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CapStar Closes 2012 over the Billion Dollar Mark

Records Eighth Straight Quarter of Profitability

NASHVILLE, TN- February 11, 2013. CapStar Bank recently filed its fourth quarter 2012 call report reporting total assets of \$1.031 billion. The report continues the dramatic growth that the bank, opened in July, 2008, has shown in a challenging time for US financial institutions. Loans ended 2012 above \$625 million for a 45 percent annual growth over 2011. Deposits grew almost \$300 million to \$925 million during the same period. It also marked the eighth consecutive quarter that the de novo bank has recorded a profit.

President and Chief Executive Officer Claire W. Tucker said, "This is a notable milestone to reach six months prior to our fifth anniversary. The reception of the Nashville market to a local bank organized to serve small to mid-size businesses and their employees has been gratifying. The word of mouth from those first customers not only helped in CapStar's early years, but has enabled us to grow, adding lines of business that strengthen our capacity to meet the needs of businesses and individuals."

In the past 18 months, CapStar has added Commercial Finance and Correspondent Banking divisions, as well as two specialty groups: Sports and Entertainment and Health Care Lending. In addition, CapStar completed their first acquisition in July 2012 with the purchase of American Security Bank and Trust, adding branches Hendersonville and Gallatin in Sumner County.

CapStar Bank opened on July 14, 2008 in downtown Nashville at 201 Fourth Avenue, Suite 900. The bank has branches at 5500 Maryland Way in Brentwood; 2321 Crestmoor Road in Green Hills; 101 Springhouse Court, Hendersonville; and 885 Greenlea Blvd, Gallatin. For more information about CapStar Bank, please visit www.CapStarBank.com.

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CapStar Bank: We're listening.