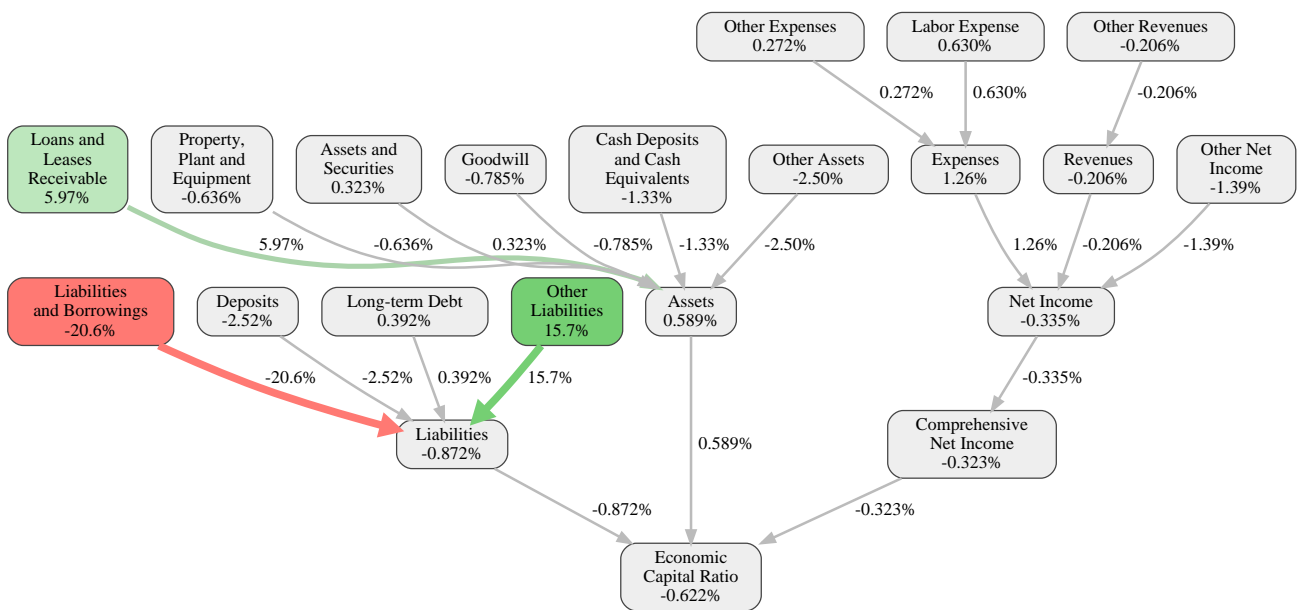




RealRate

STATE BANKS 2020

Investar Holding Corp Rank 108 of 190





RealRate

STATE BANKS 2020

Investar Holding Corp Rank 108 of 190



The relative strengths and weaknesses of Investar Holding Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Investar Holding Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Investar Holding Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 0.62% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	267,211
Cash Deposits and Cash Equivalents	44,695
Deposits	1,707,706
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,355,801
Loans and Leases Receivable	1,681,275
Long-term Debt	0
Occupancy	0
Other Assets	155,735
Other Compr. Net Income	4,967
Other Expenses	4,119
Other Liabilities	-1,156,567
Other Net Income	20,958
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	1,906,940
Assets	2,148,916
Expenses	4,119
Revenues	0
Stockholders Equity	241,976
Net Income	16,839
Comprehensive Net Income	21,806
Economic Capital Ratio	7.0%