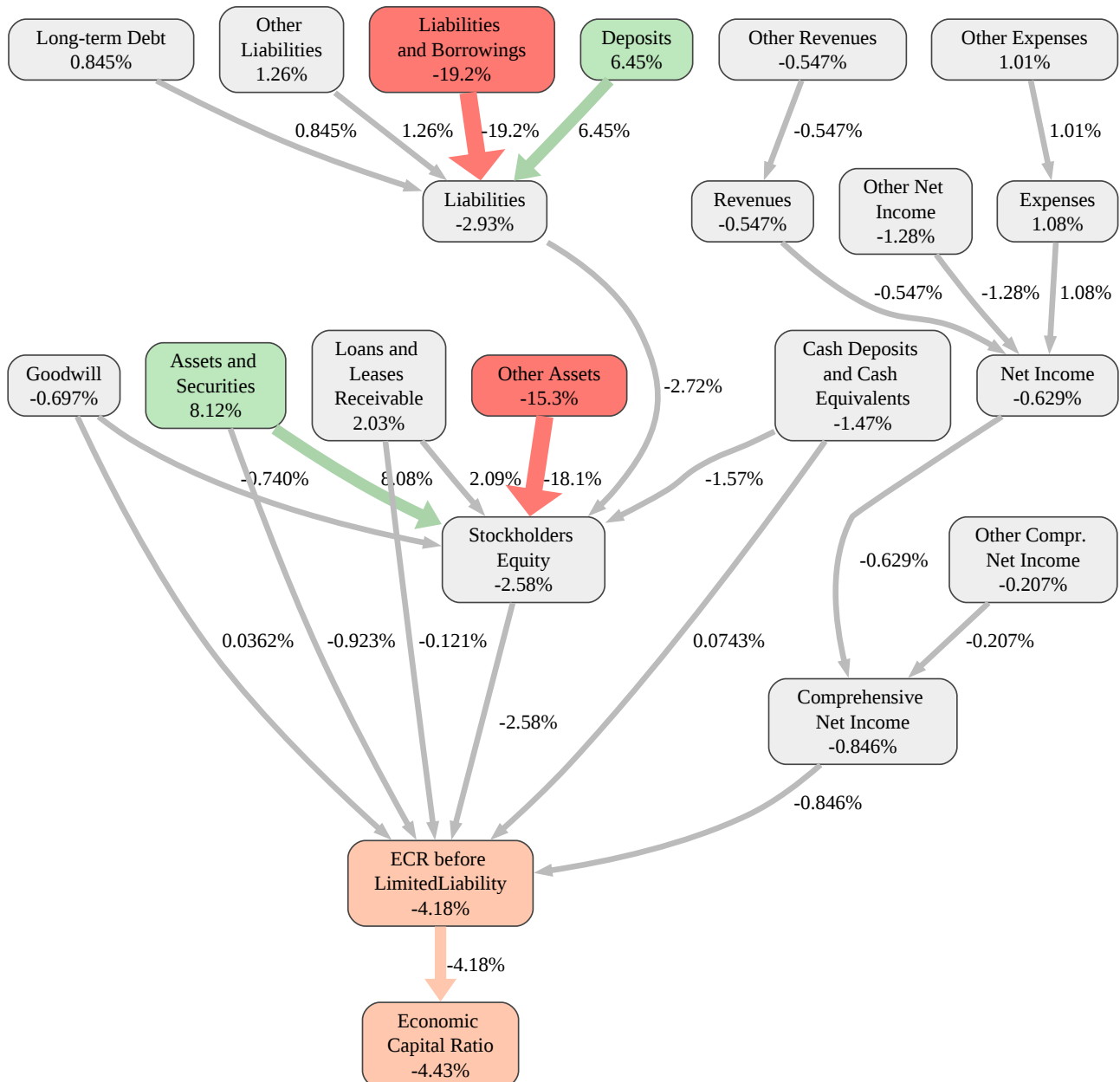




The relative strengths and weaknesses of QCR Holdings INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QCR Holdings INC compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 8.1% points. The greatest weakness of QCR Holdings INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 4.4% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	573,174
Cash Deposits and Cash Equivalents	79,887
Deposits	1,205,458
Fees	0
Goodwill	3,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,010,622
Loans and Leases Receivable	1,181,956
Long-term Debt	0
Occupancy	0
Other Assets	96,629
Other Compr. Net Income	0
Other Expenses	3,868
Other Liabilities	-393,903
Other Net Income	13,998
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	31,741

Output Variable	Value in 1000 USD
Liabilities	1,822,177
Assets	1,966,610
Expenses	3,868
Revenues	0
Stockholders Equity	144,433
Net Income	10,130
Comprehensive Net Income	10,130
BaseVar	1,926,821
ECR before Limited Liability	7.8%
Economic Capital Ratio	8.1%