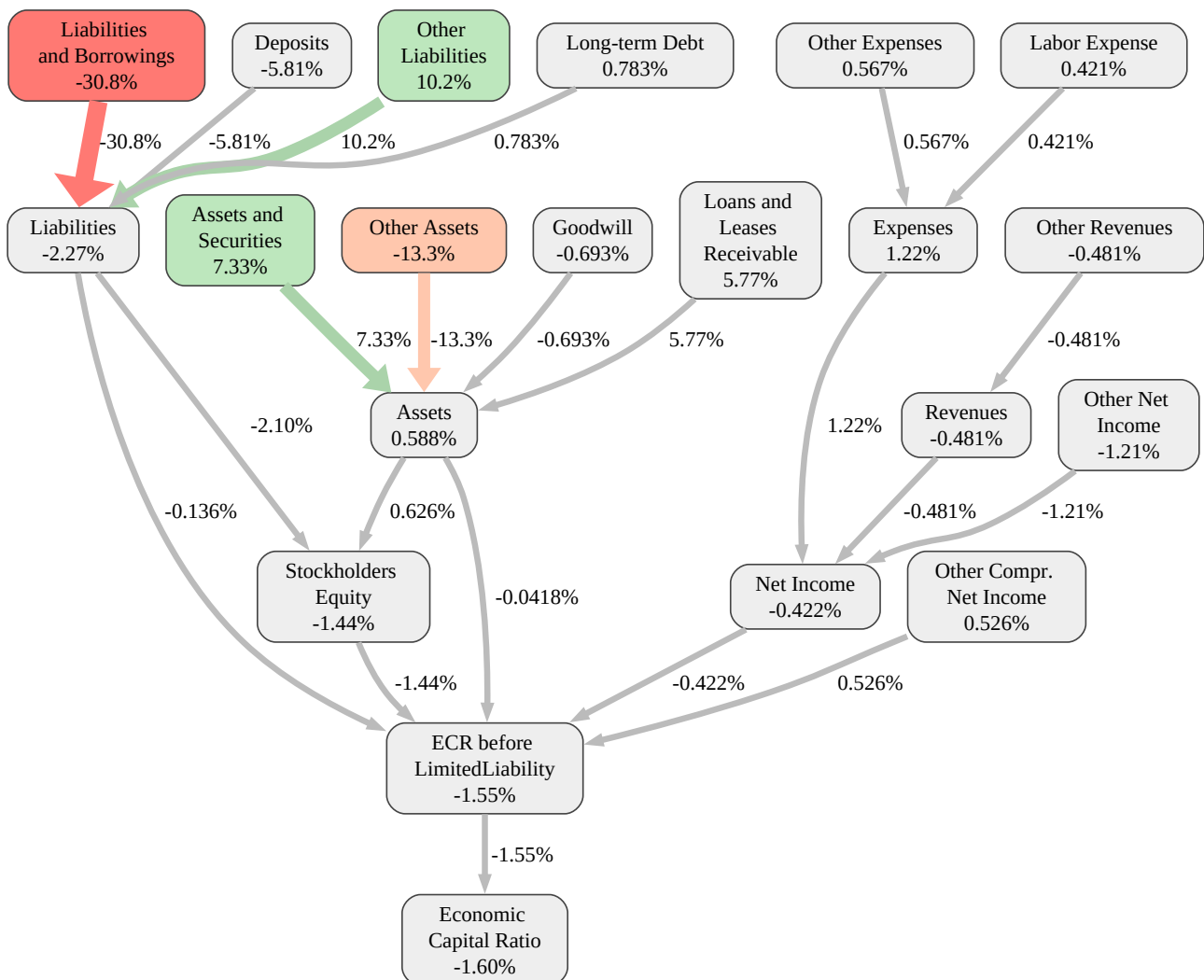




The relative strengths and weaknesses of QCR Holdings INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QCR Holdings INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points. The greatest weakness of QCR Holdings INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 1.6% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	611,525
Cash Deposits and Cash Equivalents	134,519
Deposits	2,669,261
Fees	0
Goodwill	13,111
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,007,536
Loans and Leases Receivable	2,374,730
Long-term Debt	0
Occupancy	0
Other Assets	107,415
Other Compr. Net Income	-336
Other Expenses	8,903
Other Liabilities	-1,660,895
Other Net Income	36,590
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	60,644

Output Variable	Value in 1000 USD
Liabilities	3,015,903
Assets	3,301,944
Expenses	8,903
Revenues	0
Stockholders Equity	286,041
Net Income	27,687
Comprehensive Net Income	27,351
BaseVar	3,242,101
ECR before Limited Liability	10%
Economic Capital Ratio	10%