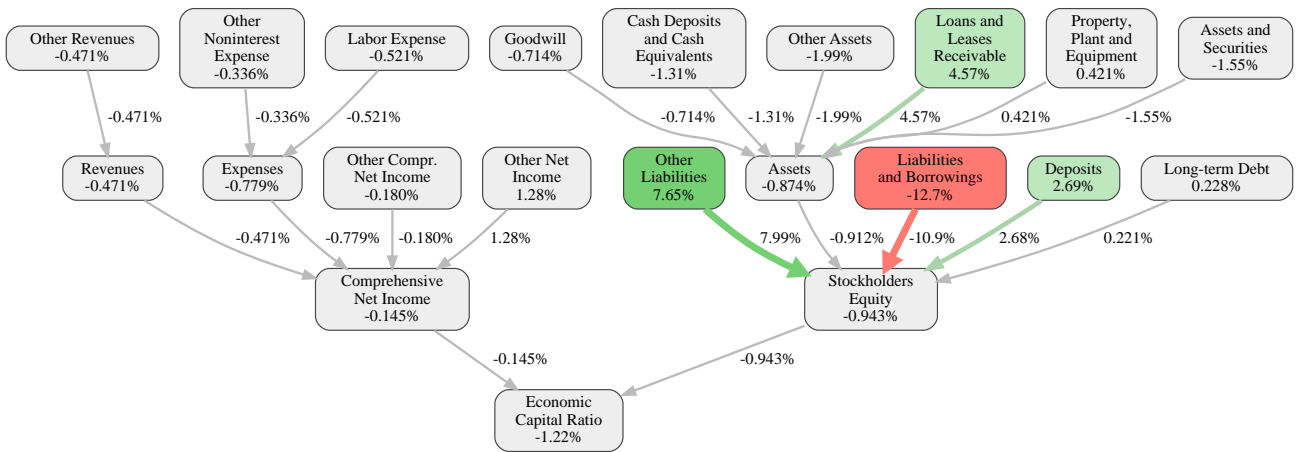




STATE BANKS 2023

Investar Holding Corp
Rank 114 of 165





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STATE BANKS 2023

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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 7.6% points. The greatest weakness of Investar Holding Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.3%, being 1.2% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	417,604
Cash Deposits and Cash Equivalents	40,259
Deposits	2,082,365
Fees	1,774
Goodwill	0
IT and Equipment Expense	3,600
Labor Expense	34,974
Liabilities and Borrowings	1,501,624
Loans and Leases Receivable	2,080,403
Long-term Debt	0
Occupancy	2,915
Other Assets	165,954
Other Compr. Net Income	-50,076
Other Expenses	13,558
Other Liabilities	-1,045,964
Other Net Income	96,028
Other Noninterest Expense	12,683
Other Revenues	3,985
Property, Plant and Equipment	49,587

Output Variable	Value in 1000 USD
Liabilities	2,538,025
Assets	2,753,807
Expenses	69,504
Revenues	3,985
Stockholders Equity	215,782
Net Income	30,509
Comprehensive Net Income	-19,567
Economic Capital Ratio	3.3%