposits excluding time deposits greater than \$250,000, brokered and Certificate of Deposit Account Registry Service deposits.
- (7) Origin Bancorp, Inc. and KBW Nasdaq Bank cumulative total shareholder return assumes \$100 invested on December 31, 1996, and any dividends are reinvested. Data for Origin Bancorp, Inc. cumulative total shareholder return prior to May 9, 2018, is based upon private stock transactions and is not reflective of open market trades.
- (8) Data obtained from The United States Census Bureau (census.gov). Count is as of most recent practicable date.
- (9) Excludes Paycheck Protection Program ("PPP") loans for 2020 and 2021.
- (10) Excludes Treasury/wholesale deposits for all periods presented. Periods at or prior to December 31, 2023, were adjusted to include mortgage warehouse deposits in our DFW market.
- (11) The DFW and Houston markets have been adjusted to include \$108.0 million of deposits in total that were sold on December 31, 2024, and immediately repurchased on January 2, 2025. The DFW and Houston markets have been adjusted to include \$61.5 million of deposits in total that were sold on December 31, 2025, and immediately repurchased on January 2, 2026.
- (12) Does not include loans held for sale.
- (13) The ALCL to total LHFI, 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.
- (14) The accumulated other comprehensive loss primarily represents the unrealized loss, net of tax benefit, of available for sale securities and is a component of equity.
- (15) Floating rate loans typically reprice monthly, while variable rate loans reprice based upon the terms defined within the adjustable rate loan agreement specific to their loan contract.
- (16) Uses total deposits costs for the month ended August 31, 2024, as the cycle starting point.
- (17) Projection is based upon March 31, 2026, time deposit balances.
- (18) Argent investment income and limited partnership investment (loss) income are components of equity method investment (loss) income on the face of the income statement.
- (19) March 31, 2026, capital ratios are estimated.
- (20) Sub-debt redeemed includes the amortization of the original issue discount ("OID") and fair value mark. \$34,000 and \$35,000 of the sub-debt OID and fair value mark amortization is included in the quarters ended 2Q25 and 3Q25, respectively.
- (21) 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.
- (22) Operating expenses related to strategic *Optimize Origin* initiatives are expected to be immaterial and, accordingly, will no longer be separately tracked beginning with the quarter ended March 31, 2026. Operating expenses of \$51,000 related to strategic *Optimize Origin* initiatives for the quarters ended December 31, 2025, included sub-lease income of \$40,000 which was recorded in noninterest income on the face of the income statements.