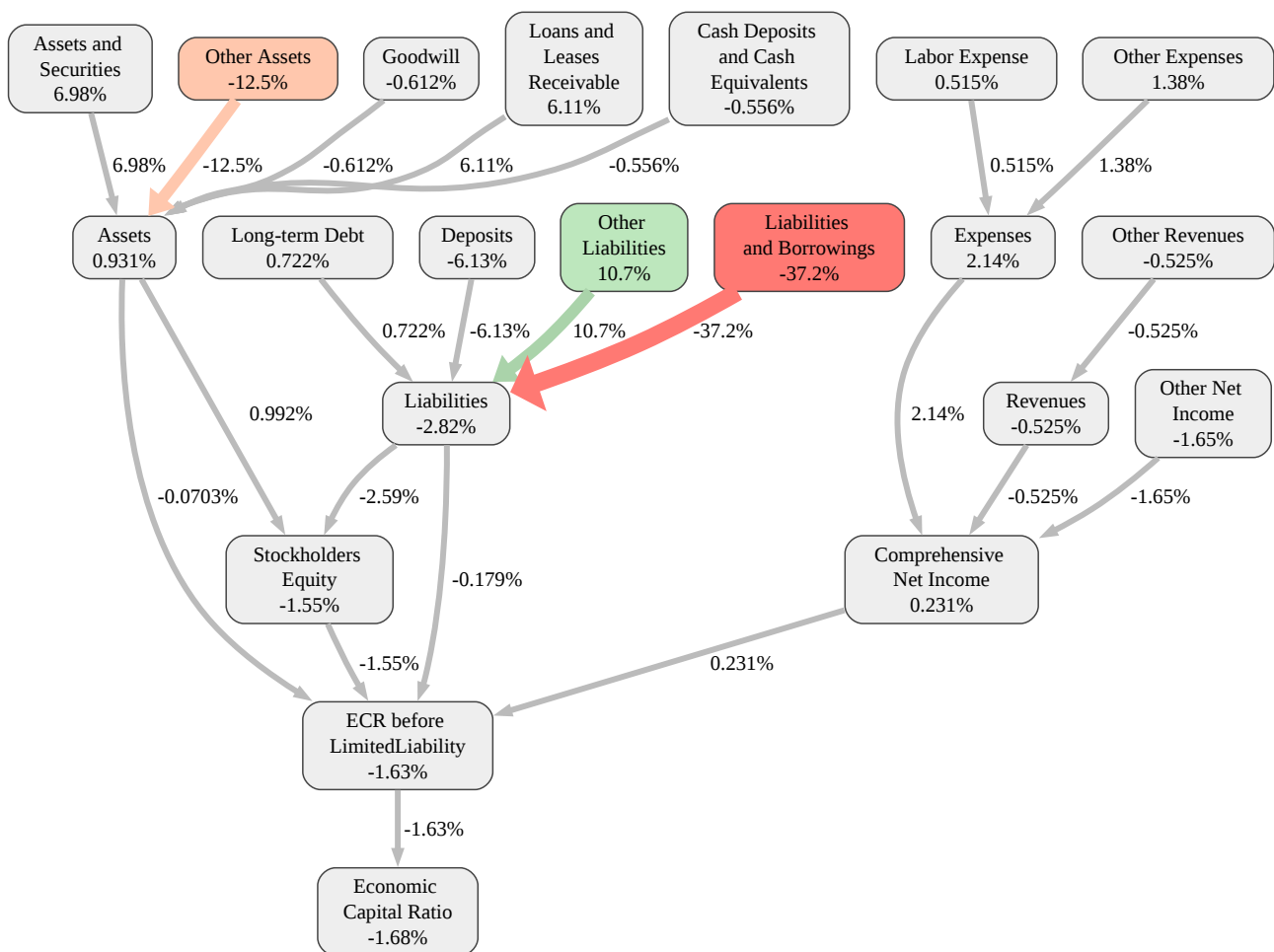




The relative strengths and weaknesses of QCR Holdings INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QCR Holdings INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of QCR Holdings INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.7% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	698,200
Cash Deposits and Cash Equivalents	131,487
Deposits	3,266,655
Fees	0
Goodwill	28,334
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,596,350
Loans and Leases Receivable	2,930,130
Long-term Debt	0
Occupancy	0
Other Assets	131,676
Other Compr. Net Income	1,092
Other Expenses	4,946
Other Liabilities	-2,233,628
Other Net Income	40,653
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	62,838

Output Variable	Value in 1000 USD
Liabilities	3,629,378
Assets	3,982,665
Expenses	4,946
Revenues	0
Stockholders Equity	353,287
Net Income	35,707
Comprehensive Net Income	36,799
BaseVar	3,890,766
ECR before Limited Liability	11%
Economic Capital Ratio	11%