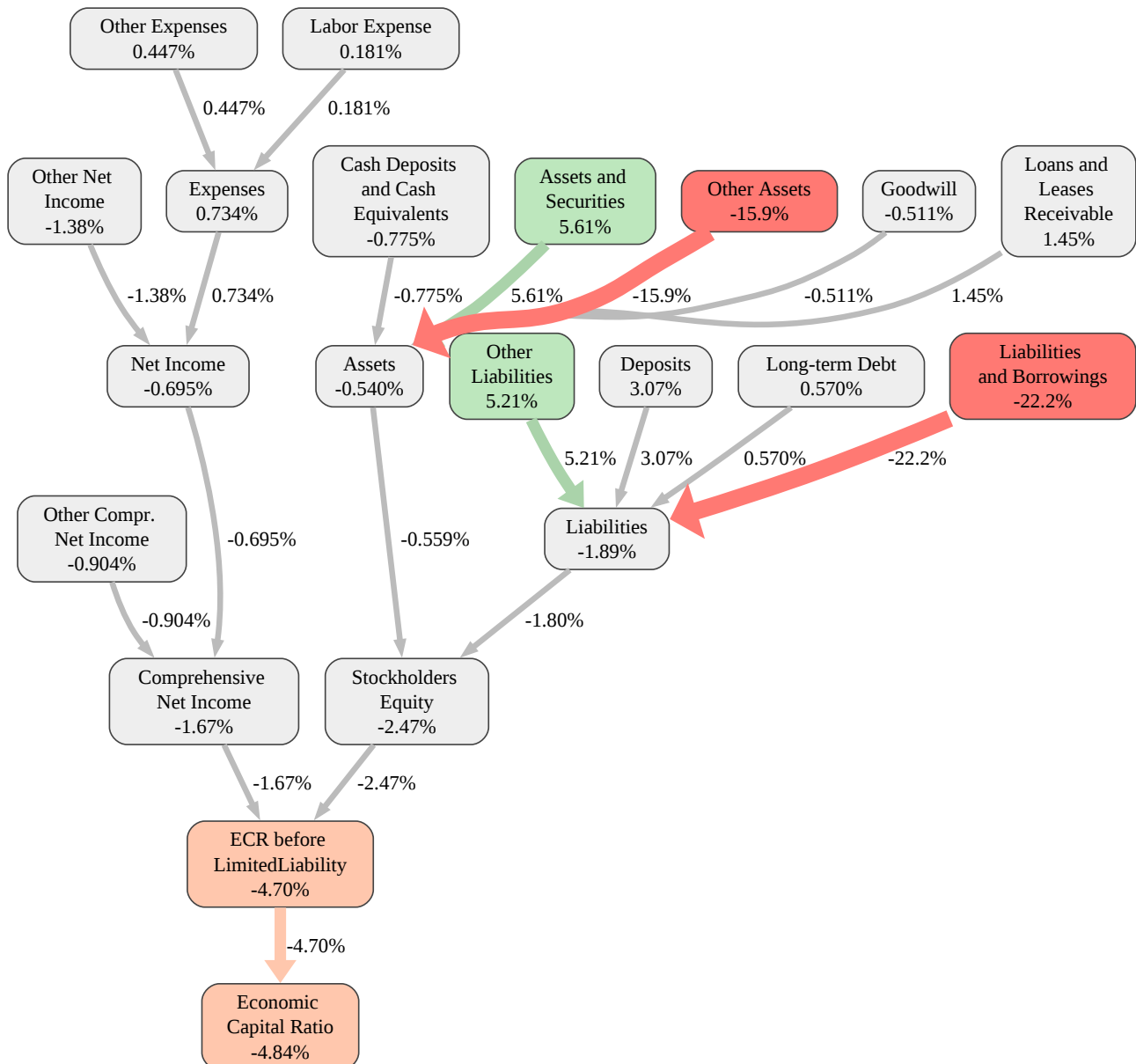




The relative strengths and weaknesses of QCR Holdings INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QCR Holdings INC compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 5.6% points. The greatest weakness of QCR Holdings INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 4.8% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	721,084
Cash Deposits and Cash Equivalents	74,996
Deposits	1,646,991
Fees	0
Goodwill	3,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,283,877
Loans and Leases Receivable	1,438,832
Long-term Debt	0
Occupancy	0
Other Assets	120,064
Other Compr. Net Income	-18,351
Other Expenses	4,618
Other Liabilities	-683,492
Other Net Income	19,556
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	36,755

Output Variable	Value in 1000 USD
Liabilities	2,247,376
Assets	2,394,953
Expenses	4,618
Revenues	0
Stockholders Equity	147,577
Net Income	14,938
Comprehensive Net Income	-3,412
BaseVar	2,398,347
ECR before Limited Liability	4.4%
Economic Capital Ratio	5.6%