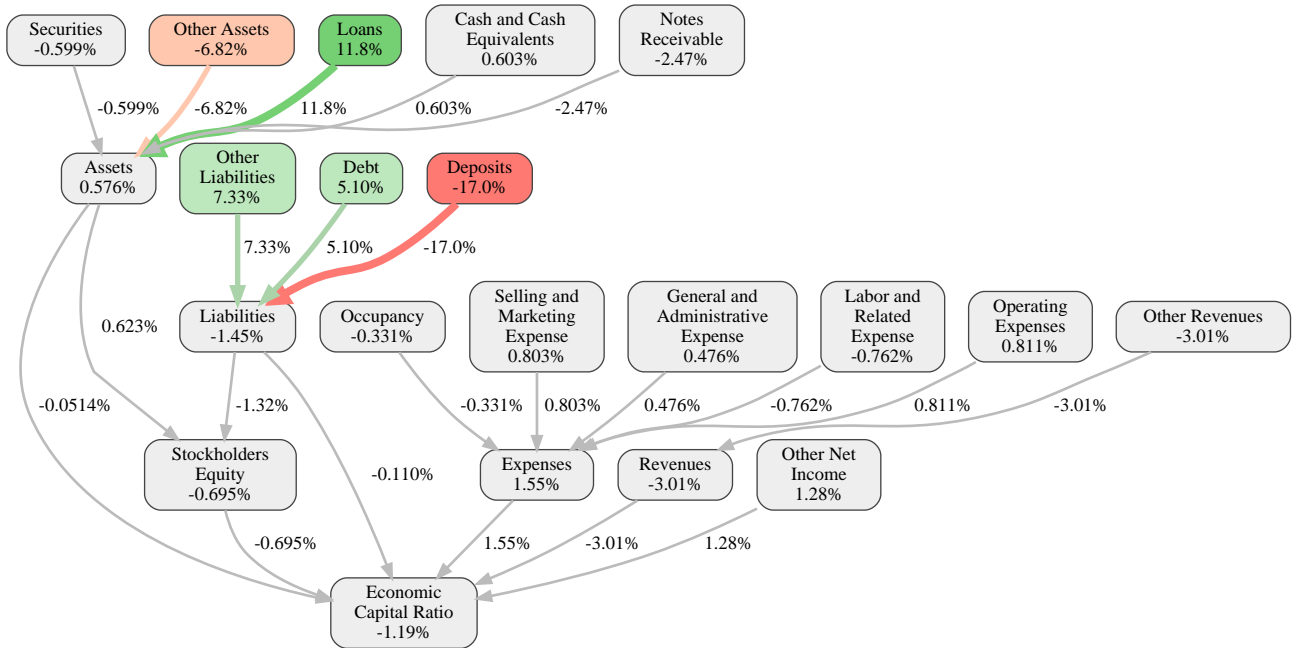
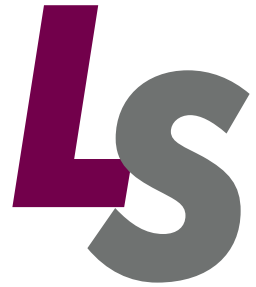




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LAKE SHORE BANCORP INC.
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The relative strengths and weaknesses of LAKE SHORE BANCORP INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables 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 12% points. The greatest weakness of LAKE SHORE BANCORP INC. is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 1.2% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	30,289
Debt	0
Deposits	483,476
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	8,774
Loans	470,816
Notes Receivable	0
Occupancy	2,477
Operating Expenses	0
Other Assets	109,764
Other Compr. Net Income	1,202
Other Expenses	3,758
Other Liabilities	44,553
Other Net Income	18,254
Other Revenues	2,408
Professional Fees	858
Securities	0
Selling and Marketing Expense	708

Output Variable	Value in 1000 USD
Assets	610,869
Liabilities	528,029
Expenses	16,575
Revenues	2,408
Stockholders Equity	82,840
Net Income	4,087
Comprehensive Net Income	5,289
Economic Capital Ratio	8.2%