

SPECIAL MEETING OF SHAREHOLDERS OF
BUSINESS FIRST BANCSHARES, INC.

September 28, 2017

NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIAL:

The Notice of Meeting, proxy statement and proxy card
are available at www.B1bank.com

Please sign, date and mail
your proxy card in the
envelope provided as soon
as possible.

↓ Please detach along perforated line and mail in the envelope provided. ↓

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THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" PROPOSAL 1.
PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE

1. To adopt the amended and restated Articles of Incorporation of the Company. FOR AGAINST ABSTAIN

IF PROPERLY EXECUTED AND RETURNED TO THE COMPANY, THIS PROXY WILL BE VOTED IN THE MANNER DIRECTED HEREIN BY THE UNDERSIGNED SHAREHOLDER(S) AND IN THE DISCRETION OF THE PROXIES ON ANY OTHER MATTER THAT MAY PROPERLY COME BEFORE THE MEETING. IF PROPERLY EXECUTED AND RETURNED TO THE COMPANY AND NO DIRECTION IS MADE, THIS PROXY WILL BE VOTED "FOR" THE PROPOSAL ABOVE. The undersigned hereby revokes any and all proxies with respect to such shares heretofore given by the undersigned. The undersigned also acknowledges receipt of the Notice of Special Meeting of Shareholders and the Proxy Statement of the Board of Directors relating to the Meeting.

To change the address on your account, please check the box at right and indicate your new address in the address space above. Please note that changes to the registered name(s) on the account may not be submitted via this method.

Signature of Shareholder Date: Signature of Shareholder Date:

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.

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BUSINESS FIRST BANCSHARES, INC.
THIS PROXY IS SOLICITED ON BEHALF OF
THE BOARD OF DIRECTORS OF BUSINESS FIRST BANCSHARES, INC.

The undersigned hereby appoints David "Jude" Melville, III and Gregory Robertson, and either of them, with power of substitution, each to be the attorneys and proxies of the undersigned at the Special Meeting of Shareholders ("Meeting") of Business First Bancshares, Inc., a Louisiana corporation ("Company"), to be held at the main office of the Company, located at 500 Laurel Street, Suite 101, Baton Rouge, Louisiana, on the 28th day of September, 2017, at 8:00 a.m. (Baton Rouge, Louisiana time), and any adjournment(s) thereof, and to represent and vote, as designated below, all of the shares of common stock of the Company held of record by the undersigned on August 23, 2017, granting unto such attorneys and proxies, and to either of them and to their substitutes full power and authority to act for and in the name of the undersigned at the Meeting and all adjournments thereof, if any, as follows:

(Continued and to be signed on the reverse side.)