QUAINT OAK BANCORP INC Form 8-K January 29, 2010

# UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

#### FORM 8-K

#### CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)

January 28, 2010

#### QUAINT OAK BANCORP, INC.

(Exact name of registrant as specified in its charter)

Pennsylvania 000-52964
(State or other jurisdiction (Commission File Number) (IRS En of incorporation) Identification

(IRS Employer Identification No.)

607 Lakeside Drive, Southampton, Pennsylvania (Address of principal executive offices)

18966 (Zip Code)

35-2293957

Registrant's telephone number,

(215) 364-4059

including area code

Not Applicable

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

[]	Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
[]	Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
[]	Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
[]	Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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## Item 2.02 Results of Operations and Financial Condition

On January 28, 2010, Quaint Oak Bancorp, Inc. (the "Company") reported its results of operations for the fourth quarter and year ended December 31, 2009.

For additional information, reference is made to the Company's press release dated January 28, 2010, which is included as Exhibit 99.1 hereto and is incorporated herein by reference thereto. The press release attached hereto is being furnished to the SEC and shall not be deemed to be "filed" for any purpose except as otherwise provided herein.

#### Item 9.01 Financial Statements and Exhibits

- (a) Not applicable.
- (b) Not applicable.
- (c) Not applicable.
- (d) Exhibits

Exhibit No. Description

99.1 Press release dated January 28, 2010

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#### **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

QUAINT OAK BANCORP, INC.

Date: January 28, 2010 By: /s/John J. Augustine

John J. Augustine Chief Financial Officer

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## EXHIBIT 99.1

Exhibit No. Description

99.1 Press release dated January 28, 2010