

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 36.1 | 23.8 | 29.2 | 16.2 | 48.7 |
| Second Quintile | 23.4 | 16.9 | 16.2 | 14.3 | 17.1 |
| Third Quintile | 16.5 | 14.5 | 13.9 | 13.0 | 14.5 |
| Fourth Quintile | 14.0 | 12.7 | 12.7 | 11.7 | 12.8 |
| Fifth Quintile | 10.5 | 10.4 | 10.9 | | 10.3 |
| Total | 20.4 | 15.8 | 16.9 | 14.0 | 14.7 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 37.3 | 25.0 | 30.4 | 17.6 | 49.9 |
| Second Quintile | 24.6 | 18.2 | 17.4 | 15.7 | 18.4 |
| Third Quintile | 17.8 | 15.7 | 15.2 | 14.4 | 15.7 |
| Fourth Quintile | 15.3 | 14.0 | 14.2 | 13.2 | 14.1 |
| Fifth Quintile | 11.7 | 11.7 | 12.4 | | 11.6 |
| Total | 21.6 | 17.0 | 18.3 | 15.4 | 16.1 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 28.2 | 17.5 | 19.7 | 13.7 | 23.7 |
| Second Quintile | 17.5 | 12.8 | 12.9 | 11.6 | 13.3 |
| Third Quintile | 12.3 | 11.2 | 11.3 | 10.4 | 11.4 |
| Fourth Quintile | 10.5 | 10.1 | 10.1 | 9.1 | 10.1 |
| Fifth Quintile | 8.6 | 7.9 | 8.0 | | 7.8 |
| Total | 15.8 | 13.0 | 13.1 | 13.2 | 13.2 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 28.2 | 16.9 | 19.4 | 12.0 | 22.5 |
| Second Quintile | 17.5 | 12.4 | 12.0 | 10.2 | 12.6 |
| Third Quintile | 12.3 | 11.0 | 10.9 | 9.3 | 11.0 |
| Fourth Quintile | 10.4 | 9.9 | 9.8 | 8.4 | 9.8 |
| Fifth Quintile | 8.6 | 7.8 | 7.8 | | 7.7 |
| Total | 15.7 | 12.0 | 12.6 | 10.2 | 10.8 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 515.0 | 695.8 | 576.7 | 537.2 | 673.6 |
| Second Quintile | 358.2 | 484.6 | 430.8 | 403.1 | 467.6 |
| Third Quintile | 285.1 | 407.5 | 326.9 | 330.1 | 374.0 |
| Fourth Quintile | 225.0 | 325.0 | 271.6 | 215.9 | 290.8 |
| Fifth Quintile | 109.3 | 181.8 | 122.4 | | 141.6 |
| Total | 270.4 | 390.3 | 290.8 | 285.1 | 298.1 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Construction and Land Development Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 77.6 | 107.1 | 79.1 | 51.7 | 106.9 |
| Second Quintile | 51.6 | 52.4 | 44.1 | 29.6 | 50.4 |
| Third Quintile | 35.3 | 33.2 | 28.3 | 22.0 | 32.3 |
| Fourth Quintile | 17.3 | 19.5 | 9.9 | 15.4 | 17.7 |
| Fifth Quintile | 0.0 | 5.2 | 0.7 | | 3.0 |
| Total | 41.4 | 40.1 | 31.3 | 33.9 | 34.2 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 6.5 | 6.2 | 2.3 | 0.4 | 6.0 |
| Second Quintile | 3.4 | 3.1 | 0.9 | 0.1 | 2.3 |
| Third Quintile | 1.4 | 1.3 | 0.2 | 0.0 | 0.7 |
| Fourth Quintile | 0.2 | 0.2 | 0.0 | 0.0 | 0.1 |
| Fifth Quintile | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 2.7 | 1.8 | 0.8 | 0.1 | 0.4 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Crystal Ratio by Quintile*
[(Past Due Loans + Other Real Estate Owned)/(Capital + ALLL)]
State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 57.8 | 78.8 | 62.6 | 36.2 | 77.2 |
| Second Quintile | 24.7 | 36.9 | 36.4 | 29.7 | 35.7 |
| Third Quintile | 9.0 | 25.3 | 23.2 | 23.6 | 24.2 |
| Fourth Quintile | 2.8 | 15.0 | 13.1 | 13.4 | 13.4 |
| Fifth Quintile | 0.0 | 3.8 | 4.1 | | 2.2 |
| Total | 17.9 | 28.8 | 25.7 | 22.2 | 23.4 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Noncurrent Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 6.3 | 9.5 | 8.5 | 5.2 | 9.2 |
| Second Quintile | 2.1 | 5.0 | 5.0 | 3.9 | 4.8 |
| Third Quintile | 0.6 | 2.9 | 3.1 | 3.3 | 2.9 |
| Fourth Quintile | 0.1 | 1.6 | 1.8 | 2.0 | 1.4 |
| Fifth Quintile | 0.0 | 0.3 | 0.4 | | 0.2 |
| Total | 2.1 | 3.8 | 3.9 | 3.3 | 3.4 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Total Past Due Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 6.5 | 11.3 | 9.8 | 6.3 | 10.8 |
| Second Quintile | 3.5 | 6.2 | 5.9 | 5.1 | 5.9 |
| Third Quintile | 1.8 | 3.8 | 3.9 | 4.4 | 3.8 |
| Fourth Quintile | 0.7 | 2.3 | 2.7 | 2.3 | 2.2 |
| Fifth Quintile | 0.0 | 0.5 | 0.7 | | 0.4 |
| Total | 2.9 | 4.8 | 4.8 | 4.2 | 4.3 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | ∞ | ∞ | 1772.5 | 111.2 | ∞ |
| Second Quintile | ∞ | 146.7 | 112.3 | 86.0 | 174.4 |
| Third Quintile | 564.8 | 85.0 | 73.5 | 64.8 | 87.6 |
| Fourth Quintile | 133.6 | 52.5 | 59.0 | 46.6 | 57.4 |
| Fifth Quintile | 49.5 | 29.4 | 33.3 | | 31.6 |
| Total | 128.5 | 64.2 | 77.2 | 68.8 | 70.0 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 4.4 | 4.2 | 4.7 | 3.3 | 5.2 |
| Second Quintile | 3.0 | 2.7 | 3.2 | 2.9 | 2.9 |
| Third Quintile | 2.2 | 2.3 | 2.6 | 2.4 | 2.4 |
| Fourth Quintile | 2.0 | 1.9 | 2.1 | 1.6 | 2.0 |
| Fifth Quintile | 1.5 | 1.5 | 1.4 | | 1.4 |
| Total | 2.7 | 2.5 | 3.0 | 2.2 | 2.4 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 0.7 | 1.2 | 1.0 | 1.1 | 1.4 |
| Second Quintile | 0.2 | 0.6 | 0.6 | 0.8 | 0.6 |
| Third Quintile | -0.6 | 0.3 | 0.3 | 0.4 | 0.3 |
| Fourth Quintile | -1.7 | -0.2 | -0.2 | -0.4 | -0.4 |
| Fifth Quintile | -3.1 | -2.5 | -3.1 | | -3.0 |
| Total | -0.9 | 0.1 | -0.2 | 0.5 | 0.3 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 4.0 | 10.5 | 9.2 | 9.6 | 10.9 |
| Second Quintile | 1.0 | 4.9 | 4.8 | 7.0 | 4.9 |
| Third Quintile | -4.2 | 2.3 | 2.8 | 3.2 | 2.3 |
| Fourth Quintile | -10.1 | -1.8 | -1.9 | -4.3 | -2.9 |
| Fifth Quintile | -33.5 | -30.1 | -22.6 | | -85.1 |
| Total | -5.6 | 0.8 | -1.8 | 3.6 | 2.4 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 5.2 | 4.8 | 4.7 | 4.3 | 5.3 |
| Second Quintile | 4.4 | 4.2 | 4.1 | 4.0 | 4.2 |
| Third Quintile | 4.0 | 3.8 | 3.7 | 3.7 | 3.8 |
| Fourth Quintile | 3.7 | 3.4 | 3.2 | 2.9 | 3.4 |
| Fifth Quintile | 3.0 | 2.5 | 2.4 | | 2.4 |
| Total | 4.3 | 3.7 | 3.8 | 3.4 | 3.5 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 130.8 | 109.7 | 156.2 | 60.7 | 134.1 |
| Second Quintile | 109.9 | 87.2 | 80.6 | 58.0 | 88.2 |
| Third Quintile | 95.4 | 77.7 | 69.0 | 50.8 | 76.2 |
| Fourth Quintile | 85.0 | 70.2 | 61.6 | 45.3 | 64.7 |
| Fifth Quintile | 64.8 | 54.9 | 44.2 | | 48.8 |
| Total | 96.0 | 76.6 | 76.3 | 56.0 | 62.2 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 110.7 | 103.2 | 99.2 | 98.4 | 106.3 |
| Second Quintile | 94.7 | 94.1 | 87.4 | 92.2 | 93.8 |
| Third Quintile | 89.8 | 86.7 | 78.9 | 84.8 | 86.3 |
| Fourth Quintile | 84.6 | 77.3 | 66.2 | 72.4 | 77.0 |
| Fifth Quintile | 77.3 | 56.7 | 48.5 | | 53.2 |
| Total | 93.1 | 84.9 | 77.2 | 89.6 | 87.1 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 81.0 | 83.2 | 78.8 | 78.4 | 82.9 |
| Second Quintile | 79.0 | 77.7 | 71.3 | 72.7 | 77.0 |
| Third Quintile | 75.0 | 72.5 | 64.1 | 64.2 | 71.3 |
| Fourth Quintile | 69.4 | 65.8 | 56.0 | 57.1 | 63.6 |
| Fifth Quintile | 57.8 | 48.7 | 37.9 | | 44.2 |
| Total | 73.0 | 69.5 | 62.8 | 68.7 | 67.9 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 12.0 | 15.8 | 11.7 | 6.9 | 16.1 |
| Second Quintile | 3.6 | 4.7 | 2.9 | 2.2 | 4.5 |
| Third Quintile | 0.0 | 0.9 | 0.7 | 0.1 | 0.7 |
| Fourth Quintile | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Fifth Quintile | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 5.6 | 4.7 | 3.4 | 2.4 | 2.8 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 26.7 | 32.7 | 14.7 | 13.1 | 31.4 |
| Second Quintile | 19.9 | 22.4 | 9.3 | 9.0 | 18.9 |
| Third Quintile | 17.3 | 14.3 | 6.9 | 6.1 | 11.7 |
| Fourth Quintile | 13.8 | 8.9 | 5.6 | 4.0 | 7.4 |
| Fifth Quintile | 7.5 | 3.8 | 2.1 | | 3.1 |
| Total | 19.4 | 15.7 | 9.1 | 7.9 | 9.0 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Pre-tax, Pre-provision Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 1.4 | 2.4 | 2.4 | 2.7 | 2.8 |
| Second Quintile | 0.7 | 1.4 | 1.8 | 2.3 | 1.6 |
| Third Quintile | 0.2 | 1.0 | 1.3 | 1.9 | 1.1 |
| Fourth Quintile | -0.4 | 0.6 | 0.8 | 1.4 | 0.6 |
| Fifth Quintile | -1.3 | -0.3 | -1.4 | | -0.9 |
| Total | 0.3 | 1.3 | 1.0 | 1.8 | 1.6 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

FHLB Advances / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More** | Total |
|-----------------|----------------------|---------------------|---------------------------|---------------------------|-------|
| Number of Banks | 28 | 113 | 41 | 19 | 201 |
| First Quintile | 8.9 | 11.0 | 8.4 | 8.3 | 11.0 |
| Second Quintile | 2.2 | 4.4 | 4.9 | 5.7 | 5.1 |
| Third Quintile | 0.0 | 0.5 | 3.1 | 3.1 | 1.3 |
| Fourth Quintile | 0.0 | 0.0 | 0.8 | 0.1 | 0.0 |
| Fifth Quintile | 0.0 | 0.0 | 0.0 | | 2.8 |
| Total | 3.4 | 3.4 | 3.6 | 5.1 | 4.7 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.