

For Release May 3, 2012

Contacts:

CapStar: Beth Alexander, (615) 732-6424

balexander@capstarbank.com

American Security Bank & Trust: Mark Thomas, (615) 338-3305

mthomas@americansecuritybank.com

CAPSTAR BANK AND AMERICAN SECURITY BANK & TRUST COMPANY ANNOUNCE AMENDMENT TO MERGER TRANSACTION IN LIGHT OF JOBS ACT

NASHVILLE, TN and HENDERSONVILLE, TN- May 3, 2012. CapStar Bank (CapStar), a Tennessee banking corporation headquartered in Nashville, Tennessee, and American Security Bank & Trust Company (ASBT), a Tennessee banking corporation headquartered in Hendersonville, Tennessee, today jointly announced they have signed an amended and restated definitive agreement to merge. The combined company will have approximately \$880 million in assets, hold nearly \$770 million in deposits, and operate five branches in the Nashville Metropolitan Statistical Area (MSA). The combined company will operate under the CapStar Bank name.

Claire W. Tucker, President and Chief Executive Officer of CapStar, will serve as President and Chief Executive Officer of the combined company.

Tucker said, "As we indicated in February when we originally announced the transaction, we expect this merger to create a positive impact from a financial perspective very soon after it closes. We see this as a tremendous opportunity for both CapStar and American Security and the customers, employees and shareholders of both of our companies."

"We originally contemplated that shareholders of ASBT owning 3,000 or fewer shares of ASBT common stock would receive cash in the merger, whereas ASBT shareholders with more than 3,000 shares would receive CapStar common stock," noted Tucker. "That structure allowed us to keep the total number of shareholders below 500, which was the threshold number that previously would have triggered SEC registration."

Under the "Jumpstart Our Business Startups Act" (the JOBS Act) signed into law on April 5, 2012, the threshold number of shareholders triggering SEC registration was raised to 2,000. "In light of the passage of

Page Two: CAPSTAR BANK AND AMERICAN SECURITY BANK & TRUST COMPANY TO MERGE

the JOBS Act," noted Tucker, "we were able to amend our transaction so that all ASBT shareholders will receive CapStar common stock in the merger."

"We continue to be very excited about bringing together these two fine companies," said Mark D. Thomas, President and Chief Executive Officer of American Security, "and are particularly pleased that through this amendment of our transaction, all of our shareholders will be receiving CapStar common stock. We think American Security's shareholders, employees and customers will benefit tremendously from the combined resources and the larger geographic presence that this combination creates. We believe as strongly as ever that the principles and ideals that have guided these two financial institutions will be strengthened to the benefit of all of our stakeholders. We believe the long-term impact of this combination will be advantageous to our shareholders, our employees and our communities," Thomas said.

Under the terms of the amended and restated definitive agreement, subject to certain adjustments, ASBT shareholders will receive shares of CapStar common stock in the merger. A proxy statement setting forth the details of the transaction, including a description of the consideration to be received in the merger, will be provided to shareholders of ASBT and of CapStar.

The transaction is subject to several conditions, including the approval of CapStar and ASBT shareholders, and requisite regulatory authorities. The boards of directors of CapStar and ASBT have both unanimously approved the transaction, and all of the individual directors of both CapStar and ASBT have executed and delivered support agreements agreeing to vote all of their respective stock in favor of the transaction. CapStar and ASBT expect the transaction to close later this year.

About CapStar Bank

Founded in 2008 with \$88 million in start-up capital, CapStar currently has three offices in Middle Tennessee and provides a wide range of deposit services and treasury management products, as well as a powerful technology platform, for small and mid-size businesses and consumers. CapStar experienced the greatest percentage of asset growth for all Tennessee banks in 2011, according to FDIC reports.

About American Security Bank & Trust Company

Founded in 2004, ASBT is a Tennessee banking corporation which has two offices in Hendersonville and Gallatin, offering consumer and business banking, in addition to loan and home mortgage services.

Additional Information

The proposed merger will be submitted to CapStar and ASBT shareholders for their consideration through a proxy statement, and CapStar and ASBT may file other relevant documents concerning the proposed merger with the Tennessee Department of Financial Institutions and other applicable regulatory authorities. CapStar Bank was advised by the law firm of Bradley Arant Boult Cummings LLP, and ASBT was advised by the law firm of Daniel W. Small, Esq. (Ashland City, TN). Sandler O'Neill & Partners L.P. served as financial advisor to ASBT.

30 # # # CapStar Bank: We're listening.