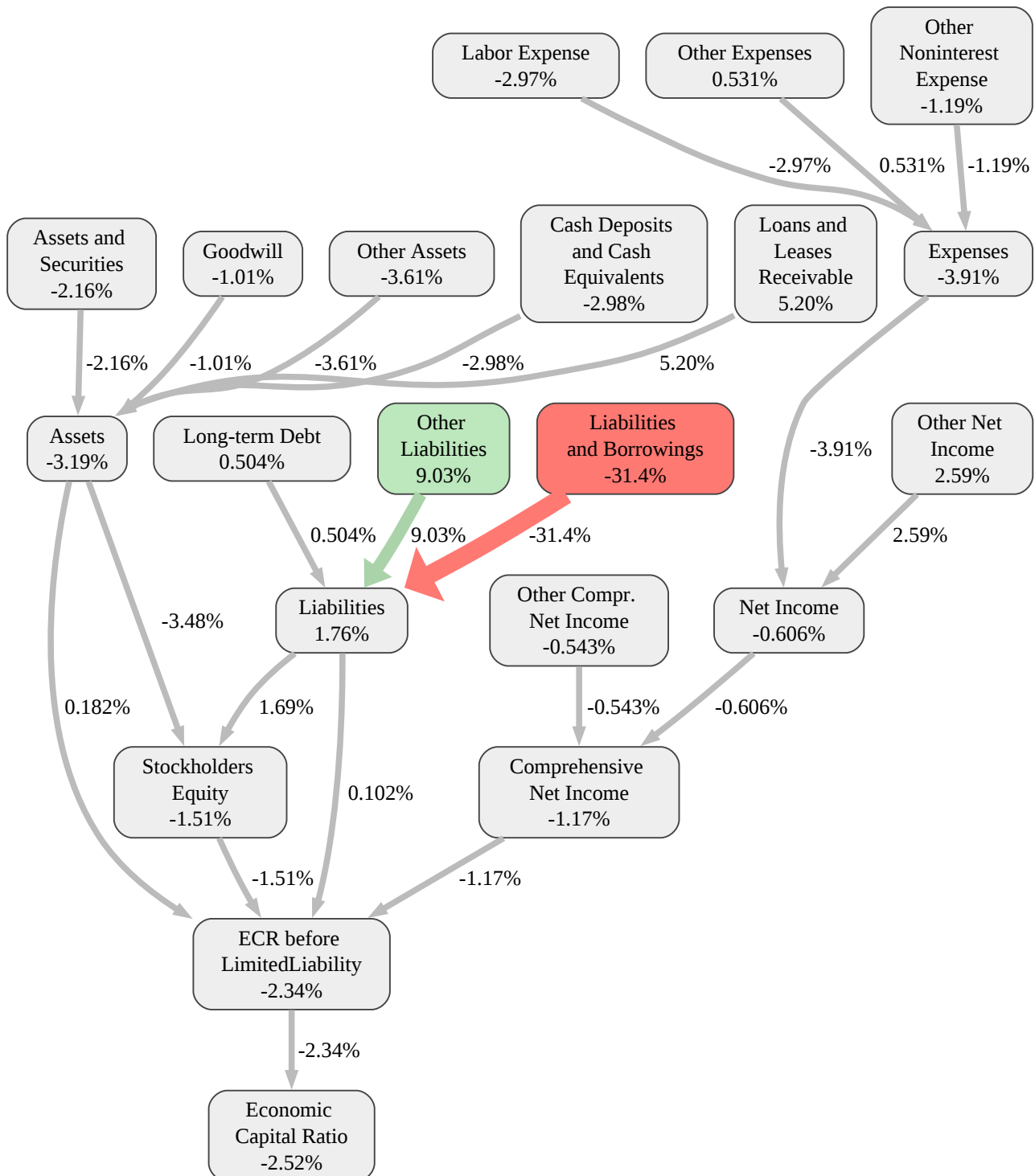




The relative strengths and weaknesses of Investar Holding Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Investar Holding Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.0% points. The greatest weakness of Investar Holding Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 2.5% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	355,880
Cash Deposits and Cash Equivalents	27,922
Deposits	2,345,944
Fees	1,797
Goodwill	0
IT and Equipment Expense	3,611
Labor Expense	38,615
Liabilities and Borrowings	1,922,177
Loans and Leases Receivable	2,098,363
Long-term Debt	0
Occupancy	2,576
Other Assets	199,942
Other Compr. Net Income	-3,210
Other Expenses	7,327
Other Liabilities	-1,786,605
Other Net Income	75,125
Other Noninterest Expense	13,260
Other Revenues	7,457
Property, Plant and Equipment	40,705

Output Variable	Value in 1000 USD
Liabilities	2,481,516
Assets	2,722,812
Expenses	67,186
Revenues	7,457
Stockholders Equity	241,296
Net Income	15,396
Comprehensive Net Income	12,186
BaseVar	2,879,819
ECR before Limited Liability	8.8%
Economic Capital Ratio	9.0%