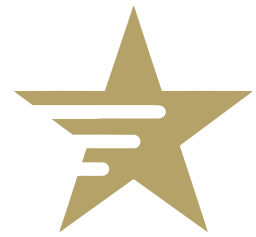




STATE BANKS 2021

CapStar Financial Holdings Inc.
Rank 74 of 180



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 3.4% points. The greatest weakness of CapStar Financial Holdings Inc. is the variable Other Assets, reducing the Economic Capital Ratio by 4.5% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 0.24% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	558,474
Cash Deposits and Cash Equivalents	277,439
Deposits	2,568,001
Fees	2,224
Goodwill	41,068
IT and Equipment Expense	12,060
Labor Expense	45,252
Liabilities and Borrowings	880,197
Loans and Leases Receivable	2,047,443
Long-term Debt	0
Occupancy	3,590
Other Assets	35,893
Other Compr. Net Income	6,345
Other Expenses	14,510
Other Liabilities	-804,678
Other Net Income	73,379
Other Noninterest Expense	5,760
Property, Plant and Equipment	26,689
Revenues	25,034

Output Variable	Value in 1000 USD
Liabilities	2,643,520
Assets	2,987,006
Expenses	83,396
Stockholders Equity	343,486
Net Income	15,017
Comprehensive Net Income	21,362
Economic Capital Ratio	6.9%

