



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 20% points. The greatest weakness of Xenith Bankshares Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.8%, being 0.24% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	11,367
Cash Deposits and Cash Equivalents	39,199
Deposits	772,911
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	36,349
Loans and Leases Receivable	744,626
Long-term Debt	0
Occupancy	0
Other Assets	114,850
Other Compr. Net Income	626
Other Expenses	786
Other Liabilities	2,571
Other Net Income	2,068
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	8,010

Output Variable	Value in 1000 USD
Liabilities	811,831
Assets	918,052
Expenses	786
Revenues	0
Stockholders Equity	106,221
Net Income	1,282
Comprehensive Net Income	1,908
Economic Capital Ratio	9.8%