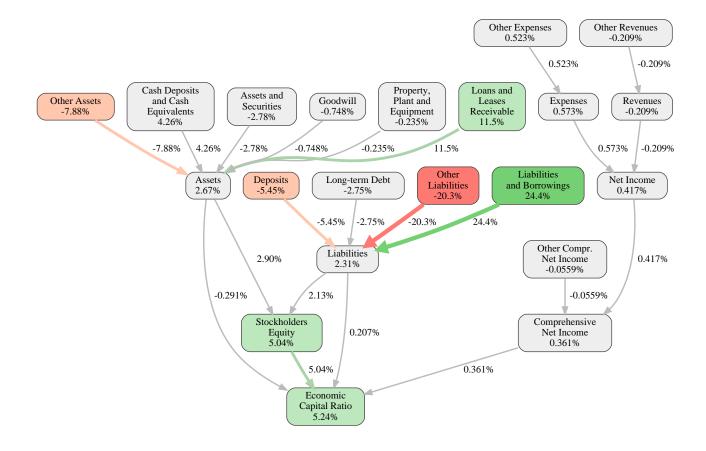


STATE BANKS 2012

Xenith Bankshares Inc Rank 9 of 151





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Xenith Bankshares Inc Rank 9 of 151

The relative strengths and weaknesses of Xenith Bankshares 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 Xenith Bankshares Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Xenith Bankshares Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 5.2% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	6,699
Cash Deposits and Cash Equivalents	55,795
Deposits	375,007
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,803
Loans and Leases Receivable	321,859
Long-term Debt	20,000
Occupancy	0
Other Assets	87,103
Other Compr. Net Income	0
Other Expenses	75
Other Liabilities	351
Other Net Income	4,522
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	6,009

Output Variable	Value in 1000 USD
Liabilities	397,161
Assets	477,465
Expenses	75
Revenues	0
Stockholders Equity	80,304
Net Income	4,447
Comprehensive Net Income	4,447
Economic Capital Ratio	15%

