SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

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FILER

QUAINT OAK BANCORP INC

CIK:1391933| IRS No.: 352293957 | Fiscal Year End: 1231 Type: 8-K | Act: 34 | File No.: 000-52694 | Film No.: 13522857 SIC: 6036 Savings institutions, not federally chartered Mailing Address 501 KNOWLES AVENUE SOUTHAMPTON PA 18966 Business Address 501 KNOWLES AVENUE SOUTHAMPTON PA 18966 215 364 4059

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

1 distant to Section 13 of 13(d) of the Securities Exchange Act of 19,	J 4
Date of Report (Date of earliest event reporte	d) January 9, 2013	
OUAINT OA	K BANCORP, INC.	
	trant as specified in its charter)	
Pennsylvania	000-52694	35-2293957
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)
501 Knowles Avenue, Southampton, Pennsyl	vania	18966
(Address of principal executive offices)		(Zip Code)
Registrant's telephone number, including area (Former name or fo	Not Applicable ormer address, if changed since last report	rt)
Soliciting material pursuant to Rule 14a	rovisions (see General Instruction A.2 be le 425 under the Securities Act (17 CFR -12 under the Exchange Act (17 CFR 24 arsuant to Rule 14d-2(b) under the Excha	elow): . 230.425) .0.14a-12)

Item 7.01 Regulation FD Disclosure

On January 10, 2013, Quaint Oak Bancorp, Inc. (the "Company") issued a press release announcing the declaration of a quarterly cash dividend by the Board of Directors on January 9, 2013. The dividend is payable on February 4, 2013 to shareholders of record as of January 21, 2013.

For additional information, reference is made to the Company's press release dated January 10, 2013, 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 shall be expressly set forth by specific reference to such filing in other filings of the Company into which may be incorporated.

Item 9.01 Financial Statements and Exhibits

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

The following exhibit is filed herewith.

Exhibit Number	Description
99.1	Press release dated January 10, 2013

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 10, 2013 By: /s/Robert T. Strong

Robert T. Strong

President and Chief Executive Officer

EXHIBIT INDEX

Exhibit Number	Description
99.1	Press release dated January 10, 2013



QUAINT OAK BANCORP, INC. DECLARES QUARTERLY CASH DIVIDEND

Southampton, Pa., Jan. 10, 2013 – Quaint Oak Bancorp, Inc. (OTCBB: QNTO) (the "Company"), the holding company for Quaint Oak Bank (the "Bank"), announced today that its Board of Directors at their meeting on January 9, 2013, declared a quarterly cash dividend of \$0.04 per share on the common stock of the Company payable on February 4, 2013, to the shareholders of record at the close of business on January 21, 2013.

Quaint Oak Bancorp, Inc. is the holding company for Quaint Oak Bank. Quaint Oak Bank is a Pennsylvania-chartered stock savings bank headquartered in Southampton, Pennsylvania and conducts business through its two banking offices located in the Delaware Valley and Lehigh Valley markets in Pennsylvania.

Statements contained in this news release which are not historical facts may be forward-looking statements as that term is defined in the Private Securities Litigation Reform Act of 1995. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include words like "believe," "expect," "anticipate," "estimate" and "intend" or future or conditional verbs such as "will," "would," "should," "could" or "may." We undertake no obligation to update any forward-looking statements.

CONTACT: Quaint Oak Bancorp, Inc.

Robert T. Strong, President and Chief Executive Officer

(215) 364-4059