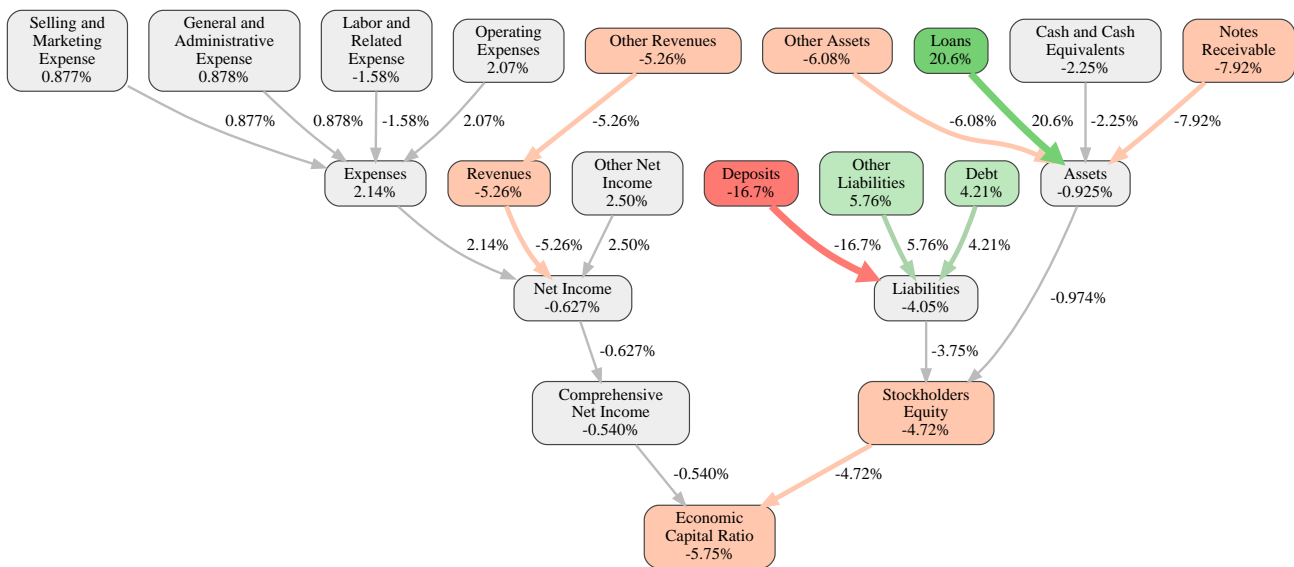




SAVINGS & CREDIT 2022



QUAINT OAK BANCORP INC
Rank 98 of 104





RealRate

SAVINGS & CREDIT 2022

QUAINT OAK BANCORP INC Rank 98 of 104



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 21% points. The greatest weakness of QUAINT OAK BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.0%, being 5.7% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	10,705
Debt	0
Deposits	447,166
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	174
Labor and Related Expense	15,538
Loans	403,966
Notes Receivable	0
Occupancy	1,621
Operating Expenses	0
Other Assets	139,444
Other Compr. Net Income	-513
Other Expenses	5,761
Other Liabilities	69,866
Other Net Income	27,245
Other Revenues	83
Professional Fees	659
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	554,115
Liabilities	517,206
Expenses	23,579
Revenues	83
Stockholders Equity	36,909
Net Income	3,749
Comprehensive Net Income	3,236
Economic Capital Ratio	4.0%