

WHO WE ARE

We are a bank holding company headquartered in Baton Rouge, Louisiana, offering a wide range of commercial banking products tailored to meet the needs of individuals and businesses through Investar Bank, National Association, our commercial bank subsidiary. We serve our primary markets of Louisiana, Texas and Alabama from our main office located in Baton Rouge and full-service branches located throughout our market areas.

We have experienced significant growth since the Bank was chartered in 2006 as a de novo commercial bank by John J. D'Angelo, our President and Chief Executive Officer, and believe we will have continuing opportunities to grow, both organically and through strategic acquisitions. With an experienced management team, excellent credit quality, high levels of capital, and an infrastructure capable of accommodating our growing franchise, we believe that we are positioned to take advantage of market opportunities in the future.

Charter

Investar Bank, National Association ("Investar")

Charter Year

2019

Original State Charter/Year Founded

2006

Website

www.InvestarBank.com

Headquarters

Baton Rouge, LA

Total Assets

\$2.8 billion

Number of Employees

331

Number of Branches

28

Parent Company

Investar Holding Corporation

Index

NASDAQ BANK

Stock Ticker

NASDAQ: ISTR

Annualized Dividend Per Share

0.42

EXECUTIVE TEAM

- **John J. D'Angelo**
President and Chief Executive Officer
- **Linda M. Crochet**
Executive Vice President and Chief Operations Officer

- **John Campbell**
Executive Vice President and Chief Financial Officer
- **Jeffrey W. Martin**
Executive Vice President and Chief Credit Officer

CAPITAL RATIOS

10.74%

TIER 1 RISK-BASED CAPITAL RATIO

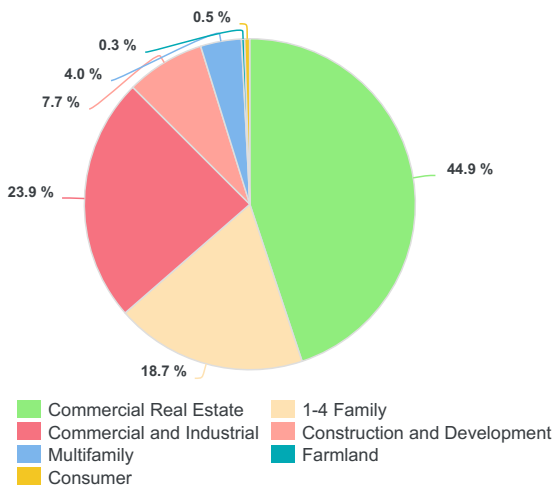
13.48%

TOTAL RISK-BASED CAPITAL RATIO

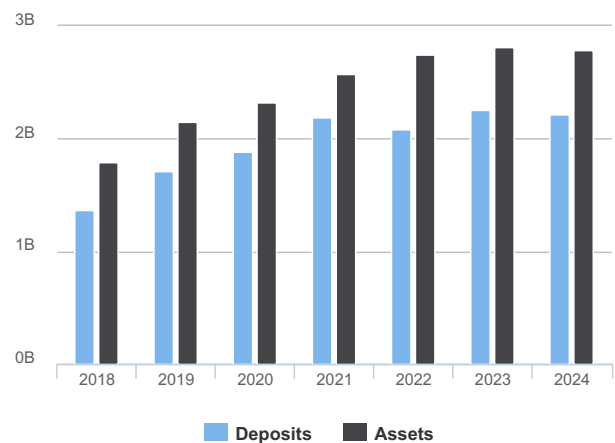
8.95%

TIER 1 LEVERAGE RATIO

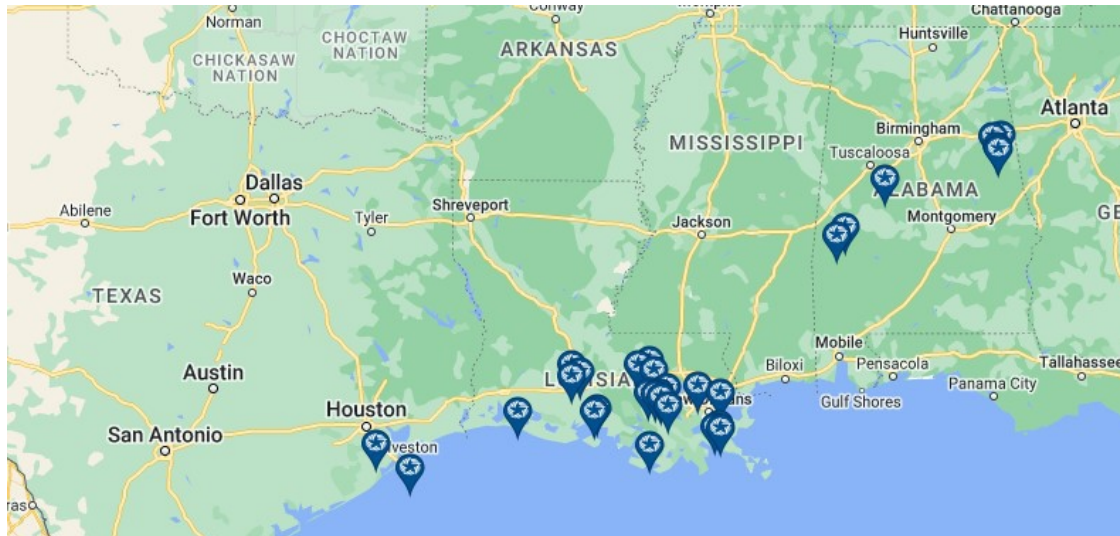
LOAN PORTFOLIO



FINANCIAL HIGHLIGHTS



SERVING THE GULF SOUTH



Acquisition	Announced Date	Closed Date	About
Cheaha Bank	1/25/2021	4/1/2021	\$41.1m acquisition of Oxford, AL based bank with \$240.7m in assets
PlainsCapital Bank Branches	8/19/2019	2/21/2020	\$11.1m acquisition of Alice and Victoria, TX branch locations with \$48.7m in assets
Bank of York	7/31/2019	11/1/2019	\$15.0m acquisition of the oldest Alabama chartered bank headquartered in York, AL with \$101.9m in assets
Mainland Bank	10/12/2018	3/1/2019	\$18.6m acquisition of Houston, TX based community bank with \$127.6m in assets
The Highlands Bank	8/7/2017	12/1/2017	\$22.7m acquisition expands Baton Rouge, LA footprint in Feliciana Region with Jackson based bank with \$152.1m in assets
Citizens Bank	3/8/2017	7/1/2017	\$45.8m acquisition of Ville Platte, LA based bank with \$250.7m in assets
First Community Bank	1/29/2013	5/1/2013	\$4.5m acquisition of Hammond and Madeville bank with \$99.2m in assets expands New Orleans, LA footprint
South Louisiana Business Bank	6/3/2011	10/1/2011	\$14.7m acquisition of Prairieville, LA business bank with \$50.9m in assets

INVESTOR CONTACT



John R. Campbell
Executive Vice President and
Chief Financial Officer

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