





RealRate

SAVINGS & CREDIT 2023

Quaint OAK Bancorp INC Rank 78 of 97



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 9.7% points. The greatest weakness of Quaint OAK Bancorp INC is the variable Notes Receivable, reducing the Economic Capital Ratio by 8.6% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 4.1% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	3,893
Debt	0
Deposits	549,248
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	584
Labor and Related Expense	20,137
Loans	621,864
Notes Receivable	0
Occupancy	1,904
Operating Expenses	0
Other Assets	166,593
Other Compr. Net Income	-2,495
Other Expenses	7,525
Other Liabilities	193,436
Other Net Income	34,617
Other Revenues	89
Professional Fees	748
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	792,350
Liabilities	743,268
Expenses	30,314
Revenues	89
Stockholders Equity	49,082
Net Income	4,392
Comprehensive Net Income	1,897
BaseVar	801,566
ECR before LimitedLiability	3.4%
Economic Capital Ratio	12%