





STATE BANKS 2022



CapStar Financial Holdings Inc. Rank 26 of 174

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 3.3% points. The greatest weakness of CapStar Financial Holdings Inc. is the variable Deposits, reducing the Economic Capital Ratio by 3.7% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.8%, being 1.3% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	592,772
Cash Deposits and Cash Equivalents	415,125
Deposits	2,684,281
Fees	0
Goodwill	41,068
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	983,744
Loans and Leases Receivable	2,027,786
Long-term Debt	0
Occupancy	0
Other Assets	30,568
Other Compr. Net Income	-8,998
Other Expenses	12,699
Other Liabilities	-915,073
Other Net Income	61,376
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	25,727

Output Variable	Value in 1000 USD
Liabilities	2,752,952
Assets	3,133,046
Expenses	12,699
Revenues	0
Stockholders Equity	380,094
Net Income	48,677
Comprehensive Net Income	39,679
Economic Capital Ratio	7.8%