



PLEASE MARK VOTES AS IN THIS EXAMPLE

REVOCABLE PROXY STATE INVESTORS BANCORP, INC.

THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS OF STATE INVESTORS BANCORP, INC. FOR USE AT THE SPECIAL MEETING OF SHAREHOLDERS TO BE HELD ON JANUARY 24, 2012 AND AT ANY ADJOURNMENT THEREOF.

The undersigned hereby appoints the Board of Directors of State Investors Bancorp, Inc. or any successors thereto, as proxies with full powers of substitution, to represent and vote all the shares of common stock of State Investors Bancorp, Inc. held of record by the undersigned on November 30, 2011, at the Special Meeting of Shareholders to be held at the main office of State-Investors Bank located at 1041 Veterans Boulevard, Metairie, Louisiana on Tuesday, January 24, 2012, at 9:30 am., Central Time, or at any adjournment thereof, with all of the powers the person would possess if personally present at such meeting as follows:

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|---|--------------------------|--------------------------|--------------------------|
| | For | Against | Abstain |
| 1. PROPOSAL to approve the adoption of the 2012 Stock Option Plan. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. PROPOSAL to approve the adoption of the 2012 Recognition and Retention Plan and Trust Agreement. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

In their discretion, the proxies are authorized to vote upon such other business as may properly come before the meeting.

The Board of Directors recommends that you vote "FOR" adoption of the 2012 Stock Option Plan and "FOR" adoption of the 2012 Recognition and Retention Plan and Trust Agreement.

THIS PROXY IS SOLICITED BY THE BOARD OF DIRECTORS. THE SHARES OF STATE INVESTORS BANCORP'S COMMON STOCK WILL BE VOTED AS SPECIFIED. IF NOT OTHERWISE SPECIFIED, THIS PROXY WILL BE VOTED FOR ADOPTION OF THE 2012 STOCK OPTION PLAN, FOR ADOPTION OF THE 2012 RECOGNITION AND RETENTION PLAN AND TRUST AGREEMENT AND OTHERWISE AT THE DISCRETION OF THE PROXIES. YOU MAY REVOKE THIS PROXY AT ANY TIME PRIOR TO THE TIME IT IS VOTED AT THE SPECIAL MEETING.

PLEASE CHECK BOX IF YOU PLAN TO ATTEND THE MEETING.

Note: Please sign exactly as your name appears on this proxy. If signing for estates, trusts, corporations or partnerships, title or capacity should be stated. If shares are held jointly, only one holder need sign.

Please be sure to date and sign this proxy card in the box below.

Date

Sign above _____

↑ Detach above card, sign, date and mail in postage paid envelope provided. ↓

STATE INVESTORS BANCORP, INC.

PLEASE ACT PROMPTLY

PLEASE COMPLETE, DATE, SIGN, AND MAIL THIS PROXY CARD PROMPTLY IN THE ENCLOSED POSTAGE-PAID ENVELOPE.

IF YOUR ADDRESS HAS CHANGED, PLEASE CORRECT THE ADDRESS IN THE SPACE PROVIDED BELOW AND RETURN THIS PORTION WITH THE PROXY IN THE ENVELOPE PROVIDED.

Important Notice Regarding the Availability of Proxy Materials for the Shareholders Meeting to Be Held on January 24, 2012.
The proxy statement is available on our website at www.stateinvestors.com/site/proxy2012.html