



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 25% points. The greatest weakness of Investar Holding Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 0.56% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	274,390
Cash Deposits and Cash Equivalents	35,368
Deposits	1,887,824
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,439,594
Loans and Leases Receivable	1,839,955
Long-term Debt	0
Occupancy	0
Other Assets	171,468
Other Compr. Net Income	-86
Other Expenses	3,450
Other Liabilities	-1,249,521
Other Net Income	17,339
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	2,077,897
Assets	2,321,181
Expenses	3,450
Revenues	0
Stockholders Equity	243,284
Net Income	13,889
Comprehensive Net Income	13,803
Economic Capital Ratio	9.3%