BAY AREA CREDIT UNION Financial Statement As Of June 30, 2024

BALANCE SHEET		INCOME STATE	INCOME STATEMENT	
ASSETS		INCOME		
Member Loans	\$45,367,115.75	Interest on Loans	\$1,327,653.47	
Allow Loan Losses	-\$333,592.68	Investment Income	\$492,573.50	
Net Loans	\$45,033,523.07	Other Operating Income	\$454,039.44	
		Income	\$2,274,266.41	
Investments/Cash	\$32,802,704.03			
NCUSIF Capitalization	\$653,394.12	Operating Expenses	-\$1,638,151.50	
Fixed Assets (Net)	\$1,575,161.94	, , ,	. , .	
Other Assets	\$626,613.81	Income from Operations	\$636,114.91	
TOTAL ASSETS	\$80,691,396.97		, , , , ,	
		Provision for Loan Losses	\$19,830.22	
LIABILITIES, SHARES		Other Non-Oper Inc (Exp)	\$0.00	
& CAPITAL				
Liabilities	\$142,628.32	Income before Dividends	\$655,945.13	
Member Shares	\$69,761,531.47			
Net Income	\$273,522.84			
Reserves	\$0.00			
Undivided Earnings	\$10,513,714.34	Cost of Funds	-\$382,422.29	
TOTAL LIABILITIES,				
SHARES & CAPITAL	\$80,691,396.97	NETINCOME	\$273,522.84	
	_	nent and the related statements are true a of operations for the period covered.	iriu	
Treasurer				
Notes to Financial Users:				
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For more information refer to www.ncua.gov or ask to speak with the Presiden/CEO of the Credit Union.