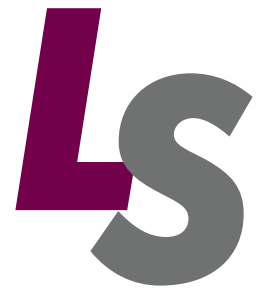




SAVINGS & CREDIT 2018

LAKE SHORE BANCORP INC.
 Rank 34 of 108



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 9.9% 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 8.7%, being 0.0011% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	40,913
Debt	0
Deposits	405,153
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	365,063
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	113,001
Other Compr. Net Income	-591
Other Expenses	1,185
Other Liabilities	35,449
Other Net Income	4,563
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	518,977
Liabilities	440,602
Expenses	1,185
Revenues	0
Stockholders Equity	78,375
Net Income	3,378
Comprehensive Net Income	2,787
Economic Capital Ratio	8.7%