2024
SASB *TABLE*

Origin Bancorp, Inc.

SASB TABLE

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, 2024. 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 Input	SASB Code	Origin Response
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	**2024** 2024 – 1) 2,157 and 2) $232,561,984 (Small Business) 2024 – 1) 29 and 2) $15,526,666 (Community Development) **2023** 2023 – 1) 2,502 and 2) $272,400,353 (Small Business) 2023 – 1) 28 and 2) $58,649,631 (Community Development) **2020-2022** 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	**2024** 2024 – 1) 130 and 2) $2,177,495 (Small Business Past Due) 2024 – 1) 1 and 2) $4,000 (Community Development Past Due) 2024 – 1) 8 and 2) $1,385,126 (Small Business Non-Accrual) 2024 - 2) 0 and 2) $0 (Community Development Non-Accrual) **2023** 2023 – 1) 169 and 2) $4,547,962 (Small Business Past Due) 2023 – 1) 3 and 2) $81,162 (Community Development Past Due) 2023 – 1) 14 and 2) $2,934,813 (Small Business Non-Accrual) 2023 – 1) 0 and 2) $0 (Community Development Non-Accrual) **2022** (1) 1 past due loan (2) $2,138.64 (1) 0 nonaccrual loans (2) $0
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	**2024** 14,917 accounts **2023** 12,641 accounts **2022** 8,152 accounts

SASB Input	SASB Code	Origin Response
FINANCIAL INCLUSION & CAPACITY BUILDING, CONT.		
Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers	FN-CB-240a.4	**2024** Sikhi Alpha program: 1,142 (all are LMI) Financial Literacy initiatives: 1,639 (includes both LMI and non LMI) Total: 2,781 **2023** Sikhi Alpha program: 1,006 (all are LMI) Financial Literacy initiatives: 3,966 (includes both LMI and non LMI) Total: 4,972 **2022** 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.
INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN CREDIT ANALYSIS		
Commercial and industrial credit exposure, by industry	FN-CB-410a.1	See tables below

2024

Industry	Outstanding Balance	Total Commitments
Finance & Insurance	$493,610,476	$890,468,939
Energy	$254,869,147	$376,698,807
Real Estate & Construction	$248,996,947	$503,344,446
Transportation Services	$178,167,774	$249,954,796
Professional Services	$84,946,928	$170,625,505
Healthcare	$80,001,542	$108,546,083
Banks	$77,274,531	$107,731,124
Retail Dealers	$74,198,074	$88,180,707
Wholesale Distribution	$61,141,075	$120,537,210
Commercial Services	$59,637,892	$117,755,981
All other Commercial and Industrial	$389,789,613	$578,247,521

2023

Industry	Outstanding Balance	Total Commitments
Finance & Insurance	$488,636,400	$894,326,765
Real Estate & Construction	$278,370,364	$531,421,534
Energy	$202,945,924	$335,430,400
Transportation Services	$197,667,140	$286,081,142
Commercial Services	$105,942,441	$169,073,614
Retail Dealers	$92,455,361	$118,101,026
Banks	$84,107,994	$148,422,826
Professional Services	$83,557,226	$162,973,621
Healthcare	$83,047,320	$130,934,738
Wholesale Distribution	$68,967,083	$152,445,073
All other Commercial and Industrial	$373,762,748	$631,885,991

2022

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

Total Commitments includes funded amounts.

<table>
<tr><th>SASB Input</th><th>SASB Code</th><th>Origin Response</th></tr>
<tr><td colspan="3">ACTIVITY METRICS</td></tr>
<tr><td>(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business</td><td>FN-CB-000.A</td><td>2024
a) Personal
Checking: (1) 59,226 accounts (2) $1,761,842,773
Savings: (1) 17,472 accounts (2) $204,800,601

b) Business
Given currently available data, Origin Bank is not able to distinguish business accounts by business type (small vs corporate). Our consolidated 2024 totals for all business checking and savings accounts are:
Checking: (1) 27,453 accounts (2) $5,131,093,113
Savings: (1) 1,000 accounts (2) $105,269,436

2023
a) Personal
Checking: (1) 57,501 accounts (2) $1,695,215,808
Savings: (1) 17,555 accounts (2) $215,347,692
b) Business
Given currently available data, Origin Bank is not able to distinguish business accounts by business type (small vs corporate). Our consolidated 2023 totals for all business checking and savings accounts are:
Checking: (1) 26,446 accounts (2) $4,872,965,841
Savings: (1) 936 accounts (2) $54,578,499

2022
a) Personal
Checking: (1) 55,061 accounts (2) $1,888,501,509
Savings: (1) 17,587 accounts (2) $249,132,218
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.</td></tr>
<tr><td>(1) Number and (2) value of loans by segment: (a) personal, (b) small business and (c) corporate</td><td>FN-CB-000.B</td><td>2024
a) Personal
(1) 6,010 loans (2) $1,490,273,930
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 2024 total for all business loans is:
(1) 6,138 loans (2) $6,083,439,251

2023
a) Personal
(1) 6,150 loans (2) $1,509,212,566
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 2023 total for all business loans is:
(1) 6,486 loans (2) $6,151,730,971

2022
a) Personal
(1) 5,822 loans (2) $1,801,692,549
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</td></tr>
</table>

SASB Input	SASB Code	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	**2024** **NUMBER** — FICO≤660 / FICO>660; **LOAN VALUE** — FICO≤660 / FICO>660 Hybrid or Option ARM: 47 / 358; \$27,110,976 / \$265,991,111 Higher Rate Mortgages: 140 / 894; \$74,343,650 / \$626,225,280 Prepayment Penalty: 0 / 0; \$- / \$- Total Residential Mortages: 233 / 1,122; \$84,842,080 / \$697,500,968 **2023** **NUMBER** — FICO≤660 / FICO>660; **LOAN VALUE** — FICO≤660 / FICO>660 Hybrid or Option ARM: 42 / 364; \$26,132,882 / \$274,067,373 Higher Rate Mortgages: 145 / 947; \$76,021,864 / \$651,998,826 Prepayment Penalty: 0 / 0; \$- / \$- Total Residential Mortages: 249 / 1,220; \$91,653,342 / \$735,832,201 **2022** **NUMBER** — FICO≤660 / FICO>660; **LOAN VALUE** — FICO≤660 / FICO>660 Hybrid or Option ARM: 0 / 0; \$0 / \$0 Prepayment Penalty: 98 / 173; \$12,298,135 / \$22,843,902 Total Residential Mortages: 520 / 7949; \$95,261,709 / \$1,379,126,944
(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	**2024** **NUMBER** — FICO≤660 / FICO>660; **LOAN VALUE** — FICO≤660 / FICO>660 Modification: 59 / 12; \$17,762,642 / \$1,999,810 Foreclosure: 3 / 1; \$348,680 / \$619,099 Short Sale/Deed in Lieu: 1 / 0; \$193,531 / \$- **2023** **NUMBER** — FICO≤660 / FICO>660; **LOAN VALUE** — FICO≤660 / FICO>660 Modification: 114 / 59; \$22,469,527 / \$10,776,738 Foreclosure: 11 / 2; \$456,778 / \$27,173 Short Sale/Deed in Lieu: 0 / 0; \$- / \$- **2022** **NUMBER** — FICO≤660 / FICO>660; **LOAN VALUE** — 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; \$- / \$-
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	**2024** N/A **2023** N/A **2022** 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. In 2022 we had no such losses.
Description of remuneration structure of loan originators	FN-MF-270a.4	**2024** N/A **2023** N/A **2022** 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.

SASB Input	SASB Code	Origin Response
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	see below

2024	MINORITY BORROWERS		ALL OTHER BORROWERS	
	FICO≤660	FICO>660	FICO≤660	FICO>660
Number	92	265	70	677
Value	$22,597,619	$64,429,341	$15,183,054	$189,806,621
Weighted Avg LTV	88.65	86.97	84.99	75.01

2023	MINORITY BORROWERS		ALL OTHER BORROWERS	
	FICO≤660	FICO>660	FICO≤660	FICO>660
Number	93	276	65	635
Value	$32,888,010	$91,138,015	$16,015,611	$247,620,273
Weighted Avg LTV	86.44	84.22	81.01	78.85

2022	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 Avg LTV	80.00	84.35	83.24	77.11

SASB Input	SASB Code	Origin Response
ENVIRONMENTAL RISK TO MORTGAGED PROPERTIES		
1) Number and (2) value of mortgage loans in 100-year flood zones	FN-MF-450a.1	**2024** (1) 28 loans and (2) $10,028,697 of mortgage loans in 100-year flood zones **2023** (1) 385 loans and (2) $76,972,803 of mortgage loans in 100-year flood zones **2022** (1) 433 loans and (2) $81,740,013.94 of mortgage loans in 100-year flood zones
ACTIVITY METRICS		
(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	FN-MF-000.A	**2024** **a) Residential mortgages originated** (1) 907 (2) $275,261,589 **b) Commercial mortgages originated** (1) 651 (2) $656,147,834 **2023** **a) Residential mortgages originated** (1) 1,063 (2) $409,254,575 **b) Commercial mortgages originated** (1) 474 (2) $907,695,919 **2022** **a) Residential mortgages originated** (1) 3,593 (2) $1,170,624,588 **b) Commercial mortgages originated** (1) 2,334 (2) $2,427,272,440

Origin Bancorp, Inc.

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