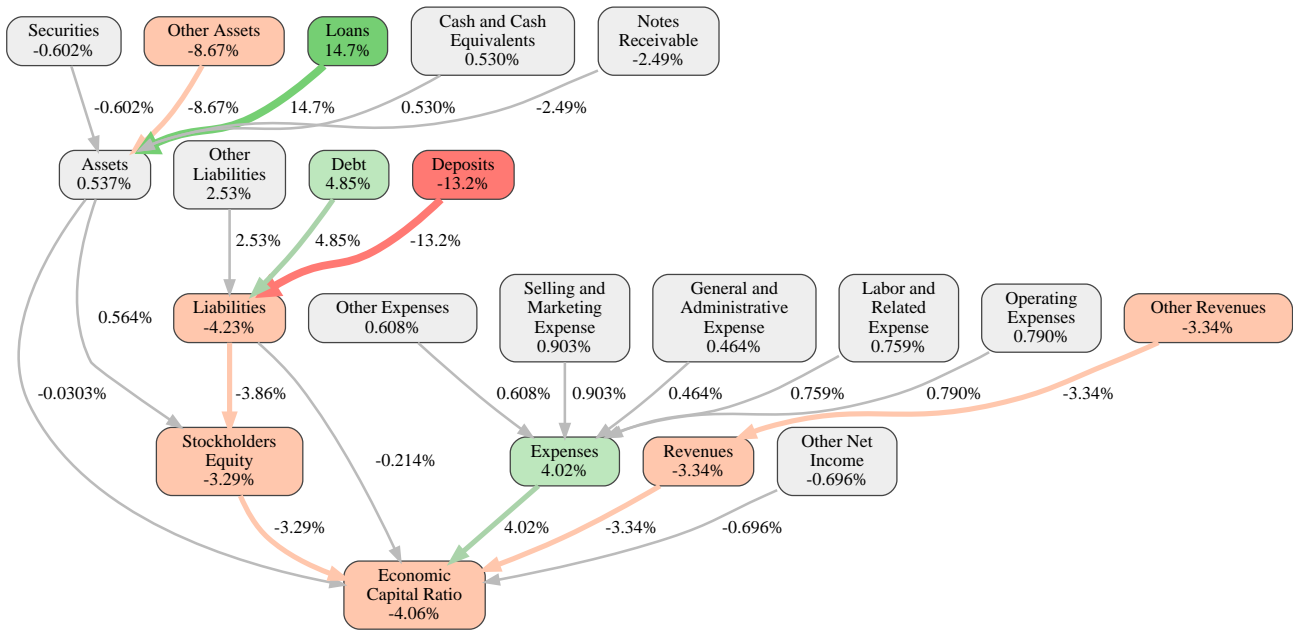




SAVINGS & CREDIT 2020

QUAINT OAK BANCORP INC
Rank 83 of 96





RealRate

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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 15% points. The greatest weakness of QUAINT OAK BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.3%, being 4.1% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	14,555
Debt	0
Deposits	227,458
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	314
Labor and Related Expense	0
Loans	246,692
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	41,293
Other Compr. Net Income	22
Other Expenses	950
Other Liabilities	48,861
Other Net Income	3,427
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	302,540
Liabilities	276,633
Expenses	950
Revenues	0
Stockholders Equity	25,907
Net Income	2,477
Comprehensive Net Income	2,499
Economic Capital Ratio	5.3%