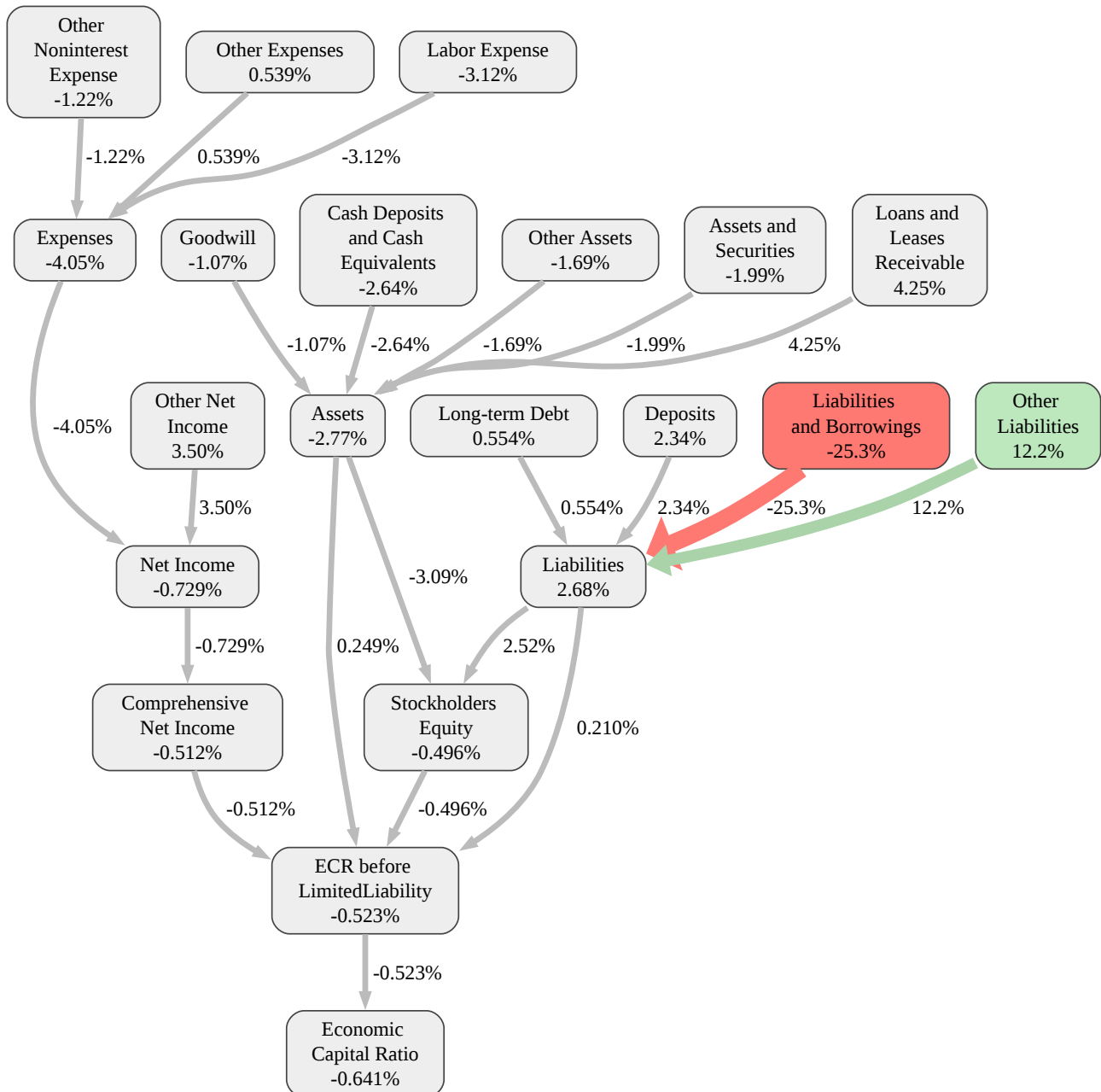




The relative strengths and weaknesses of Investar Holding Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Investar Holding Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Investar Holding Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.64% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	391,726
Cash Deposits and Cash Equivalents	41,505
Deposits	2,350,249
Fees	2,076
Goodwill	0
IT and Equipment Expense	3,456
Labor Expense	40,228
Liabilities and Borrowings	1,915,446
Loans and Leases Receivable	2,149,624
Long-term Debt	0
Occupancy	2,667
Other Assets	210,659
Other Compr. Net Income	12,635
Other Expenses	9,239
Other Liabilities	-1,733,720
Other Net Income	84,464
Other Noninterest Expense	13,057
Other Revenues	4,333
Property, Plant and Equipment	39,534

Output Variable	Value in 1000 USD
Liabilities	2,531,975
Assets	2,833,048
Expenses	70,723
Revenues	4,333
Stockholders Equity	301,073
Net Income	18,074
Comprehensive Net Income	30,709
BaseVar	2,994,973
ECR before Limited Liability	13%
Economic Capital Ratio	13%