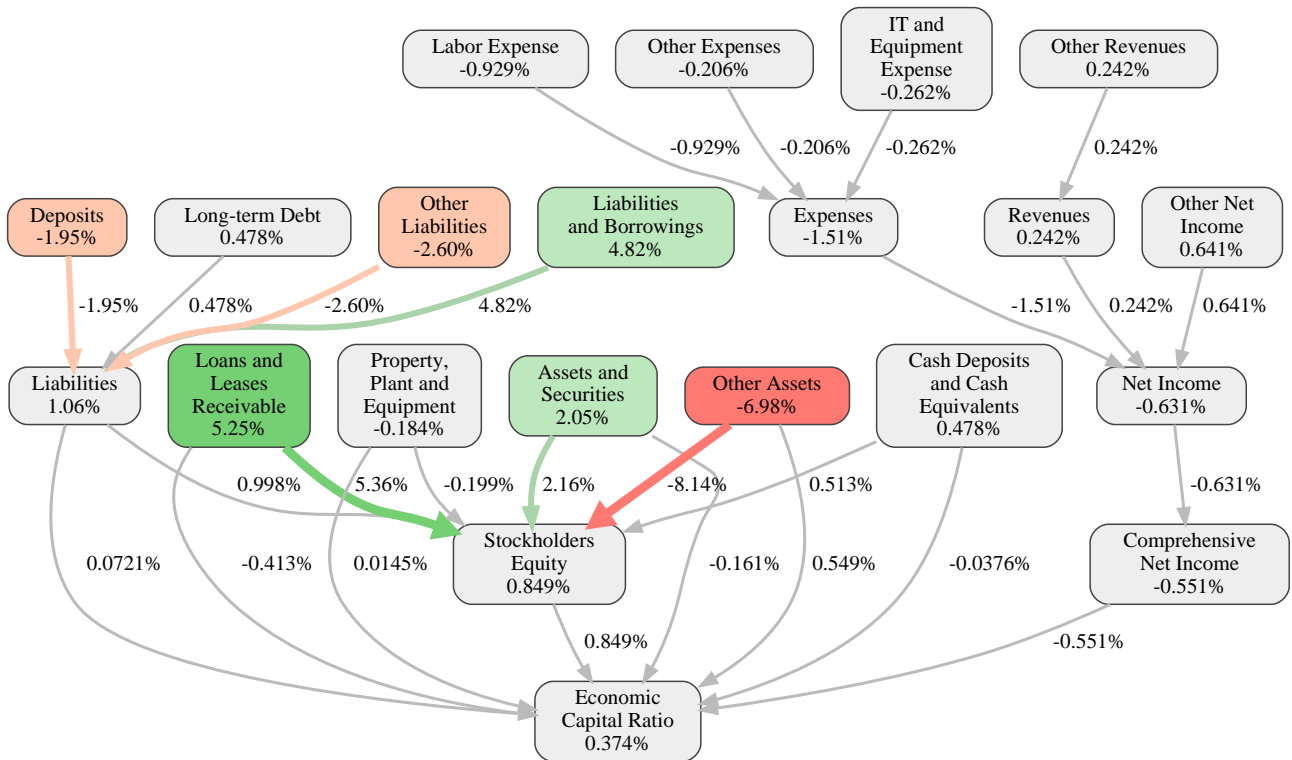




STATE BANKS 2019

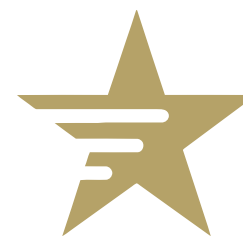
CapStar Financial Holdings Inc.
Rank 70 of 172





STATE BANKS 2019

CapStar Financial Holdings Inc.
Rank 70 of 172



The relative strengths and weaknesses of CapStar Financial Holdings Inc. 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 CapStar Financial Holdings Inc. compared to the market average is the variable Loans and Leases Receivable, increasing the Economic Capital Ratio by 5.2% points. The greatest weakness of CapStar Financial Holdings Inc. is the variable Other Assets, reducing the Economic Capital Ratio by 7.0% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 0.37% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	295,548
Cash Deposits and Cash Equivalents	105,443
Deposits	1,570,008
Fees	1,608
Goodwill	37,510
IT and Equipment Expense	6,306
Labor Expense	28,586
Liabilities and Borrowings	449,417
Loans and Leases Receivable	1,475,299
Long-term Debt	0
Occupancy	2,336
Other Assets	31,262
Other Compr. Net Income	-789
Other Expenses	12,463
Other Liabilities	-309,921
Other Net Income	53,846
Other Noninterest Expense	3,355
Other Revenues	8,313
Property, Plant and Equipment	18,821

Output Variable	Value in 1000 USD
Liabilities	1,709,504
Assets	1,963,883
Expenses	54,654
Revenues	8,313
Stockholders Equity	254,379
Net Income	7,505
Comprehensive Net Income	6,716
Economic Capital Ratio	7.3%