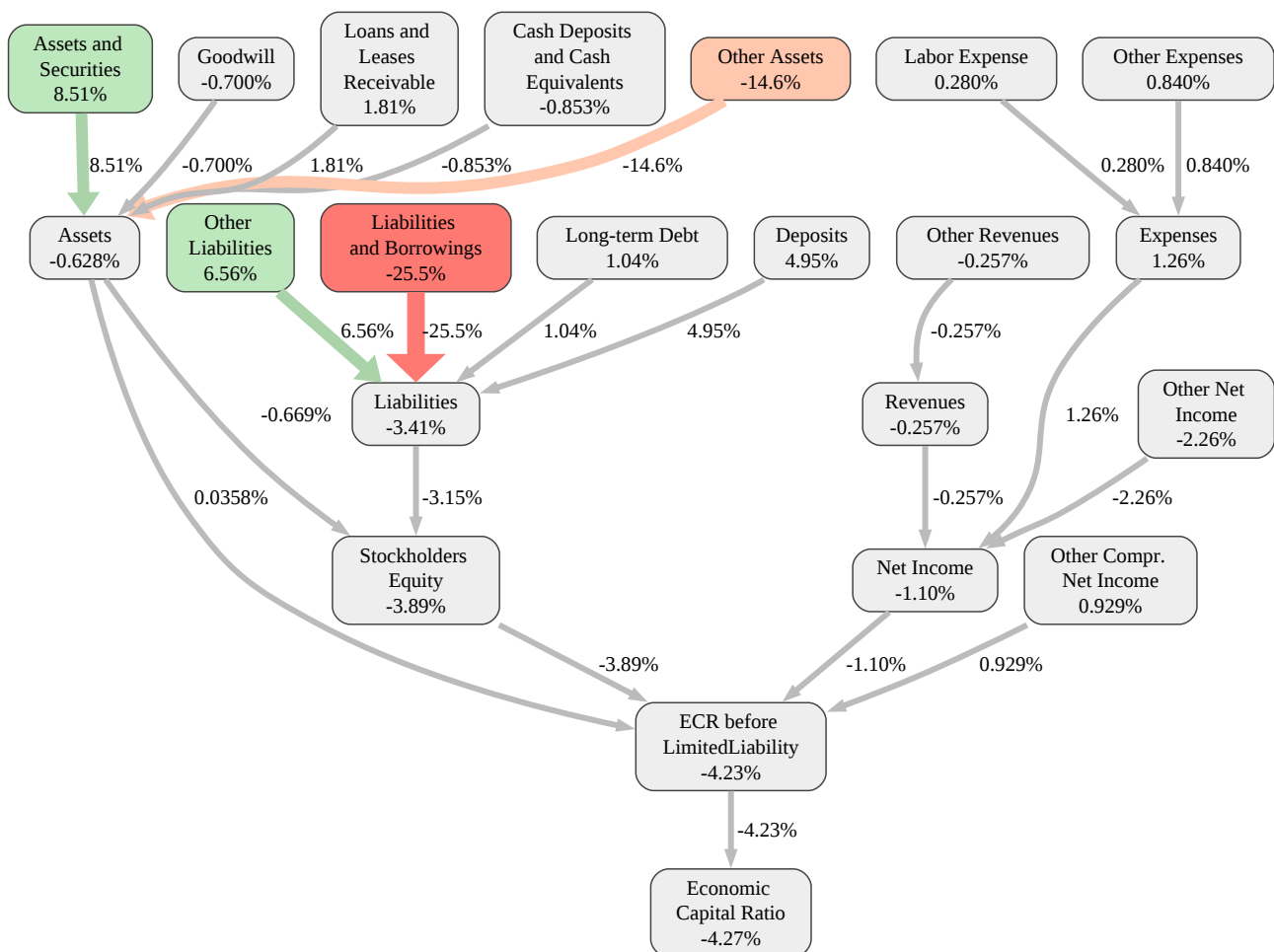




The relative strengths and weaknesses of QCR Holdings INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QCR Holdings INC compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 8.5% points. The greatest weakness of QCR Holdings INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 4.3% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	674,714
Cash Deposits and Cash Equivalents	73,570
Deposits	1,679,668
Fees	0
Goodwill	3,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,356,612
Loans and Leases Receivable	1,606,929
Long-term Debt	0
Occupancy	0
Other Assets	130,502
Other Compr. Net Income	11,709
Other Expenses	3,039
Other Liabilities	-655,401
Other Net Income	17,992
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	36,021

Output Variable	Value in 1000 USD
Liabilities	2,380,880
Assets	2,524,958
Expenses	3,039
Revenues	0
Stockholders Equity	144,079
Net Income	14,953
Comprehensive Net Income	26,661
BaseVar	2,512,341
ECR before Limited Liability	8.5%
Economic Capital Ratio	8.7%