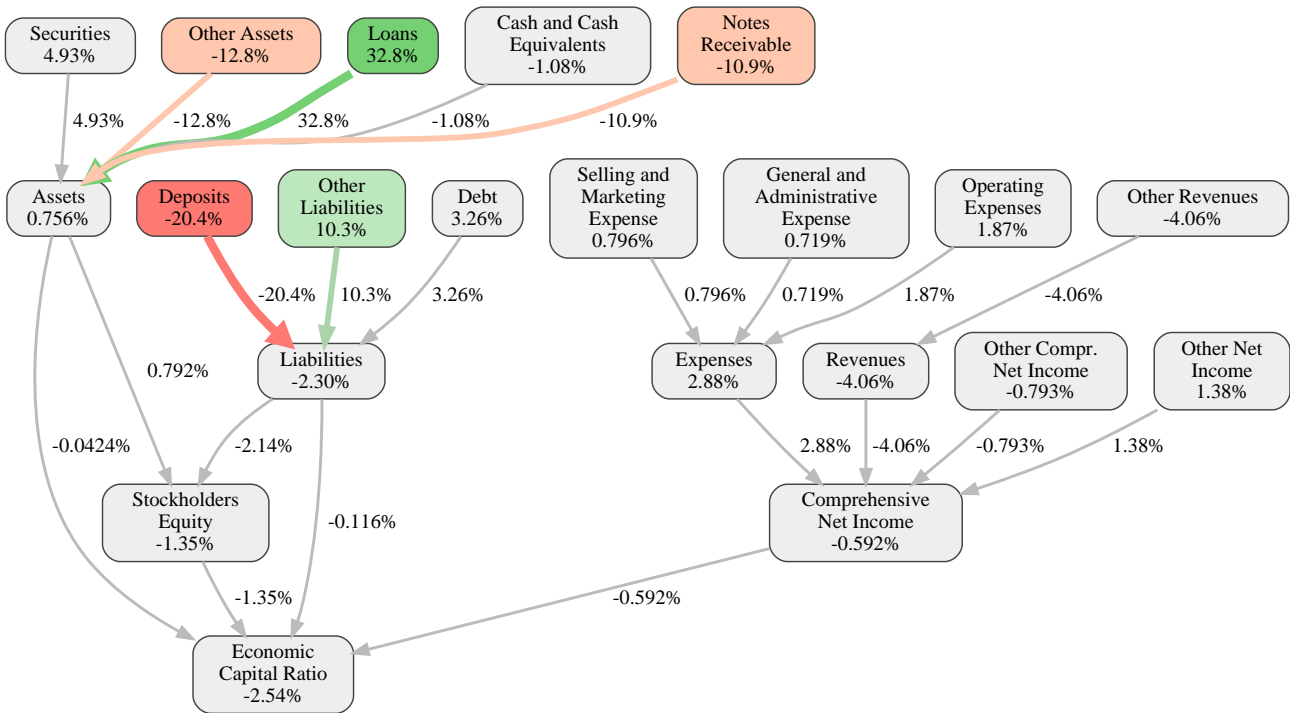
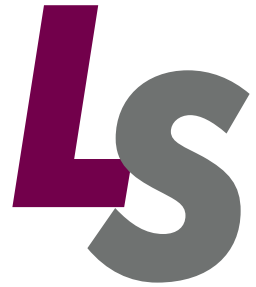




SAVINGS & CREDIT 2023

LAKE SHORE BANCORP INC.
Rank 60 of 96





SAVINGS & CREDIT 2023

LAKE SHORE BANCORP INC.
Rank 60 of 96



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 33% points. The greatest weakness of LAKE SHORE BANCORP INC. is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.3%, being 2.5% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	9,633
Debt	24,950
Deposits	570,119
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	9,854
Loans	573,537
Notes Receivable	0
Occupancy	3,054
Operating Expenses	0
Other Assets	43,697
Other Compr. Net Income	-11,310
Other Expenses	4,880
Other Liabilities	23,661
Other Net Income	24,778
Other Revenues	1,540
Professional Fees	2,108
Securities	73,047
Selling and Marketing Expense	714

Output Variable	Value in 1000 USD
Assets	699,914
Liabilities	618,730
Expenses	20,610
Revenues	1,540
Stockholders Equity	81,184
Net Income	5,708
Comprehensive Net Income	-5,602
Economic Capital Ratio	5.3%