



October 5, 2016

Dear Shareholder,

I am pleased to inform you that the Board of Directors of Origin Bancorp, Inc. has authorized a two-for-one split of the common stock of the corporation. Our decision to split the stock reaffirms our commitment to building shareholder value.

For each share of stock held as of September 28, 2016, you will receive one additional share. To use the latest technologies to serve you better, the additional shares are being issued in "book-entry" form, without stock certificates. Your new shares are being registered on the books of the Corporation maintained by Wells Fargo Shareowner Services, our transfer agent and registrar. You will not receive a stock certificate unless you request it.

The stock certificates you presently hold are still valid and should not be destroyed or exchanged. Such certificates will continue to represent the same number of shares as shown on their face and should be kept in a secure place, such as a safe deposit box.

The two-for-one stock split will not change your percentage of ownership in the Corporation and in and of itself will not be subject to United States federal income tax. For tax purposes, the cost basis of each new share and each share of common stock you presently own will be equal to one-half of the cost basis of the corresponding share immediately prior to the split. You should consult your tax advisor with any tax questions you may have regarding the split.

General information on the book-entry form of ownership appears on the following statement. If you have any questions about the enclosed statement, the stock split or your current certificates, or if you would like to receive a certificate for the stock split shares, you may contact Jeannine Coker, Vice President, Board Administration and Shareholder Services of Origin Bancorp, Inc., at 318-232-7492.

Thank you for your investment in Origin Bancorp, Inc. We remain focused on our strategic plan and our commitment to our shareholders, customers, employees and communities.

Sincerely,

A handwritten signature in black ink, appearing to read "Drake Mills", written over a light blue circular background.

Drake Mills
Chairman of the Board
Origin Bancorp, Inc.