

MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2015 Through 11/30/2015

Region	I	II	III	IV	V	TOTAL
Number of Credit Unions	85	138	130	61	59	473
Number of Groups Added	1,225	2,366	1,780	617	1,688	7,676
200 and Less	1,110	2,177	1,558	494	1,476	6,815
201-500	63	109	107	51	103	433
501-1,000	20	33	49	26	50	178
1,001-1,500	9	16	21	8	10	64
1,501-2,000	7	8	12	2	12	41
2,001-2,999	6	6	11	11	6	40
3,000 and over	10	17	22	25	31	105
Potential New Members	237,907	443,396	504,996	1,118,095	815,161	3,119,555
Average Size of Groups Added	194	187	284	1,812	483	406
Applications Denied	0	0	0	0	0	0
Deferrals*	23	68	48	28	21	188
Groups Denied of 3,000 and over	0	0	0	0	0	0
Groups Deferred of 3,000 and over	4	7	6	4	2	23
Largest Approved	40,000	105,063	72,000	500,018	232,000	

*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	2	15	1%	376	0%
Region II	2	3	0%	219	0%
Region III	1	1	0%	30	0%
Region IV	3	7	1%	2,907	0%
Region V	0	0	0%	0	0%
Total under \$2 million	8	26	0%	3,532	0%
\$2-10 million					
Region I	8	12	1%	2,307	1%
Region II	7	11	0%	10,569	2%
Region III	9	16	1%	30,587	6%
Region IV	4	8	1%	961	0%
Region V	2	2	0%	150	0%
Total \$2-10 million	30	49	1%	44,574	1%
\$10-20 million					
Region I	7	13	1%	1,534	1%
Region II	17	30	1%	6,571	1%
Region III	10	39	2%	7,719	2%
Region IV	7	16	3%	16,201	1%
Region V	2	5	0%	67	0%
Total \$10-20 million	43	103	1%	32,092	1%
\$20-50 million					
Region I	19	50	4%	51,339	22%
Region II	26	60	3%	37,449	8%
Region III	27	80	4%	43,083	9%
Region IV	7	8	1%	1,515	0%
Region V	9	22	1%	4,869	1%
Total \$20-50 million	88	220	3%	138,255	4%
\$50-75 million					
Region I	10	33	3%	10,661	4%
Region II	16	50	2%	21,186	5%
Region III	6	9	1%	1,001	0%
Region IV	3	4	1%	60,069	5%
Region V	7	12	1%	902	0%
Total \$50-75 million	42	108	1%	93,819	3%
Over \$75 million					
Region I	39	1,100	90%	171,688	72%
Region II	72	2,200	93%	366,289	83%
Region III	79	1,630	92%	421,699	84%
Region IV	37	573	93%	1,036,441	93%
Region V	39	1,641	97%	809,130	99%
Total Over \$75 million	266	7,144	93%	2,805,247	90%
GRAND TOTALS	477	7,650	100%	3,117,519	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 1/1/2015 through 11/30/2015

	Current Period
Number of Credit Unions Approved for FOM Expansion	85
Number of SEGs Added to FCU Charters	1,225
Total Number of Potential New Members	237,907
Number of Denials	0
Number of Deferrals (Request Incomplete)	23
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	10
Number Denied	0
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	40,000
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	1,110
201-500 Members	63
501-1,000 Members	20
1,001 - 1,500 Members	9
1,501 - 2,000 Members	7
2,001 - 2,999 Members	6
3,000 and Over Members	10

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

From 1/1/2015 through 11/30/2015

	Current Period
Number of Credit Unions Approved for FOM Expansion	138
Number of SEGs Added to FCU Charters	2,366
Total Number of Potential New Members	443,396
Number of Denials	0
Number of Deferrals (Request Incomplete)	68
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	17
Number Denied	0
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	105,063
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	2,177
201-500 Members	109
501-1,000 Members	33
1,001 - 1,500 Members	16
1,501 - 2,000 Members	8
2,001 - 2,999 Members	6
3,000 and Over Members	17

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

From 1/1/2015 through 11/30/2015

	Current Period
Number of Credit Unions Approved for FOM Expansion	130
Number of SEGs Added to FCU Charters	1,780
Total Number of Potential New Members	504,996
Number of Denials	0
Number of Deferrals (Request Incomplete)	48
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	22
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	72,000
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	1,558
201-500 Members	107
501-1,000 Members	49
1,001 - 1,500 Members	21
1,501 - 2,000 Members	12
2,001 - 2,999 Members	11
3,000 and Over Members	22

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

From 1/1/2015 through 11/30/2015

	Current Period
Number of Credit Unions Approved for FOM Expansion	61
Number of SEGs Added to FCU Charters	617
Total Number of Potential New Members	1,118,095
Number of Denials	0
Number of Deferrals (Request Incomplete)	28
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	25
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	500,018
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	494
201-500 Members	51
501-1,000 Members	26
1,001 - 1,500 Members	8
1,501 - 2,000 Members	2
2,001 - 2,999 Members	11
3,000 and Over Members	25

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

From 1/1/2015 through 11/30/2015

	Current Period
Number of Credit Unions Approved for FOM Expansion	59
Number of SEGs Added to FCU Charters	1,688
Total Number of Potential New Members	815,161
Number of Denials	0
Number of Deferrals (Request Incomplete)	21
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	31
Number Denied	0
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	232,000
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	1,476
201-500 Members	103
501-1,000 Members	50
1,001 - 1,500 Members	10
1,501 - 2,000 Members	12
2,001 - 2,999 Members	6
3,000 and Over Members	31