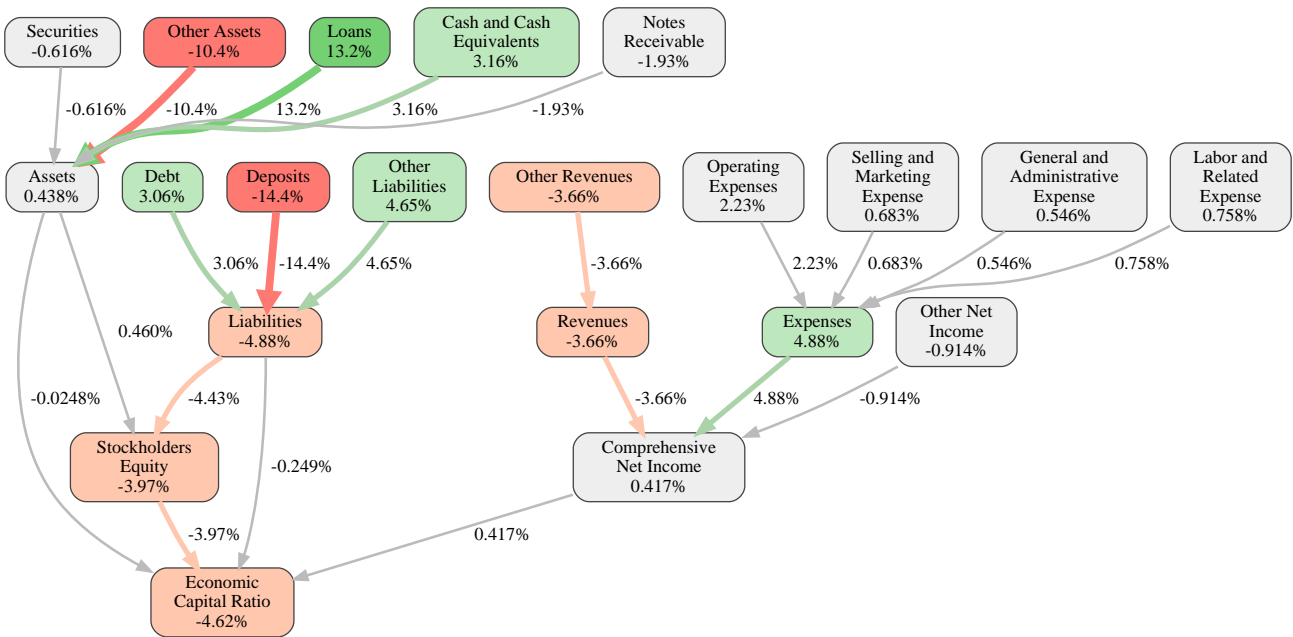




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The relative strengths and weaknesses of QUAINT OAK BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QUAINT OAK BANCORP INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 13% points. The greatest weakness of QUAINT OAK BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 4.6% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	26,012
Debt	0
Deposits	211,911
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	221
Labor and Related Expense	0
Loans	216,898
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	28,494
Other Compr. Net Income	13
Other Expenses	667
Other Liabilities	35,436
Other Net Income	2,671
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	271,404
Liabilities	247,568
Expenses	667
Revenues	0
Stockholders Equity	23,836
Net Income	2,004
Comprehensive Net Income	2,017
Economic Capital Ratio	5.4%