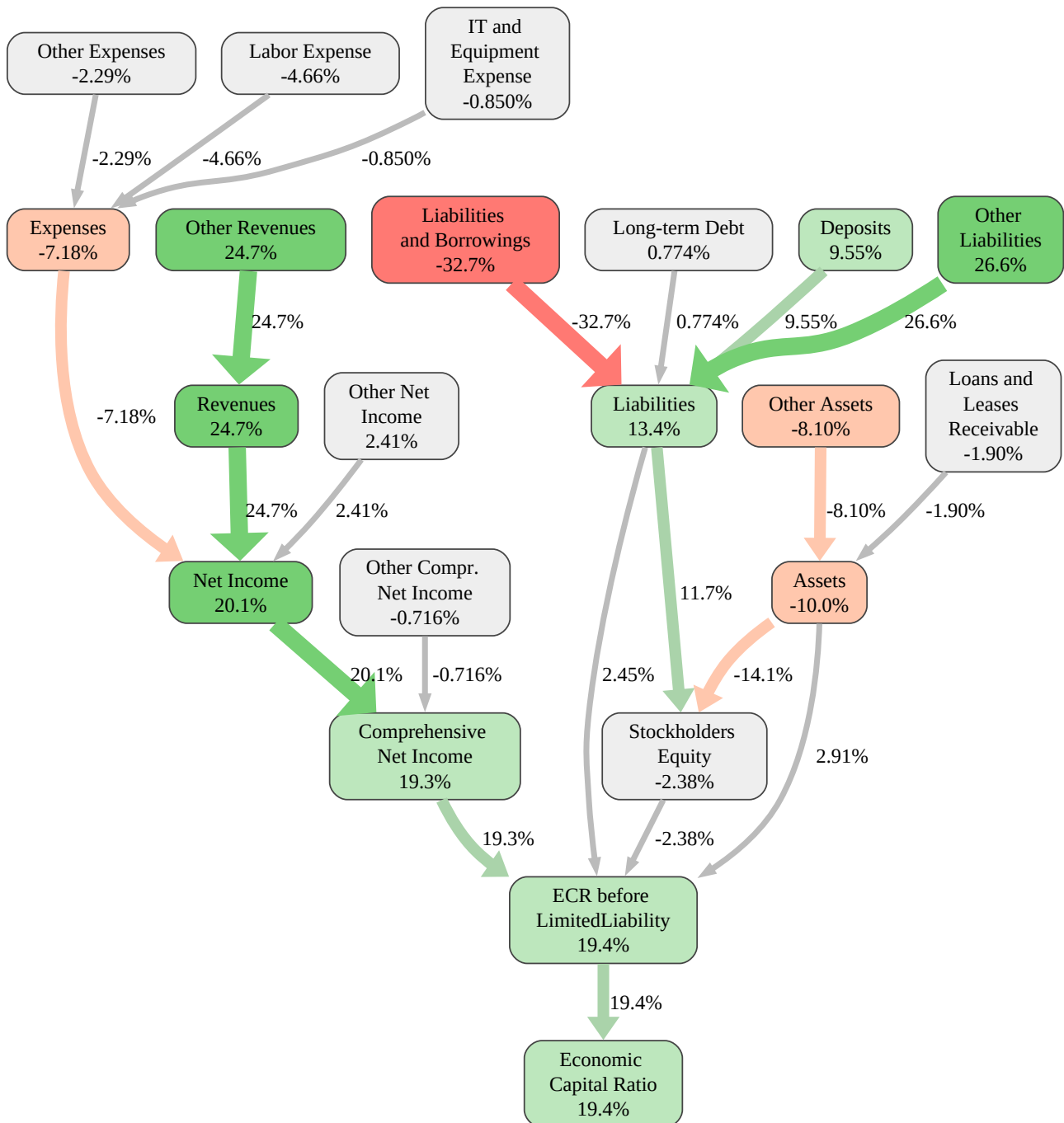




The relative strengths and weaknesses of QCR Holdings INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QCR Holdings INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 27% points. The greatest weakness of QCR Holdings INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 35%, being 19% points above the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	759,143	Liabilities	4,373,699
Cash Deposits and Cash Equivalents	224,145	Assets	4,909,050
Deposits	3,911,051	Expenses	169,853
Fees	0	Revenues	330,541
Goodwill	74,748	Stockholders Equity	535,351
IT and Equipment Expense	15,106	Net Income	324,756
Labor Expense	92,063	Comprehensive Net Income	329,202
Liabilities and Borrowings	3,312,517	BaseVar	5,855,443
Loans and Leases Receivable	3,654,204	ECR before Limited Liability	35%
Long-term Debt	0	Economic Capital Ratio	35%
Occupancy	0		
Other Assets	122,951		
Other Compr. Net Income	4,446		
Other Expenses	55,843		
Other Liabilities	-2,849,869		
Other Net Income	164,068		
Other Noninterest Expense	6,841		
Other Revenues	330,541		
Property, Plant and Equipment	73,859		