

MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2008 Through 10/31/2008

Region	I	II	III	IV	V	TOTAL
Number of Credit Unions	96	185	141	100	105	627
Number of Groups Added	991	2,300	2,028	924	2,045	8,288
200 and Less	861	2,085	1,790	766	1,827	7,329
201-500	78	116	134	87	105	520
501-1,000	25	51	58	30	51	215
1,001-1,500	8	19	19	20	24	90
1,501-2,000	9	7	8	6	18	48
2,001-2,999	7	9	8	10	12	46
3,000 and over	3	13	11	5	8	40
Potential New Members	182,481	293,608	631,582	199,041	270,247	1,576,959
Average Size of Groups Added	184	128	311	215	132	190
Applications Denied	2	9	1	2	3	17
Deferrals*	40	117	53	6	52	268
Groups Denied of 3,000 and over	0	2	0	0	1	3
Groups Deferred of 3,000 and over	6	12	11	0	7	36
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 ****

Assets of FCUs	Number of CUs	Number of Groups	Percent of Groups	Potential Members	Percent of Members
Under \$2 million					
Region I	13	23	2%	3,281	2%
Region II	9	25	1%	1,274	0%
Region III	3	4	0%	2,623	0%
Region IV	24	61	7%	11,345	6%
Region V	0	0	0%	0	0%
Total under \$2 million	49	113	1%	18,523	1%
\$2-10 million					
Region I	10	13	1%	2,132	1%
Region II	28	47	2%	5,753	2%
Region III	16	23	1%	2,459	0%
Region IV	15	23	2%	1,786	1%
Region V	13	26	1%	4,713	2%
Total \$2-10 million	82	132	2%	16,843	1%
\$10-20 million					
Region I	12	26	3%	3,613	2%
Region II	22	44	2%	11,706	4%
Region III	16	37	2%	10,074	2%
Region IV	12	18	2%	2,511	1%
Region V	11	31	2%	4,475	2%
Total \$10-20 million	73	156	2%	32,379	2%
\$20-50 million					
Region I	30	170	17%	22,185	12%
Region II	37	99	4%	10,110	3%
Region III	34	99	5%	78,045	12%
Region IV	15	62	7%	5,443	3%
Region V	20	130	6%	21,942	8%
Total \$20-50 million	136	560	7%	137,725	9%
\$50-75 million					
Region I	6	62	6%	3,470	2%
Region II	21	136	6%	30,012	10%
Region III	8	44	2%	6,174	1%
Region IV	8	42	5%	8,235	4%
Region V	16	84	4%	14,259	5%
Total \$50-75 million	59	368	4%	62,150	4%
Over \$75 million					
Region I	36	697	70%	147,800	81%
Region II	75	1,948	85%	234,723	80%
Region III	67	1,821	90%	532,207	84%
Region IV	41	718	78%	169,721	85%
Region V	49	1,774	87%	224,858	83%
Total Over \$75 million	268	6,958	84%	1,309,309	83%
GRAND TOTALS	667	8,287	100%	1,576,929	100%

** 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 10/31/2008

	Current Period
Number of Credit Unions Approved for FOM Expansion	96
Number of SEGs Added to FCU Charters	991
Total Number of Potential New Members	182,481
Number of Denials	2
Number of Deferrals (Request Incomplete)	40
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	7
Number Denied	1
Total Potential Members of Largest SEG Added	54,000
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	861
201-500 Members	78
501-1,000 Members	25
1,001 - 1,500 Members	8
1,501 - 2,000 Members	9
2,001 - 2,999 Members	7
3,000 and Over Members	3

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

From 1/1/2008 through 10/31/2008

	Current Period
Number of Credit Unions Approved for FOM Expansion	185
Number of SEGs Added to FCU Charters	2,300
Total Number of Potential New Members	293,608
Number of Denials	9
Number of Deferrals (Request Incomplete)	117
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	13
Number Denied	2
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	9
Number Denied	0
Total Potential Members of Largest SEG Added	38,000
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	2,085
201-500 Members	116
501-1,000 Members	51
1,001 - 1,500 Members	19
1,501 - 2,000 Members	7
2,001 - 2,999 Members	9
3,000 and Over Members	13

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

From 1/1/2008 through 10/31/2008

	Current Period
Number of Credit Unions Approved for FOM Expansion	141
Number of SEGs Added to FCU Charters	2,028
Total Number of Potential New Members	631,582
Number of Denials	1
Number of Deferrals (Request Incomplete)	53
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	11
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
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	1,790
201-500 Members	134
501-1,000 Members	58
1,001 - 1,500 Members	19
1,501 - 2,000 Members	8
2,001 - 2,999 Members	8
3,000 and Over Members	11

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

From 1/1/2008 through 10/31/2008

	Current Period
Number of Credit Unions Approved for FOM Expansion	100
Number of SEGs Added to FCU Charters	924
Total Number of Potential New Members	199,041
Number of Denials	2
Number of Deferrals (Request Incomplete)	6
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	5
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	35,000
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	766
201-500 Members	87
501-1,000 Members	30
1,001 - 1,500 Members	20
1,501 - 2,000 Members	6
2,001 - 2,999 Members	10
3,000 and Over Members	5

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

From 1/1/2008 through 10/31/2008

	Current Period
Number of Credit Unions Approved for FOM Expansion	105
Number of SEGs Added to FCU Charters	2,045
Total Number of Potential New Members	270,247
Number of Denials	3
Number of Deferrals (Request Incomplete)	52
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	12
Number Denied	0
Total Potential Members of Largest SEG Added	33,000
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	1,827
201-500 Members	105
501-1,000 Members	51
1,001 - 1,500 Members	24
1,501 - 2,000 Members	18
2,001 - 2,999 Members	12
3,000 and Over Members	8