

## MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2005 Through 12/31/2005

Region	I	II	III	IV	V	TOTAL
Number of Credit Unions	133	206	179	126	133	777
Number of Groups Added	1,145	2,134	2,463	781	1,782	8,305
200 and Less	973	1,877	2,193	634	1,579	7,256
201-500	86	124	149	89	108	556
501-1,000	48	65	57	27	46	243
1,001-1,500	13	19	18	13	22	85
1,501-2,000	5	7	16	5	6	39
2,001-2,999	13	21	10	7	12	63
3,000 and over	7	21	20	6	9	63
Potential New Members	201,075	438,967	886,263	221,433	325,096	2,072,834
Average Size of Groups Added	176	206	360	284	182	250
Applications Denied	0	19	3	8	9	39
Deferrals*	63	99	68	17	33	280
Groups Denied of 3,000 and over	0	3	1	2	3	9
Groups Deferred of 3,000 and over	17	18	12	4	6	57
Largest Approved	16,500	36,000	367,472	64,800	43,500	

\*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	1	1	0%	12	0%
Region II	3	5	0%	2,744	1%
Region III	3	5	0%	952	0%
Region IV	4	10	1%	710	0%
Region V	2	3	0%	34	0%
<b>Total under \$2 million</b>	<b>13</b>	<b>24</b>	<b>0%</b>	<b>4,452</b>	<b>0%</b>
<b>\$2-10 million</b>					
Region I	18	33	3%	2,287	1%
Region II	27	62	3%	3,890	1%
Region III	21	40	2%	5,712	1%
Region IV	24	42	5%	17,066	8%
Region V	16	29	2%	5,147	2%
<b>Total \$2-10 million</b>	<b>106</b>	<b>206</b>	<b>2%</b>	<b>34,102</b>	<b>2%</b>
<b>\$10-20 million</b>					
Region I	25	60	5%	15,477	8%
Region II	29	68	3%	5,064	1%
Region III	21	80	3%	32,129	4%
Region IV	19	56	7%	4,063	2%
Region V	15	23	1%	7,868	2%
<b>Total \$10-20 million</b>	<b>109</b>	<b>287</b>	<b>3%</b>	<b>64,601</b>	<b>3%</b>
<b>\$20-50 million</b>					
Region I	40	176	15%	36,420	18%
Region II	46	182	9%	25,638	6%
Region III	40	164	7%	36,819	4%
Region IV	26	73	9%	10,026	5%
Region V	28	119	7%	39,211	12%
<b>Total \$20-50 million</b>	<b>180</b>	<b>714</b>	<b>9%</b>	<b>148,114</b>	<b>7%</b>
<b>\$50-75 million</b>					
Region I	9	51	4%	6,501	3%
Region II	27	185	9%	34,305	8%
Region III	16	70	3%	23,273	3%
Region IV	13	58	7%	8,558	4%
Region V	14	47	3%	20,317	6%
<b>Total \$50-75 million</b>	<b>79</b>	<b>411</b>	<b>5%</b>	<b>92,954</b>	<b>4%</b>
<b>Over \$75 million</b>					
Region I	43	824	72%	140,378	70%
Region II	81	1,631	76%	367,321	84%
Region III	81	2,104	85%	787,378	89%
Region IV	43	542	69%	181,010	82%
Region V	60	1,561	88%	252,519	78%
<b>Total Over \$75 million</b>	<b>308</b>	<b>6,662</b>	<b>80%</b>	<b>1,728,606</b>	<b>83%</b>
<b>GRAND TOTALS</b>	<b>795</b>	<b>8,304</b>	<b>100%</b>	<b>2,072,829</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 1/1/2005 through 12/31/2005

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	133
Number of SEGs Added to FCU Charters	1,145
Total Number of Potential New Members	201,075
Number of Denials	0
Number of Deferrals (Request Incomplete)	63
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	7
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	13
Number Denied	0
Total Potential Members of Largest SEG Added	16,500
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	973
201-500 Members	86
501-1,000 Members	48
1,001 - 1,500 Members	13
1,501 - 2,000 Members	5
2,001 - 2,999 Members	13
3,000 and Over Members	7

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

From 1/1/2005 through 12/31/2005

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	206
Number of SEGs Added to FCU Charters	2,134
Total Number of Potential New Members	438,967
Number of Denials	19
Number of Deferrals (Request Incomplete)	99
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	21
Number Denied	3
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	21
Number Denied	0
Total Potential Members of Largest SEG Added	36,000
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	1,877
201-500 Members	124
501-1,000 Members	65
1,001 - 1,500 Members	19
1,501 - 2,000 Members	7
2,001 - 2,999 Members	21
3,000 and Over Members	21

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

From 1/1/2005 through 12/31/2005

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	179
Number of SEGs Added to FCU Charters	2,463
Total Number of Potential New Members	886,263
Number of Denials	3
Number of Deferrals (Request Incomplete)	68
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	20
Number Denied	1
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	367,472
<b>BREAKDOWN OF SEGs ADDED BY SIZE</b>	
1-200 Members	2,193
201-500 Members	149
501-1,000 Members	57
1,001 - 1,500 Members	18
1,501 - 2,000 Members	16
2,001 - 2,999 Members	10
3,000 and Over Members	20

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

From 1/1/2005 through 12/31/2005

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	126
Number of SEGs Added to FCU Charters	781
Total Number of Potential New Members	221,433
Number of Denials	8
Number of Deferrals (Request Incomplete)	17
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	6
Number Denied	2
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	7
Number Denied	0
Total Potential Members of Largest SEG Added	64,800
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	634
201-500 Members	89
501-1,000 Members	27
1,001 - 1,500 Members	13
1,501 - 2,000 Members	5
2,001 - 2,999 Members	7
3,000 and Over Members	6

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

From 1/1/2005 through 12/31/2005

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	133
Number of SEGs Added to FCU Charters	1,782
Total Number of Potential New Members	325,096
Number of Denials	9
Number of Deferrals (Request Incomplete)	33
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	9
Number Denied	3
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	12
Number Denied	1
Total Potential Members of Largest SEG Added	43,500
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	1,579
201-500 Members	108
501-1,000 Members	46
1,001 - 1,500 Members	22
1,501 - 2,000 Members	6
2,001 - 2,999 Members	12
3,000 and Over Members	9

Data