

## MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2008 Through 12/31/2008

Region	I	II	III	IV	V	TOTAL
Number of Credit Unions	103	193	153	108	110	667
Number of Groups Added	1,148	2,803	2,370	1,061	2,390	9,772
200 and Less	990	2,548	2,102	884	2,142	8,666
201-500	93	138	149	94	120	594
501-1,000	30	60	67	38	58	253
1,001-1,500	10	22	20	20	27	99
1,501-2,000	11	8	10	8	19	56
2,001-2,999	10	12	10	11	16	59
3,000 and over	4	15	12	6	8	45
Potential New Members	213,907	383,255	669,062	224,476	305,353	1,796,053
Average Size of Groups Added	186	137	282	212	128	184
Applications Denied	2	10	1	2	3	18
Deferrals*	48	131	60	6	67	312
Groups Denied of 3,000 and over	0	2	0	0	1	3
Groups Deferred of 3,000 and over	9	16	11	0	9	45
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	64	6%	11,666	5%
Region V	1	1	0%	14	0%
<b>Total under \$2 million</b>	<b>51</b>	<b>119</b>	<b>1%</b>	<b>23,074</b>	<b>1%</b>
<b>\$2-10 million</b>					
Region I	12	15	1%	2,202	1%
Region II	29	49	2%	7,772	2%
Region III	20	29	1%	3,508	1%
Region IV	18	30	3%	7,248	3%
Region V	15	29	1%	7,277	2%
<b>Total \$2-10 million</b>	<b>94</b>	<b>152</b>	<b>2%</b>	<b>28,007</b>	<b>2%</b>
<b>\$10-20 million</b>					
Region I	15	44	4%	4,362	2%
Region II	25	67	2%	12,193	3%
Region III	17	41	2%	10,196	2%
Region IV	13	20	2%	3,239	1%
Region V	12	34	1%	4,715	2%
<b>Total \$10-20 million</b>	<b>82</b>	<b>206</b>	<b>2%</b>	<b>34,705</b>	<b>2%</b>
<b>\$20-50 million</b>					
Region I	30	193	17%	26,114	12%
Region II	40	116	4%	11,325	3%
Region III	39	125	5%	81,094	12%
Region IV	16	68	6%	6,595	3%
Region V	20	140	6%	25,051	8%
<b>Total \$20-50 million</b>	<b>145</b>	<b>642</b>	<b>7%</b>	<b>150,179</b>	<b>8%</b>
<b>\$50-75 million</b>					
Region I	7	72	6%	5,729	3%
Region II	22	149	5%	30,447	8%
Region III	8	50	2%	7,472	1%
Region IV	8	45	4%	8,285	4%
Region V	16	94	4%	15,318	5%
<b>Total \$50-75 million</b>	<b>61</b>	<b>410</b>	<b>4%</b>	<b>67,251</b>	<b>4%</b>
<b>Over \$75 million</b>					
Region I	37	800	70%	171,889	80%
Region II	75	2,393	85%	320,126	84%
Region III	69	2,120	89%	560,283	84%
Region IV	43	834	79%	187,443	84%
Region V	50	2,092	88%	252,978	83%
<b>Total Over \$75 million</b>	<b>274</b>	<b>8,239</b>	<b>84%</b>	<b>1,492,719</b>	<b>83%</b>
<b>GRAND TOTALS</b>	<b>707</b>	<b>9,768</b>	<b>100%</b>	<b>1,795,935</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 12/31/2008

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	103
Number of SEGs Added to FCU Charters	1,148
Total Number of Potential New Members	213,907
Number of Denials	2
Number of Deferrals (Request Incomplete)	48
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	4
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	990
201-500 Members	93
501-1,000 Members	30
1,001 - 1,500 Members	10
1,501 - 2,000 Members	11
2,001 - 2,999 Members	10
3,000 and Over Members	4

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

From 1/1/2008 through 12/31/2008

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	193
Number of SEGs Added to FCU Charters	2,803
Total Number of Potential New Members	383,255
Number of Denials	10
Number of Deferrals (Request Incomplete)	131
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	15
Number Denied	2
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	12
Number Denied	0
Total Potential Members of Largest SEG Added	38,000
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	2,548
201-500 Members	138
501-1,000 Members	60
1,001 - 1,500 Members	22
1,501 - 2,000 Members	8
2,001 - 2,999 Members	12
3,000 and Over Members	15

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

From 1/1/2008 through 12/31/2008

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	153
Number of SEGs Added to FCU Charters	2,370
Total Number of Potential New Members	669,062
Number of Denials	1
Number of Deferrals (Request Incomplete)	60
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	10
Number Denied	0
Total Potential Members of Largest SEG Added	169,454
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	2,102
201-500 Members	149
501-1,000 Members	67
1,001 - 1,500 Members	20
1,501 - 2,000 Members	10
2,001 - 2,999 Members	10
3,000 and Over Members	12

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

From 1/1/2008 through 12/31/2008

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	108
Number of SEGs Added to FCU Charters	1,061
Total Number of Potential New Members	224,476
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	884
201-500 Members	94
501-1,000 Members	38
1,001 - 1,500 Members	20
1,501 - 2,000 Members	8
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 12/31/2008

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	110
Number of SEGs Added to FCU Charters	2,390
Total Number of Potential New Members	305,353
Number of Denials	3
Number of Deferrals (Request Incomplete)	67
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	16
Number Denied	0
Total Potential Members of Largest SEG Added	33,000
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	2,142
201-500 Members	120
501-1,000 Members	58
1,001 - 1,500 Members	27
1,501 - 2,000 Members	19
2,001 - 2,999 Members	16
3,000 and Over Members	8