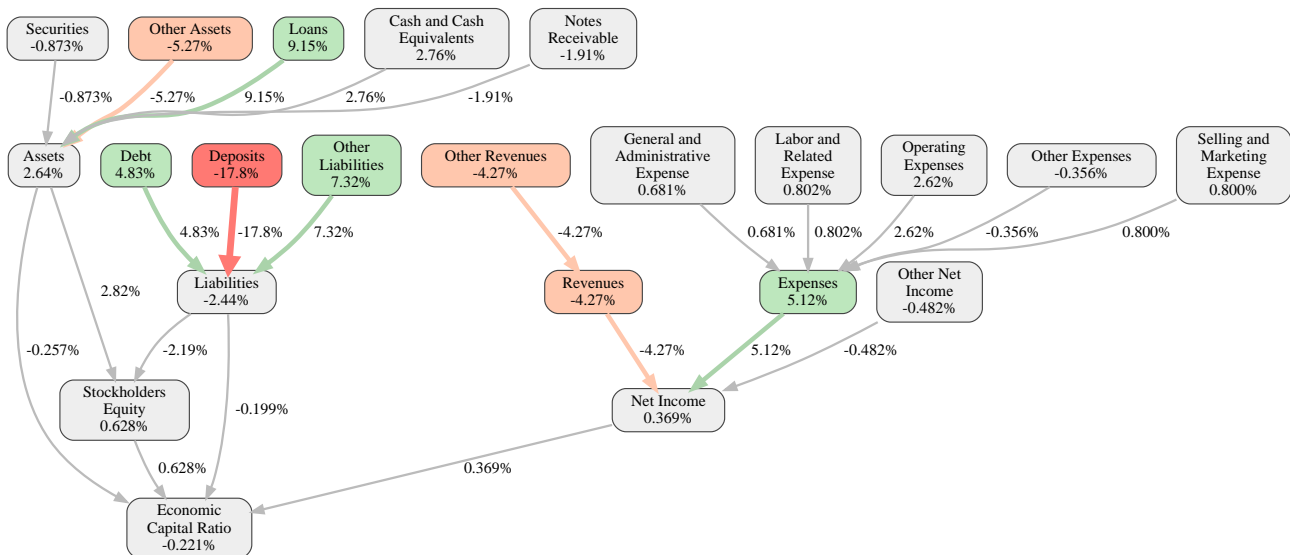
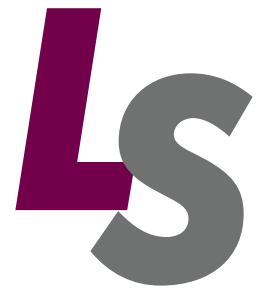




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LAKE SHORE BANCORP INC.
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The relative strengths and weaknesses of LAKE SHORE BANCORP INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of LAKE SHORE BANCORP INC. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 9.2% points. The greatest weakness of LAKE SHORE BANCORP INC. is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.9%, being 0.22% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	45,479
Debt	0
Deposits	385,893
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	326,365
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	117,330
Other Compr. Net Income	-1,461
Other Expenses	775
Other Liabilities	27,251
Other Net Income	4,290
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	489,174
Liabilities	413,144
Expenses	775
Revenues	0
Stockholders Equity	76,030
Net Income	3,515
Comprehensive Net Income	2,054
Economic Capital Ratio	8.9%