

## 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 south Louisiana, southeast Texas and west 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.

## EXECUTIVE TEAM

- **John J. D'Angelo**  
President and Chief Executive Officer
- **Dane M. Babin**  
Executive Vice President and Chief Operations Officer
- **Christopher L. Hufft**  
Executive Vice President and Chief Financial Officer
- **Travis M. Lavergne**  
Executive Vice President and Chief Credit and Risk Management Officer

## CAPITAL RATIOS

**11.30%** TIER I RISK-BASED CAPITAL RATIO

**14.39%** TOTAL RISK BASED CAPITAL RATIO

**9.82%** TIER I LEVERAGE RATIO

### Charter

Investar Bank, National Association ("Investar")

### Charter Year

2019

### Original State Charter/Year Founded

2006

### Website

[www.InvestarBank.com](http://www.InvestarBank.com)

### Headquarters

Baton Rouge, LA

### Total Assets (6/1/2020)

\$2.2 billion

### Number of Employees

335

### Number of Branches

30

### Parent Company

Investar Holding Corporation

### Index

NASDAQ BANK

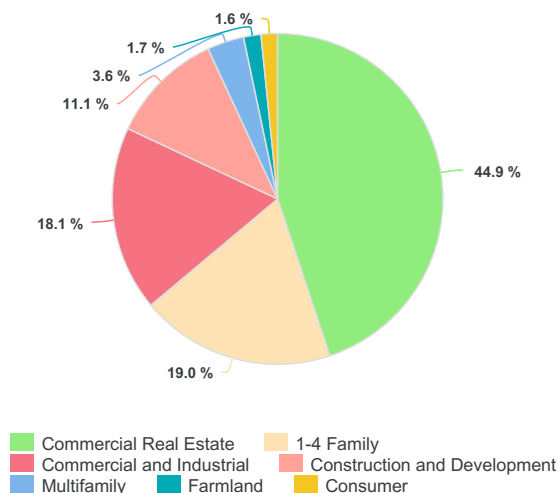
### Stock Ticker

NASDAQ: ISTR

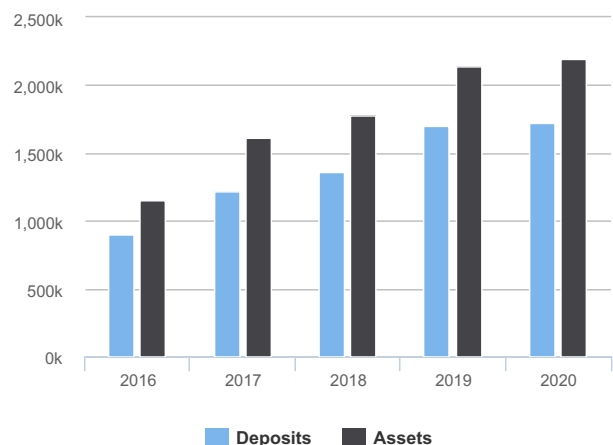
### Annualized Dividend Per Share

\$0.24

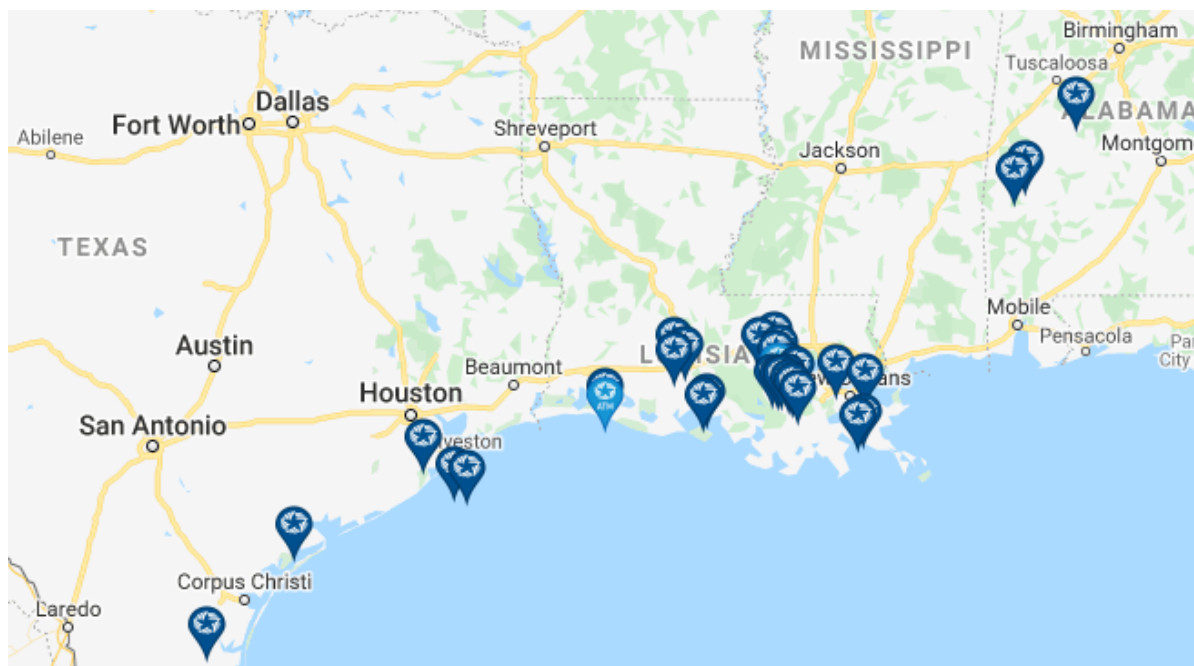
## LOAN PORTFOLIO



## FINANCIAL HIGHLIGHTS



## SERVING THE GULF SOUTH



Acquisition	Announced Date	Closed Date	About
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, Alabama 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
BOJ Bancshares "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



Christopher L. Hufft  
EVP & CFO

[Investors@investarbank.com](mailto:Investors@investarbank.com)