

## MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2014 Through 12/31/2014

Region	I	II	III	IV	V	TOTAL
Number of Credit Unions	71	154	125	57	67	474
Number of Groups Added	875	2,349	1,541	740	1,788	7,293
200 and Less	782	2,098	1,332	622	1,645	6,479
201-500	44	131	98	55	58	386
501-1,000	25	70	52	24	29	200
1,001-1,500	5	16	24	11	13	69
1,501-2,000	3	8	11	0	7	29
2,001-2,999	6	11	11	11	16	55
3,000 and over	10	15	13	18	20	76
Potential New Members	2,073,478	480,606	292,307	806,658	1,141,378	4,794,427
Average Size of Groups Added	2,370	205	190	1,090	638	657
Applications Denied	9	8	0	0	2	19
Deferrals*	54	124	60	40	56	334
Groups Denied of 3,000 and over	7	3	0	0	1	11
Groups Deferred of 3,000 and over	8	5	6	7	9	35
Largest Approved	1,500,000	145,000	18,100	317,038	403,185	

\*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	3	0%	9	0%
Region II	2	3	0%	53	0%
Region III	2	2	0%	170	0%
Region IV	1	4	1%	168	0%
Region V	1	2	0%	8	0%
<b>Total under \$2 million</b>	<b>7</b>	<b>14</b>	<b>0%</b>	<b>408</b>	<b>0%</b>
<b>\$2-10 million</b>					
Region I	3	3	0%	245	0%
Region II	17	26	1%	4,443	1%
Region III	6	10	1%	1,750	1%
Region IV	5	12	2%	1,500	0%
Region V	4	4	0%	2,827	0%
<b>Total \$2-10 million</b>	<b>35</b>	<b>55</b>	<b>1%</b>	<b>10,765</b>	<b>0%</b>
<b>\$10-20 million</b>					
Region I	5	14	2%	1,433	0%
Region II	18	32	1%	2,981	1%
Region III	12	18	1%	2,420	1%
Region IV	5	12	2%	128	0%
Region V	4	9	1%	343	0%
<b>Total \$10-20 million</b>	<b>44</b>	<b>85</b>	<b>1%</b>	<b>7,305</b>	<b>0%</b>
<b>\$20-50 million</b>					
Region I	18	43	5%	46,154	2%
Region II	26	92	4%	8,372	2%
Region III	31	118	8%	19,216	7%
Region IV	5	11	1%	1,361	0%
Region V	10	17	1%	7,846	1%
<b>Total \$20-50 million</b>	<b>90</b>	<b>281</b>	<b>4%</b>	<b>82,949</b>	<b>2%</b>
<b>\$50-75 million</b>					
Region I	12	40	5%	2,601	0%
Region II	14	49	2%	20,374	4%
Region III	4	6	0%	410	0%
Region IV	4	6	1%	1,276	0%
Region V	3	5	0%	3,174	0%
<b>Total \$50-75 million</b>	<b>37</b>	<b>106</b>	<b>1%</b>	<b>27,835</b>	<b>1%</b>
<b>Over \$75 million</b>					
Region I	33	770	88%	2,022,902	98%
Region II	78	2,136	91%	443,112	92%
Region III	70	1,378	89%	262,604	90%
Region IV	37	691	93%	802,061	99%
Region V	46	1,746	98%	1,126,583	99%
<b>Total Over \$75 million</b>	<b>264</b>	<b>6,721</b>	<b>93%</b>	<b>4,657,262</b>	<b>97%</b>
<b>GRAND TOTALS</b>	<b>477</b>	<b>7,262</b>	<b>100%</b>	<b>4,786,524</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 12/31/2014

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	71
Number of SEGs Added to FCU Charters	875
Total Number of Potential New Members	2,073,478
Number of Denials	9
Number of Deferrals (Request Incomplete)	54
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	10
Number Denied	7
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	6
Number Denied	0
Total Potential Members of Largest SEG Added	1,500,000
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	782
201-500 Members	44
501-1,000 Members	25
1,001 - 1,500 Members	5
1,501 - 2,000 Members	3
2,001 - 2,999 Members	6
3,000 and Over Members	10

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

From 1/1/2014 through 12/31/2014

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	154
Number of SEGs Added to FCU Charters	2,349
Total Number of Potential New Members	480,606
Number of Denials	8
Number of Deferrals (Request Incomplete)	124
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	15
Number Denied	3
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	145,000
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	2,098
201-500 Members	131
501-1,000 Members	70
1,001 - 1,500 Members	16
1,501 - 2,000 Members	8
2,001 - 2,999 Members	11
3,000 and Over Members	15

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

From 1/1/2014 through 12/31/2014

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	125
Number of SEGs Added to FCU Charters	1,541
Total Number of Potential New Members	292,307
Number of Denials	0
Number of Deferrals (Request Incomplete)	60
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	13
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	18,100
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	1,332
201-500 Members	98
501-1,000 Members	52
1,001 - 1,500 Members	24
1,501 - 2,000 Members	11
2,001 - 2,999 Members	11
3,000 and Over Members	13

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

From 1/1/2014 through 12/31/2014

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	57
Number of SEGs Added to FCU Charters	740
Total Number of Potential New Members	806,658
Number of Denials	0
Number of Deferrals (Request Incomplete)	40
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	18
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	317,038
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	622
201-500 Members	55
501-1,000 Members	24
1,001 - 1,500 Members	11
1,501 - 2,000 Members	0
2,001 - 2,999 Members	11
3,000 and Over Members	18

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

From 1/1/2014 through 12/31/2014

	<b>Current Period</b>
Number of Credit Unions Approved for FOM Expansion	67
Number of SEGs Added to FCU Charters	1,788
Total Number of Potential New Members	1,141,378
Number of Denials	2
Number of Deferrals (Request Incomplete)	56
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	16
Number Denied	0
Total Potential Members of Largest SEG Added	403,185
<b>BREAKDOWN OF SEGS ADDED BY SIZE</b>	
1-200 Members	1,645
201-500 Members	58
501-1,000 Members	29
1,001 - 1,500 Members	13
1,501 - 2,000 Members	7
2,001 - 2,999 Members	16
3,000 and Over Members	20