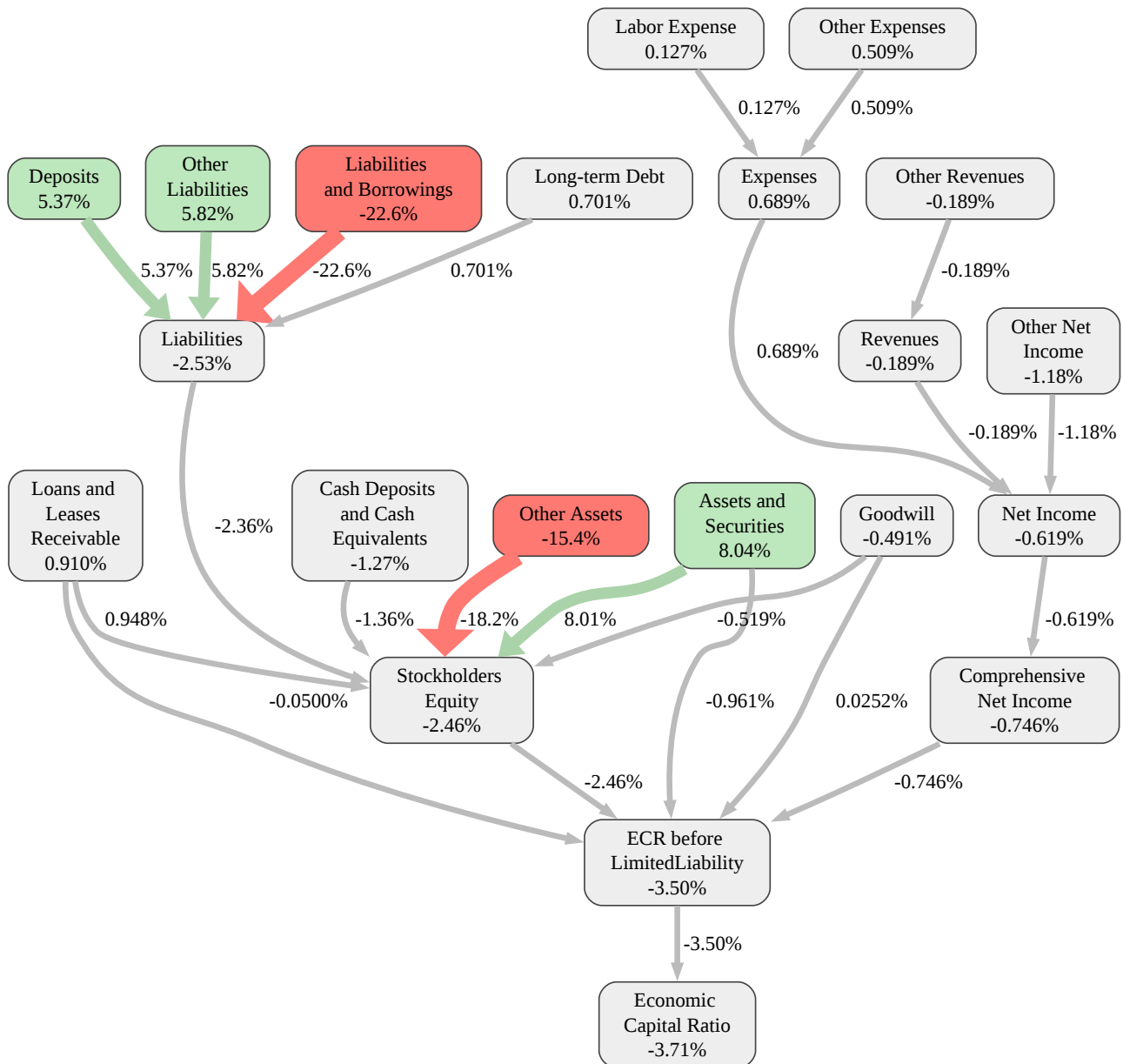




The relative strengths and weaknesses of QCR Holdings INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QCR Holdings INC compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 8.0% points. The greatest weakness of QCR Holdings INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.0%, being 3.7% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	615,972
Cash Deposits and Cash Equivalents	83,928
Deposits	1,374,114
Fees	0
Goodwill	3,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,093,119
Loans and Leases Receivable	1,267,462
Long-term Debt	0
Occupancy	0
Other Assets	91,883
Other Compr. Net Income	-48
Other Expenses	4,535
Other Liabilities	-513,936
Other Net Income	17,641
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	31,262

Output Variable	Value in 1000 USD
Liabilities	1,953,297
Assets	2,093,730
Expenses	4,535
Revenues	0
Stockholders Equity	140,434
Net Income	13,106
Comprehensive Net Income	13,058
BaseVar	2,063,849
ECR before Limited Liability	7.7%
Economic Capital Ratio	8.0%