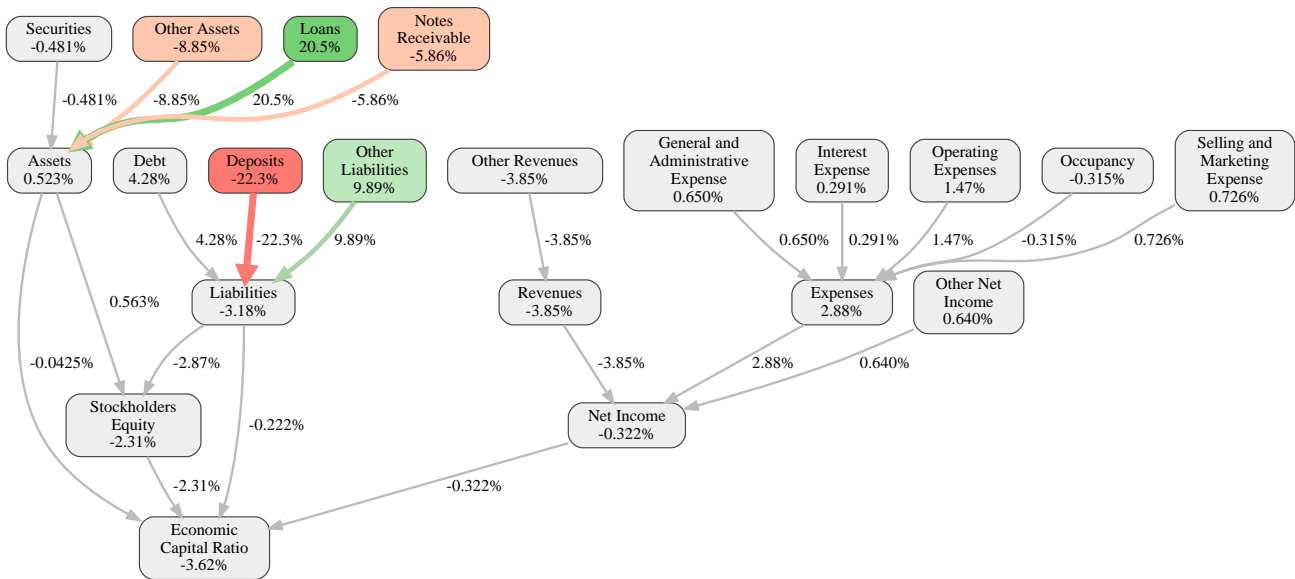




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LAKE SHORE BANCORP INC.
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The relative strengths and weaknesses of LAKE SHORE BANCORP INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables 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 20% points. The greatest weakness of LAKE SHORE BANCORP INC. is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 3.6% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	42,975
Debt	0
Deposits	560,259
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	8,635
Loans	524,143
Notes Receivable	0
Occupancy	2,569
Operating Expenses	0
Other Assets	119,082
Other Compr. Net Income	817
Other Expenses	3,898
Other Liabilities	40,017
Other Net Income	19,840
Other Revenues	1,459
Professional Fees	968
Securities	0
Selling and Marketing Expense	671

Output Variable	Value in 1000 USD
Assets	686,200
Liabilities	600,276
Expenses	16,741
Revenues	1,459
Stockholders Equity	85,924
Net Income	4,558
Comprehensive Net Income	5,375
Economic Capital Ratio	7.5%