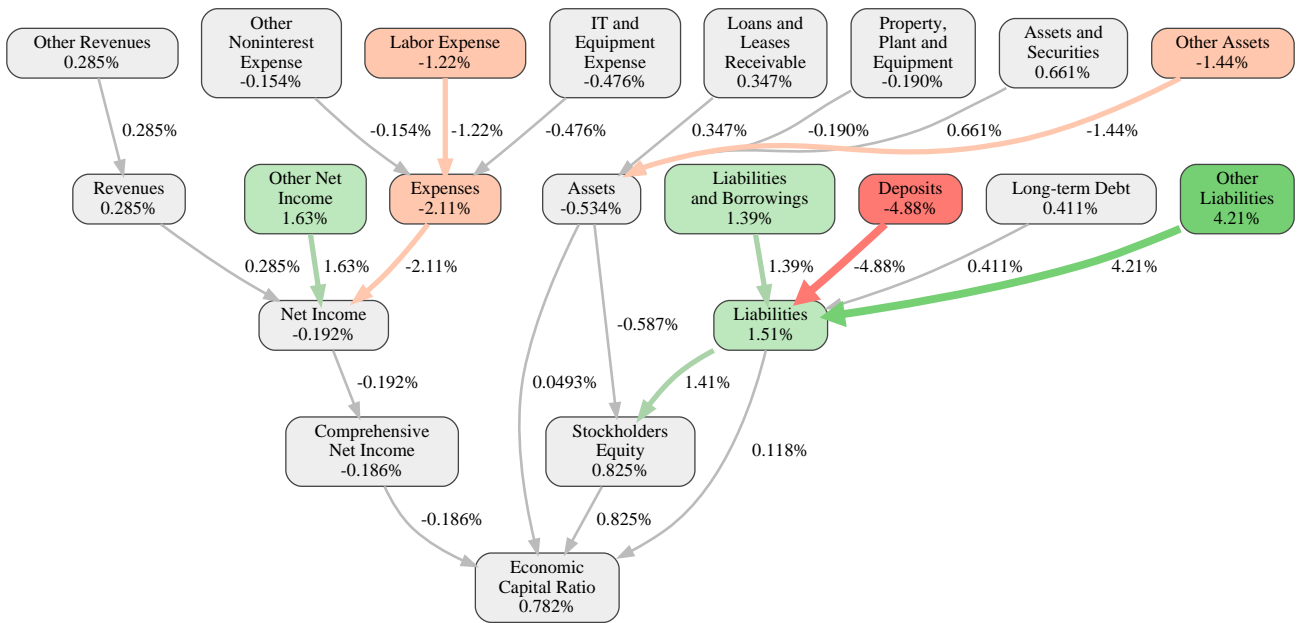




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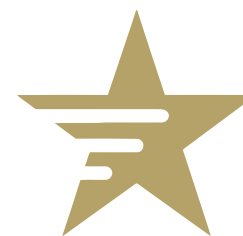
CapStar Financial Holdings Inc.
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CapStar Financial Holdings Inc.
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The relative strengths and weaknesses of CapStar Financial Holdings Inc. are analyzed with respect to the market average, including 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 Other Liabilities, increasing the Economic Capital Ratio by 4.2% points. The greatest weakness of CapStar Financial Holdings Inc. is the variable Deposits, reducing the Economic Capital Ratio by 4.9% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.4%, being 0.78% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	272,797
Cash Deposits and Cash Equivalents	101,269
Deposits	1,729,451
Fees	2,102
Goodwill	37,510
IT and Equipment Expense	10,684
Labor Expense	35,542
Liabilities and Borrowings	631,915
Loans and Leases Receivable	1,407,498
Long-term Debt	0
Occupancy	3,345
Other Assets	198,943
Other Compr. Net Income	4,699
Other Expenses	11,744
Other Liabilities	-597,211
Other Net Income	78,659
Other Noninterest Expense	5,422
Other Revenues	9,467
Property, Plant and Equipment	19,184

Output Variable	Value in 1000 USD
Liabilities	1,764,155
Assets	2,037,201
Expenses	68,839
Revenues	9,467
Stockholders Equity	273,046
Net Income	19,287
Comprehensive Net Income	23,986
Economic Capital Ratio	8.4%