





RealRate

# SAVINGS & CREDIT 2021

## Quaint OAK Bancorp INC Rank 85 of 92



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 6.7% points. The greatest weakness of Quaint OAK Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 9.3% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 6.2% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	33,913
Debt	0
Deposits	354,845
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	362
Labor and Related Expense	8,427
Loans	359,122
Notes Receivable	0
Occupancy	913
Operating Expenses	0
Other Assets	91,040
Other Compr. Net Income	98
Other Expenses	3,534
Other Liabilities	100,140
Other Net Income	14,732
Other Revenues	80
Professional Fees	541
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	484,075
Liabilities	455,347
Expenses	13,415
Revenues	80
Stockholders Equity	28,728
Net Income	1,397
Comprehensive Net Income	1,495
BaseVar	483,874
ECR before LimitedLiability	3.4%
Economic Capital Ratio	12%