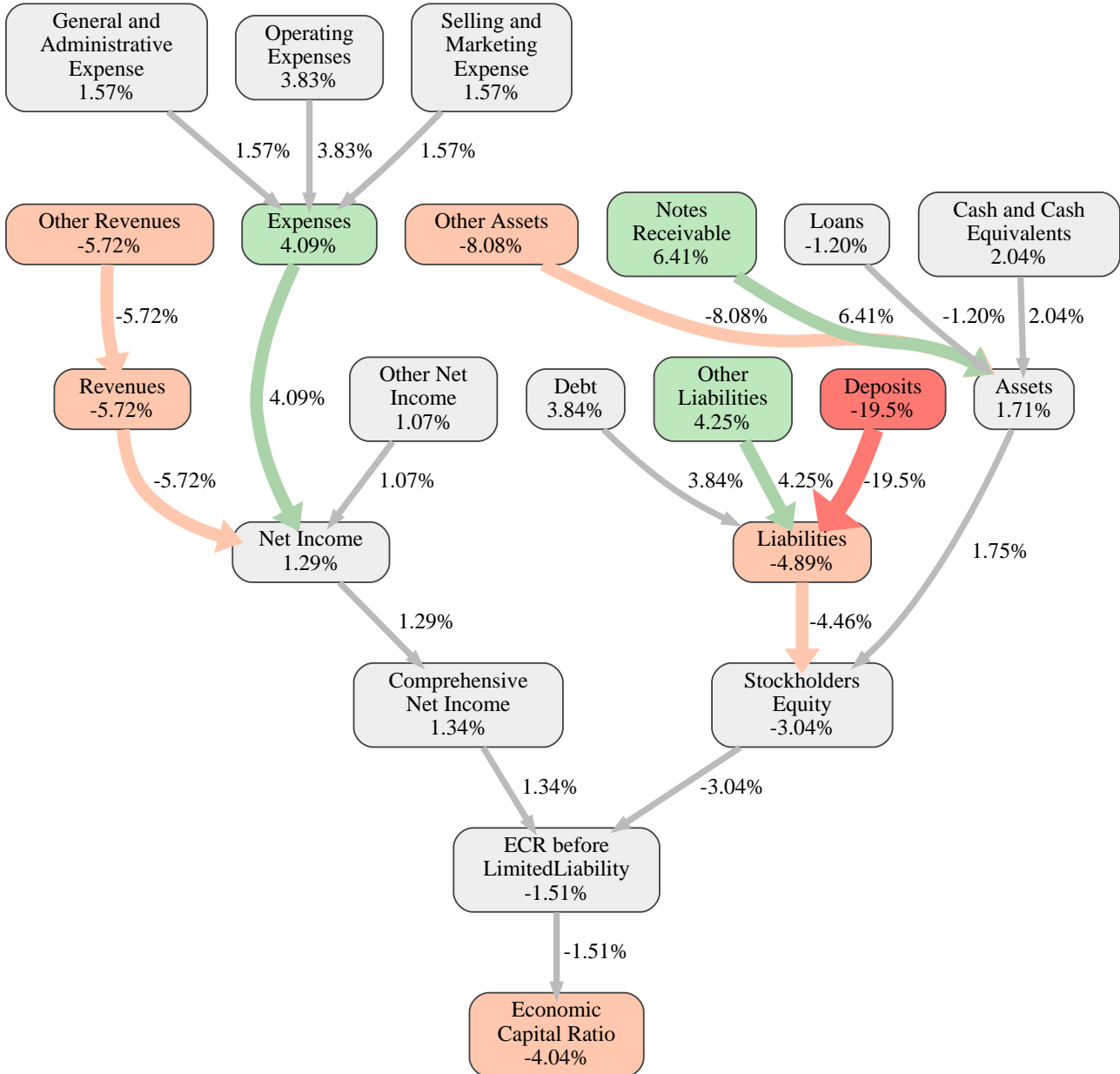




RealRate

SAVINGS & CREDIT 2025

Quaint OAK Bancorp INC Rank 50 of 64





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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 Notes Receivable, increasing the Economic Capital Ratio by 6.4% points. The greatest weakness of Quaint OAK Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 4.0% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	62,989
Debt	0
Deposits	553,252
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	937
Labor and Related Expense	14,636
Loans	0
Notes Receivable	534,693
Occupancy	1,418
Operating Expenses	0
Other Assets	87,486
Other Compr. Net Income	10
Other Expenses	5,385
Other Liabilities	78,362
Other Net Income	23,070
Other Revenues	118
Professional Fees	769
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	685,168
Liabilities	632,551
Expenses	22,208
Revenues	118
Stockholders Equity	52,617
Net Income	980
Comprehensive Net Income	990
BaseVar	681,562
ECR before LimitedLiability	4.1%
Economic Capital Ratio	12%