





RealRate

# SAVINGS & CREDIT 2026

## Quaint OAK Bancorp INC Rank 38 of 46



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 7.2% points. The greatest weakness of Quaint OAK Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.9% points below the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	53,547
Debt	0
Deposits	597,278
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	1,086
Labor and Related Expense	15,158
Loans	0
Notes Receivable	540,698
Occupancy	1,799
Operating Expenses	0
Other Assets	81,608
Other Compr. Net Income	3.0
Other Expenses	4,718
Other Liabilities	25,160
Other Net Income	22,682
Other Revenues	128
Professional Fees	1,848
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	675,853
Liabilities	623,524
Expenses	23,523
Revenues	128
Stockholders Equity	52,329
Net Income	-713
Comprehensive Net Income	-710
BaseVar	672,856
ECR before LimitedLiability	3.9%
Economic Capital Ratio	12%