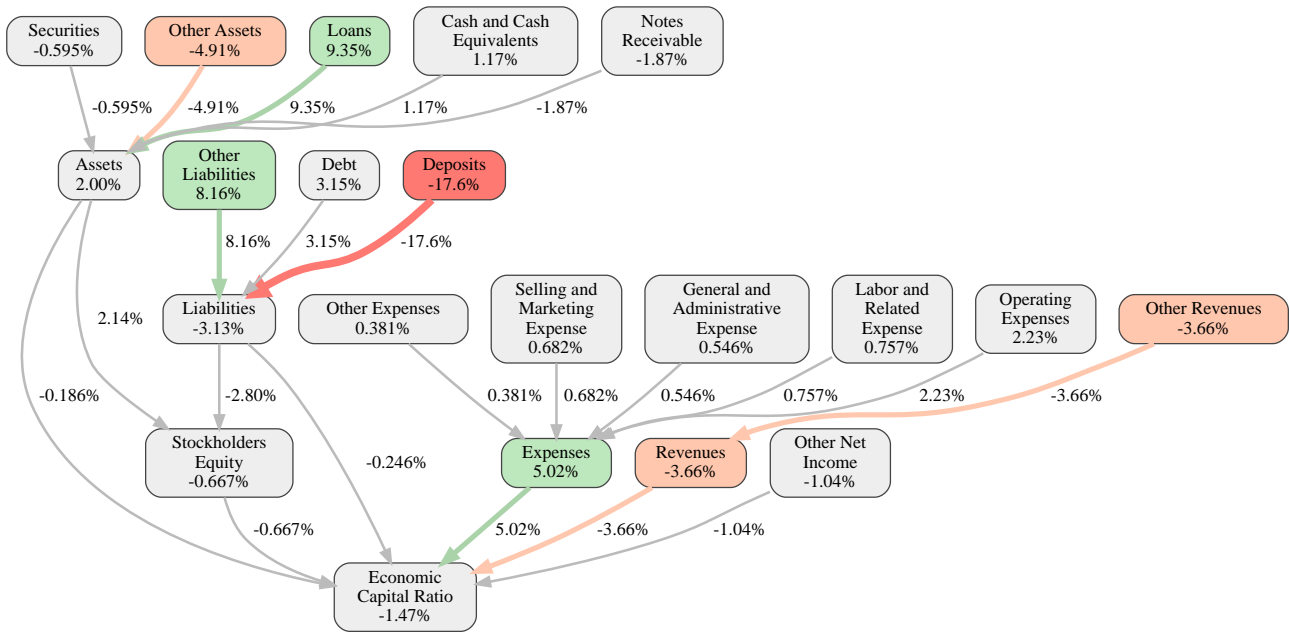
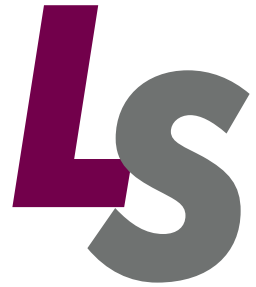




# SAVINGS & CREDIT 2019

LAKE SHORE BANCORP INC.  
Rank 35 of 103





# SAVINGS & CREDIT 2019

**LAKE SHORE BANCORP INC.**  
Rank 35 of 103



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 9.4% 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 8.5%, being 1.5% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	30,751
Debt	0
Deposits	432,458
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	392,471
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	122,486
Other Compr. Net Income	-818
Other Expenses	585
Other Liabilities	33,446
Other Net Income	4,585
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	545,708
Liabilities	465,904
Expenses	585
Revenues	0
Stockholders Equity	79,804
Net Income	4,000
Comprehensive Net Income	3,182
Economic Capital Ratio	8.5%