BAY AREA CREDIT UNION
Financial Statement
As Of September 30, 2026

BALANCE SHEET		INCOME STATEMENT	
ASSETS		**INCOME**	
Member Loans	$50,498,681.13	Interest on Loans	$2,503,280.69
Allow Loan Losses	-$549,060.38	Investment Income	$1,515,407.86
Net Loans	$49,949,620.75	Other Operating Income	$941,227.95
		Income	$4,959,916.50
Investments/Cash	$49,627,024.75		
NCUSIF Capitalization	$890,909.11	Operating Expenses	-$3,431,747.90
Fixed Assets (Net)	$2,136,663.56		
Other Assets	$913,228.85	**Income from Operations**	$1,528,168.60
TOTAL ASSETS	$103,517,447.02		
		Provision for Loan Losses	-$130,909.56
LIABILITIES, SHARES		Other Non-Oper Inc (Exp)	-$23,554.98
& CAPITAL			
Liabilities	-$321,538.35	**Income before Dividends**	$1,373,704.06
Member Shares	$89,156,017.70		
Net Income	$610,454.42		
Reserves	$1,740,509.19		
Undivided Earnings	$12,104,182.34	Cost of Funds	-$763,249.64
TOTAL LIABILITIES,			
SHARES & CAPITAL	$103,289,625.30	***NET INCOME***	$610,454.42

I certify to the best of my know ledge and belief that this statement and the related statements are true and correct and present fairly the financial position and the results of operations for the period covered.

Treasurer

Kyle McDaniel

Notes to Financial Users:

Note 1 - Allow ance for Loan Losses

This represents the amount set aside by the Credit Union to absorb possible loan losses related to loans currently outstanding.

Note 2 - Net Income

Net Income is adversely affected by the insurance fund stabilization efforts of NCUA on all natural person credit unions. For more information refer to w w w .ncua.gov or ask to speak w ith the Presiden/CEO of the Credit Union.