

## MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2014      Through      7/31/2014

| Region                            | I       | II      | III     | IV      | V       | TOTAL     |
|-----------------------------------|---------|---------|---------|---------|---------|-----------|
| Number of Credit Unions           | 56      | 127     | 105     | 47      | 57      | 392       |
| Number of Groups Added            | 549     | 1,495   | 1,048   | 410     | 1,160   | 4,662     |
| 200 and Less                      | 499     | 1,331   | 900     | 353     | 1,082   | 4,165     |
| 201-500                           | 25      | 88      | 67      | 23      | 32      | 235       |
| 501-1,000                         | 12      | 43      | 40      | 12      | 14      | 121       |
| 1,001-1,500                       | 3       | 10      | 19      | 6       | 8       | 46        |
| 1,501-2,000                       | 1       | 6       | 9       | 0       | 4       | 20        |
| 2,001-2,999                       | 5       | 10      | 7       | 5       | 9       | 36        |
| 3,000 and over                    | 4       | 7       | 6       | 11      | 11      | 39        |
| Potential New Members             | 120,976 | 338,204 | 195,054 | 321,092 | 283,430 | 1,258,756 |
| Average Size of Groups Added      | 220     | 226     | 186     | 783     | 244     | 270       |
| Applications Denied               | 5       | 4       | 0       | 0       | 2       | 11        |
| Deferrals*                        | 35      | 80      | 37      | 23      | 30      | 205       |
| Groups Denied of 3,000 and over   | 5       | 3       | 0       | 0       | 1       | 9         |
| Groups Deferred of 3,000 and over | 7       | 4       | 3       | 5       | 6       | 25        |
| Largest Approved                  | 40,000  | 145,000 | 18,100  | 91,200  | 58,000  |           |

\*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<br/>CUs</b> | <b>Number of<br/>Groups</b> | <b>Percent of<br/>Groups</b> | <b>Potential<br/>Members</b> | <b>Percent of<br/>Members</b> |
|--------------------------------|--------------------------|-----------------------------|------------------------------|------------------------------|-------------------------------|
| <b>Under \$2 million</b>       |                          |                             |                              |                              |                               |
| Region I                       | 1                        | 2                           | 0%                           | 6                            | 0%                            |
| Region II                      | 2                        | 3                           | 0%                           | 53                           | 0%                            |
| Region III                     | 1                        | 1                           | 0%                           | 70                           | 0%                            |
| Region IV                      | 1                        | 4                           | 1%                           | 168                          | 0%                            |
| Region V                       | 1                        | 2                           | 0%                           | 8                            | 0%                            |
| <b>Total under \$2 million</b> | <b>6</b>                 | <b>12</b>                   | <b>0%</b>                    | <b>305</b>                   | <b>0%</b>                     |
| <b>\$2-10 million</b>          |                          |                             |                              |                              |                               |
| Region I                       | 2                        | 2                           | 0%                           | 160                          | 0%                            |
| Region II                      | 13                       | 20                          | 1%                           | 2,041                        | 1%                            |
| Region III                     | 4                        | 6                           | 1%                           | 313                          | 0%                            |
| Region IV                      | 4                        | 8                           | 2%                           | 1,438                        | 0%                            |
| Region V                       | 3                        | 3                           | 0%                           | 127                          | 0%                            |
| <b>Total \$2-10 million</b>    | <b>26</b>                | <b>39</b>                   | <b>1%</b>                    | <b>4,079</b>                 | <b>0%</b>                     |
| <b>\$10-20 million</b>         |                          |                             |                              |                              |                               |
| Region I                       | 4                        | 8                           | 1%                           | 1,145                        | 1%                            |
| Region II                      | 12                       | 18                          | 1%                           | 1,961                        | 1%                            |
| Region III                     | 10                       | 13                          | 1%                           | 2,347                        | 1%                            |
| Region IV                      | 4                        | 7                           | 2%                           | 111                          | 0%                            |
| Region V                       | 3                        | 7                           | 1%                           | 327                          | 0%                            |
| <b>Total \$10-20 million</b>   | <b>33</b>                | <b>53</b>                   | <b>1%</b>                    | <b>5,891</b>                 | <b>0%</b>                     |
| <b>\$20-50 million</b>         |                          |                             |                              |                              |                               |
| Region I                       | 14                       | 26                          | 5%                           | 2,223                        | 2%                            |
| Region II                      | 20                       | 49                          | 3%                           | 6,413                        | 2%                            |
| Region III                     | 24                       | 84                          | 8%                           | 14,428                       | 7%                            |
| Region IV                      | 3                        | 6                           | 1%                           | 216                          | 0%                            |
| Region V                       | 7                        | 7                           | 1%                           | 4,866                        | 2%                            |
| <b>Total \$20-50 million</b>   | <b>68</b>                | <b>172</b>                  | <b>4%</b>                    | <b>28,146</b>                | <b>2%</b>                     |
| <b>\$50-75 million</b>         |                          |                             |                              |                              |                               |
| Region I                       | 9                        | 25                          | 5%                           | 1,038                        | 1%                            |
| Region II                      | 10                       | 33                          | 2%                           | 4,300                        | 1%                            |
| Region III                     | 3                        | 4                           | 0%                           | 352                          | 0%                            |
| Region IV                      | 3                        | 3                           | 1%                           | 151                          | 0%                            |
| Region V                       | 3                        | 4                           | 0%                           | 3,144                        | 1%                            |
| <b>Total \$50-75 million</b>   | <b>28</b>                | <b>69</b>                   | <b>1%</b>                    | <b>8,985</b>                 | <b>1%</b>                     |
| <b>Over \$75 million</b>       |                          |                             |                              |                              |                               |
| Region I                       | 27                       | 485                         | 88%                          | 116,392                      | 96%                           |
| Region II                      | 71                       | 1,363                       | 91%                          | 322,670                      | 95%                           |
| Region III                     | 63                       | 934                         | 89%                          | 177,182                      | 91%                           |
| Region IV                      | 32                       | 379                         | 92%                          | 318,884                      | 99%                           |
| Region V                       | 41                       | 1,136                       | 98%                          | 274,956                      | 97%                           |
| <b>Total Over \$75 million</b> | <b>234</b>               | <b>4,297</b>                | <b>93%</b>                   | <b>1,210,084</b>             | <b>96%</b>                    |
| <b>GRAND TOTALS</b>            | <b>395</b>               | <b>4,642</b>                | <b>100%</b>                  | <b>1,257,490</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 1/1/2014 through 7/31/2014

|   | <b>Current Period</b> |
|---|-----------------------|
| Number of Credit Unions Approved for FOM Expansion                  | 56                    |
| Number of SEGs Added to FCU Charters                                | 549                   |
| Total Number of Potential New Members                               | 120,976               |
| Number of Denials   | 5                     |
| Number of Deferrals (Request Incomplete)                            | 35                    |
|   |                       |
| With Respect to Groups of 3,000 and over<br>Potential Members:      |                       |
| Number Approved   | 4                     |
| Number Denied   | 5                     |
|   |                       |
| With Respect to Groups between 2,001 to 2,999<br>Potential Members: |                       |
| Number Approved   | 5                     |
| Number Denied   | 0                     |
|   |                       |
| Total Potential Members of Largest SEG Added                        | 40,000                |
| <b>BREAKDOWN OF SEGs ADDED BY SIZE</b>                              |                       |
| 1-200 Members   | 499                   |
| 201-500 Members   | 25                    |
| 501-1,000 Members   | 12                    |
| 1,001 - 1,500 Members   | 3                     |
| 1,501 - 2,000 Members   | 1                     |
| 2,001 - 2,999 Members   | 5                     |
| 3,000 and Over Members  | 4                     |

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION II  
From 1/1/2014 through 7/31/2014**

|   | <b>Current Period</b> |
|---|-----------------------|
| Number of Credit Unions Approved for FOM Expansion                  | 127                   |
| Number of SEGs Added to FCU Charters                                | 1,495                 |
| Total Number of Potential New Members                               | 338,204               |
| Number of Denials   | 4                     |
| Number of Deferrals (Request Incomplete)                            | 80                    |
|   |                       |
| With Respect to Groups of 3,000 and over<br>Potential Members:      |                       |
| Number Approved   | 7                     |
| Number Denied   | 3                     |
|   |                       |
| With Respect to Groups between 2,001 to 2,999<br>Potential Members: |                       |
| Number Approved   | 10                    |
| Number Denied   | 0                     |
|   |                       |
| Total Potential Members of Largest SEG Added                        | 145,000               |
| <b>BREAKDOWN OF SEGS ADDED BY SIZE</b>                              |                       |
| 1-200 Members   | 1,331                 |
| 201-500 Members   | 88                    |
| 501-1,000 Members   | 43                    |
| 1,001 - 1,500 Members   | 10                    |
| 1,501 - 2,000 Members   | 6                     |
| 2,001 - 2,999 Members   | 10                    |
| 3,000 and Over Members  | 7                     |

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

From 1/1/2014 through 7/31/2014

|   | <b>Current Period</b> |
|---|-----------------------|
| Number of Credit Unions Approved for FOM Expansion                  | 105                   |
| Number of SEGs Added to FCU Charters                                | 1,048                 |
| Total Number of Potential New Members                               | 195,054               |
| Number of Denials   | 0                     |
| Number of Deferrals (Request Incomplete)                            | 37                    |
|   |                       |
| With Respect to Groups of 3,000 and over<br>Potential Members:      |                       |
| Number Approved   | 6                     |
| Number Denied   | 0                     |
|   |                       |
| With Respect to Groups between 2,001 to 2,999<br>Potential Members: |                       |
| Number Approved   | 7                     |
| Number Denied   | 0                     |
|   |                       |
| Total Potential Members of Largest SEG Added                        | 18,100                |
| <b>BREAKDOWN OF SEGS ADDED BY SIZE</b>                              |                       |
| 1-200 Members   | 900                   |
| 201-500 Members   | 67                    |
| 501-1,000 Members   | 40                    |
| 1,001 - 1,500 Members   | 19                    |
| 1,501 - 2,000 Members   | 9                     |
| 2,001 - 2,999 Members   | 7                     |
| 3,000 and Over Members  | 6                     |

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

From 1/1/2014 through 7/31/2014

|   | <b>Current Period</b> |
|---|-----------------------|
| Number of Credit Unions Approved for FOM Expansion                  | 47                    |
| Number of SEGs Added to FCU Charters                                | 410                   |
| Total Number of Potential New Members                               | 321,092               |
| Number of Denials   | 0                     |
| Number of Deferrals (Request Incomplete)                            | 23                    |
|   |                       |
| With Respect to Groups of 3,000 and over<br>Potential Members:      |                       |
| Number Approved   | 11                    |
| Number Denied   | 0                     |
|   |                       |
| With Respect to Groups between 2,001 to 2,999<br>Potential Members: |                       |
| Number Approved   | 5                     |
| Number Denied   | 0                     |
|   |                       |
| Total Potential Members of Largest SEG Added                        | 91,200                |
| <b>BREAKDOWN OF SEGS ADDED BY SIZE</b>                              |                       |
| 1-200 Members   | 353                   |
| 201-500 Members   | 23                    |
| 501-1,000 Members   | 12                    |
| 1,001 - 1,500 Members   | 6                     |
| 1,501 - 2,000 Members   | 0                     |
| 2,001 - 2,999 Members   | 5                     |
| 3,000 and Over Members  | 11                    |

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

From 1/1/2014 through 7/31/2014

|   | <b>Current Period</b> |
|---|-----------------------|
| Number of Credit Unions Approved for FOM Expansion                  | 57                    |
| Number of SEGs Added to FCU Charters                                | 1,160                 |
| Total Number of Potential New Members                               | 283,430               |
| Number of Denials   | 2                     |
| Number of Deferrals (Request Incomplete)                            | 30                    |
|   |                       |
| With Respect to Groups of 3,000 and over<br>Potential Members:      |                       |
| Number Approved   | 11                    |
| Number Denied   | 1                     |
|   |                       |
| With Respect to Groups between 2,001 to 2,999<br>Potential Members: |                       |
| Number Approved   | 9                     |
| Number Denied   | 0                     |
|   |                       |
| Total Potential Members of Largest SEG Added                        | 58,000                |
| <b>BREAKDOWN OF SEGS ADDED BY SIZE</b>                              |                       |
| 1-200 Members   | 1,082                 |
| 201-500 Members   | 32                    |
| 501-1,000 Members   | 14                    |
| 1,001 - 1,500 Members   | 8                     |
| 1,501 - 2,000 Members   | 4                     |
| 2,001 - 2,999 Members   | 9                     |
| 3,000 and Over Members  | 11                    |