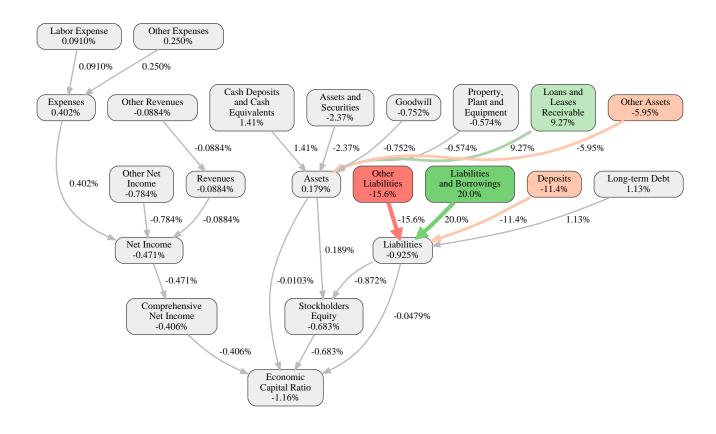


## STATE BANKS 2016

## Xenith Bankshares Inc Rank 123 of 177





## STATE BANKS 2016

## Xenith Bankshares Inc Rank 123 of 177

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 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 1.2% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	11,184
Cash Deposits and Cash Equivalents	61,945
Deposits	889,030
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	45,134
Loans and Leases Receivable	772,178
Long-term Debt	0
Occupancy	0
Other Assets	186,645
Other Compr. Net Income	-27
Other Expenses	1,454
Other Liabilities	2,643
Other Net Income	5,637
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	7,544

Output Variable	Value in 1000 USD
Liabilities	936,807
Assets	1,039,496
Expenses	1,454
Revenues	0
Stockholders Equity	102,689
Net Income	4,183
Comprehensive Net Income	4,156
Economic Capital Ratio	8.5%

