





RealRate

STATE BANKS 2022

Investar Holding Corp Rank 126 of 174



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 15% points. The greatest weakness of Investar Holding Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.2%, being 1.3% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	367,894
Cash Deposits and Cash Equivalents	97,041
Deposits	2,120,266
Fees	1,585
Goodwill	0
IT and Equipment Expense	3,112
Labor Expense	35,527
Liabilities and Borrowings	1,534,801
Loans and Leases Receivable	1,851,773
Long-term Debt	0
Occupancy	2,753
Other Assets	138,415
Other Compr. Net Income	-642
Other Expenses	9,620
Other Liabilities	-1,384,462
Other Net Income	65,085
Other Noninterest Expense	12,374
Other Revenues	3,340
Property, Plant and Equipment	58,080

Output Variable	Value in 1000 USD
Liabilities	2,270,605
Assets	2,513,203
Expenses	64,971
Revenues	3,340
Stockholders Equity	242,598
Net Income	3,454
Comprehensive Net Income	2,812
Economic Capital Ratio	5.2%