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For immediate release

**CapStar Bank Completes Acquisition of
American Security Bank & Trust**
Merger Brings Net Assets Close to \$1 Billion

NASHVILLE, TN– August 1, 2012. CapStar Bank announced it has completed its acquisition of American Security Bank & Trust in Sumner County after receiving regulatory approval from the Federal Reserve Bank in Atlanta and the Tennessee Department of Financial Institutions. The acquisition brings the total number of CapStar branch offices to five and its total net assets to \$948 million.

The board of each bank unanimously endorsed the merger agreement in February, and respective shareholders voted their approval in June. Respective board members credited similar cultures, infrastructures and operations of the two financial institutions as the primary reasons behind the merger. CapStar president and CEO Claire W. Tucker reiterated that robust growth and a strong customer base in Sumner County as well as the rapid growth CapStar has experienced during its first four years make for a complimentary blend of strengths that will benefit all stakeholders.

Tucker said, “The past six months leading up to the consummation of this deal have required employees of both institutions as well as board members to focus on merging our banks in a way that maximizes synergies while keeping customer needs as our topmost priority. I’m proud of the tireless efforts on the part of so many to make this transaction possible.” CapStar plans to consolidate all operating systems by the end of the third quarter.

CapStar Bank opened on July 14, 2008. CapStar’s headquarters is in downtown Nashville at 401 Church Street, Suite 900, with branches at 5500 Maryland Way in Brentwood; 2321 Crestmoor Road in Green Hills; 101 Springhouse Court, Hendersonville, TN; and 885 Greenlea Blvd, Gallatin, TN. CapStar experienced the highest percent asset growth of all Tennessee banks in 2011, according to FDIC reports. For more information about CapStar Bank, please visit www.CapStarBank.com.

CapStar Bank: We’re listening.
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