

## MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2008 Through 11/30/2008

Region	I	II	III	IV	V	TOTAL
Number of Credit Unions	98	190	149	106	108	651
Number of Groups Added	1,083	2,572	2,225	1,012	2,212	9,104
200 and Less	934	2,337	1,971	843	1,978	8,063
201-500	89	128	143	91	111	562
501-1,000	28	54	63	34	56	235
1,001-1,500	9	22	19	20	26	96
1,501-2,000	10	7	9	7	19	52
2,001-2,999	10	10	8	11	14	53
3,000 and over	3	14	12	6	8	43
Potential New Members	201,572	346,547	650,662	216,442	288,536	1,703,759
Average Size of Groups Added	186	135	292	214	130	187
Applications Denied	2	9	1	2	3	17
Deferrals*	44	125	58	6	60	293
Groups Denied of 3,000 and over	0	2	0	0	1	3
Groups Deferred of 3,000 and over	7	15	11	0	8	41
Largest Approved	54,000	38,000	169,454	35,000	33,000	

\*This number represents the total number of deferrals processed upon initial receipt of an expansion request. Some of these initial deferrals were subsequently approved or denied.

**ASSET SIZE DISTRIBUTION  
OF MULTIPLE COMMON BOND FEDERAL CREDIT UNIONS ADDING GROUPS \*\***

<b>Assets of FCUs</b>	<b>Number of CUs</b>	<b>Number of Groups</b>	<b>Percent of Groups</b>	<b>Potential Members</b>	<b>Percent of Members</b>
<b>Under \$2 million</b>					
Region I	13	24	2%	3,611	2%
Region II	9	25	1%	1,274	0%
Region III	3	5	0%	6,509	1%
Region IV	25	63	6%	11,656	5%
Region V	0	0	0%	0	0%
<b>Total under \$2 million</b>	<b>50</b>	<b>117</b>	<b>1%</b>	<b>23,050</b>	<b>1%</b>
<b>\$2-10 million</b>					
Region I	10	13	1%	2,132	1%
Region II	28	47	2%	5,753	2%
Region III	19	26	1%	2,649	0%
Region IV	18	30	3%	7,248	3%
Region V	15	28	1%	7,268	3%
<b>Total \$2-10 million</b>	<b>90</b>	<b>144</b>	<b>2%</b>	<b>25,050</b>	<b>1%</b>
<b>\$10-20 million</b>					
Region I	13	36	3%	4,116	2%
Region II	25	56	2%	12,134	4%
Region III	17	40	2%	10,184	2%
Region IV	13	19	2%	2,539	1%
Region V	12	33	1%	4,685	2%
<b>Total \$10-20 million</b>	<b>80</b>	<b>184</b>	<b>2%</b>	<b>33,658</b>	<b>2%</b>
<b>\$20-50 million</b>					
Region I	30	180	17%	24,566	12%
Region II	38	104	4%	10,469	3%
Region III	38	109	5%	78,395	12%
Region IV	16	68	7%	6,595	3%
Region V	20	136	6%	22,144	8%
<b>Total \$20-50 million</b>	<b>142</b>	<b>597</b>	<b>7%</b>	<b>142,169</b>	<b>8%</b>
<b>\$50-75 million</b>					
Region I	6	65	6%	3,704	2%
Region II	22	145	6%	30,188	9%
Region III	8	47	2%	6,390	1%
Region IV	8	44	4%	8,274	4%
Region V	16	91	4%	14,803	5%
<b>Total \$50-75 million</b>	<b>60</b>	<b>392</b>	<b>4%</b>	<b>63,359</b>	<b>4%</b>
<b>Over \$75 million</b>					
Region I	37	765	71%	163,443	81%
Region II	75	2,192	85%	286,612	83%
Region III	67	1,997	90%	546,531	84%
Region IV	41	788	78%	180,130	83%
Region V	49	1,924	87%	239,636	83%
<b>Total Over \$75 million</b>	<b>269</b>	<b>7,666</b>	<b>84%</b>	<b>1,416,352</b>	<b>83%</b>
<b>GRAND TOTALS</b>	<b>691</b>	<b>9,100</b>	<b>100%</b>	<b>1,703,638</b>	<b>100%</b>

\*\* The Asset Distribution Report reflects the assets of the credit union at the time the group was added. Since the asset size of a credit union may change during the course of the year, some credit unions are counted in this report more than once.

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION I**

From 1/1/2008 through 11/30/2008

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	98
Number of SEGs Added to FCU Charters	1,083
Total Number of Potential New Members	201,572
Number of Denials	2
Number of Deferrals (Request Incomplete)	44
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	3
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	10
Number Denied	1
Total Potential Members of Largest SEG Added	54,000
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	934
201-500 Members	89
501-1,000 Members	28
1,001 - 1,500 Members	9
1,501 - 2,000 Members	10
2,001 - 2,999 Members	10
3,000 and Over Members	3

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION II**

From 1/1/2008 through 11/30/2008

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	190
Number of SEGs Added to FCU Charters	2,572
Total Number of Potential New Members	346,547
Number of Denials	9
Number of Deferrals (Request Incomplete)	125
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	14
Number Denied	2
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	10
Number Denied	0
Total Potential Members of Largest SEG Added	38,000
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	2,337
201-500 Members	128
501-1,000 Members	54
1,001 - 1,500 Members	22
1,501 - 2,000 Members	7
2,001 - 2,999 Members	10
3,000 and Over Members	14

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION III**

From 1/1/2008 through 11/30/2008

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	149
Number of SEGs Added to FCU Charters	2,225
Total Number of Potential New Members	650,662
Number of Denials	1
Number of Deferrals (Request Incomplete)	58
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	12
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	8
Number Denied	0
Total Potential Members of Largest SEG Added	169,454
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	1,971
201-500 Members	143
501-1,000 Members	63
1,001 - 1,500 Members	19
1,501 - 2,000 Members	9
2,001 - 2,999 Members	8
3,000 and Over Members	12

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION IV**

From 1/1/2008 through 11/30/2008

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	106
Number of SEGs Added to FCU Charters	1,012
Total Number of Potential New Members	216,442
Number of Denials	2
Number of Deferrals (Request Incomplete)	6
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	6
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	11
Number Denied	0
Total Potential Members of Largest SEG Added	35,000
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	843
201-500 Members	91
501-1,000 Members	34
1,001 - 1,500 Members	20
1,501 - 2,000 Members	7
2,001 - 2,999 Members	11
3,000 and Over Members	6

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION V**

From 1/1/2008 through 11/30/2008

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	108
Number of SEGs Added to FCU Charters	2,212
Total Number of Potential New Members	288,536
Number of Denials	3
Number of Deferrals (Request Incomplete)	60
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	8
Number Denied	1
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	14
Number Denied	0
Total Potential Members of Largest SEG Added	33,000
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	1,978
201-500 Members	111
501-1,000 Members	56
1,001 - 1,500 Members	26
1,501 - 2,000 Members	19
2,001 - 2,999 Members	14
3,000 and Over Members	8