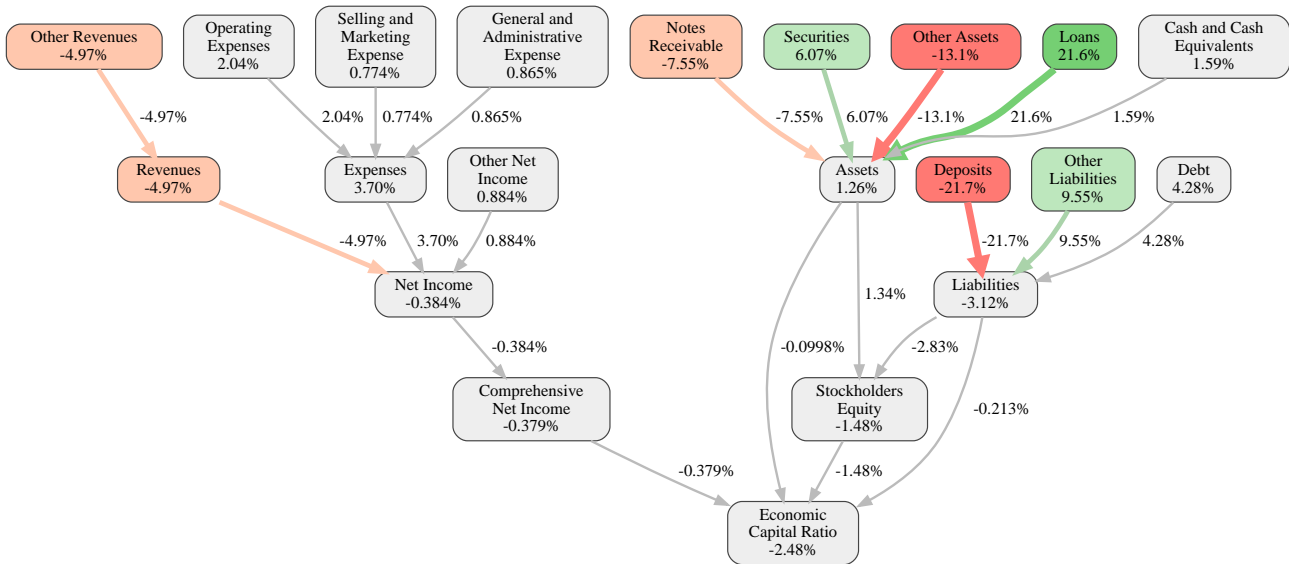
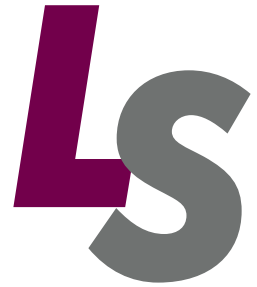




# SAVINGS & CREDIT 2022

LAKE SHORE BANCORP INC.  
Rank 57 of 104





# SAVINGS & CREDIT 2022

**LAKE SHORE BANCORP INC.**  
Rank 57 of 104



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 22% 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 7.3%, being 2.5% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	67,585
Debt	0
Deposits	593,184
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	8,999
Loans	517,206
Notes Receivable	0
Occupancy	2,837
Operating Expenses	0
Other Assets	40,132
Other Compr. Net Income	-1,170
Other Expenses	4,380
Other Liabilities	32,579
Other Net Income	23,022
Other Revenues	1,543
Professional Fees	1,560
Securities	88,816
Selling and Marketing Expense	602

Output Variable	Value in 1000 USD
Assets	713,739
Liabilities	625,763
Expenses	18,378
Revenues	1,543
Stockholders Equity	87,976
Net Income	6,187
Comprehensive Net Income	5,017
Economic Capital Ratio	7.3%