

Lake Shore Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/LB437C1F559BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: LB437C1F559BEN

Abstracts

Lake Shore Bancorp Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Lake Shore Bancorp Inc. and its competitors. This provides our Clients with a clear understanding of Lake Shore Bancorp Inc. position in the Industry.

The report contains detailed information about Lake Shore Bancorp Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Lake Shore Bancorp Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Lake Shore Bancorp Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and

company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Lake Shore Bancorp Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Lake Shore Bancorp Inc. business.

About Lake Shore Bancorp Inc.

Lake Shore Bancorp, Inc. operates as the holding company for Lake Shore Savings Bank, which engages in the retail banking business in New York. The company's principal business consists of attracting retail deposits from the general public and investing those deposits, together with funds generated from operations in various loans and investment securities.

The company's corporate headquarters is located in Dunkirk, New York. It has nine branch offices in Chautauqua and Erie Counties, New York. The company also has six ATMs.

Lending Activities

The company primarily originates residential mortgage loans, home equity loans and lines of credit, and commercial real estate loans. It also originates commercial business loans, consumer loans, and investment securities.

Residential Mortgage Lending: The company's residential mortgage loans are secured by one-to-four family properties. Its loan originations are obtained from customers, residents of its local communities or referrals from local real estate agents, attorneys,

and builders.

Home Equity Loans and Lines of Credit: The company provides home equity loans and home equity lines of credit to its customers.

Commercial Real Estate Loans: The company originates commercial real estate loans to finance the purchase of real property, which generally consists of developed real estate.

Construction Loans: The company originates loans to finance the construction of both one-to-four family homes and commercial real estate.

Commercial Loans: In addition to commercial real estate loans, the company also engages in small business commercial lending, including business installment loans, lines of credit, and other commercial loans.

Consumer Loans: The company offers various consumer loans, including personal consumer loans, overdraft lines of credit, vehicle loans, motorcycle loans, and student loans, secured and unsecured property improvement loans, and other secured loans.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included U.S. treasury bonds; municipal bonds; and mortgage-backed securities.

Competition

The company competes with regional financial institutions, such as Northwest Savings Bank and Evans Bank; state-wide financial institutions, such as M&T Bank, Key Bank, and First Niagara Bank; and nation-wide financial institutions, such as HSBC Bank USA and Bank of America.

Deposits

The company offers various deposit accounts having a range of interest rates and terms. It offers regular savings deposits (consisting of Christmas Club, passbook, and statement savings accounts), money market accounts, interest bearing and non-interest bearing checking accounts, retirement accounts, time deposits, and interest on lawyer accounts.

History

Lake Shore Bancorp, Inc. was founded in 1891.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

Contents

RESEARCH METHODOLOGY

DISCLAIMER

1. LAKE SHORE BANCORP INC. COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

2. LAKE SHORE BANCORP INC. BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

3. LAKE SHORE BANCORP INC. SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

4. LAKE SHORE BANCORP INC. FINANCIAL ANALYSIS

- 4.1. Financial Statements
 - 4.1.1. Income Statement
 - 4.1.2. Balance Sheet
 - 4.1.3. Cash Flow
- 4.2. Financial Ratios
 - 4.2.1. Profitability
 - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

5. LAKE SHORE BANCORP INC. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Lake Shore Bancorp Inc. Direct Competitors
- 5.2. Comparison of Lake Shore Bancorp Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of Lake Shore Bancorp Inc. and Direct Competitors Stock Charts
- 5.4. Lake Shore Bancorp Inc. Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. Lake Shore Bancorp Inc. Industry Position Analysis

6. LAKE SHORE BANCORP INC. NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

7. LAKE SHORE BANCORP INC. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. LAKE SHORE BANCORP INC. ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors
- 9.5. Environmental Factors
- 9.6. Legal Factors

10. LAKE SHORE BANCORP INC. IFE, EFE, IE MATRICES²

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

11. LAKE SHORE BANCORP INC. PORTER FIVE FORCES ANALYSIS²

12. LAKE SHORE BANCORP INC. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Lake Shore Bancorp Inc. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit
Profit Margin Chart
Operating Margin Chart
Return on Equity (ROE) Chart
Return on Assets (ROA) Chart
Debt to Equity Chart
Current Ratio Chart
Lake Shore Bancorp Inc. 1-year Stock Charts
Lake Shore Bancorp Inc. 5-year Stock Charts
Lake Shore Bancorp Inc. vs. Main Indexes 1-year Stock Chart
Lake Shore Bancorp Inc. vs. Direct Competitors 1-year Stock Charts
Lake Shore Bancorp Inc. Article Density Chart

1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.
The complete financial data is available for publicly traded companies.

List Of Tables

LIST OF TABLES

Lake Shore Bancorp Inc. Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
Lake Shore Bancorp Inc. Key Executives
Lake Shore Bancorp Inc. Major Shareholders
Lake Shore Bancorp Inc. History
Lake Shore Bancorp Inc. Products
Revenues by Segment
Revenues by Region
Lake Shore Bancorp Inc. Offices and Representations
Lake Shore Bancorp Inc. SWOT Analysis
Yearly Income Statement Including Trends
Income Statement Latest 4 Quarters Including Trends
Yearly Balance Sheet Including Trends
Balance Sheet Latest 4 Quarters Including Trends
Yearly Cash Flow Including Trends
Cash Flow Latest 4 Quarters Including Trends
Lake Shore Bancorp Inc. Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
Lake Shore Bancorp Inc. Capital Market Snapshot
Lake Shore Bancorp Inc. Direct Competitors Key Facts
Direct Competitors Profitability Ratios
Direct Competitors Margin Analysis Ratios
Direct Competitors Asset Turnover Ratios
Direct Competitors Credit Ratios
Direct Competitors Long-Term Solvency Ratios
Industry Statistics

Lake Shore Bancorp Inc. Industry Position
Company vs. Industry Income Statement Analysis
Company vs. Industry Balance Sheet Analysis
Company vs. Industry Cash Flow Analysis
Company vs. Industry Ratios Comparison
Lake Shore Bancorp Inc. Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

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