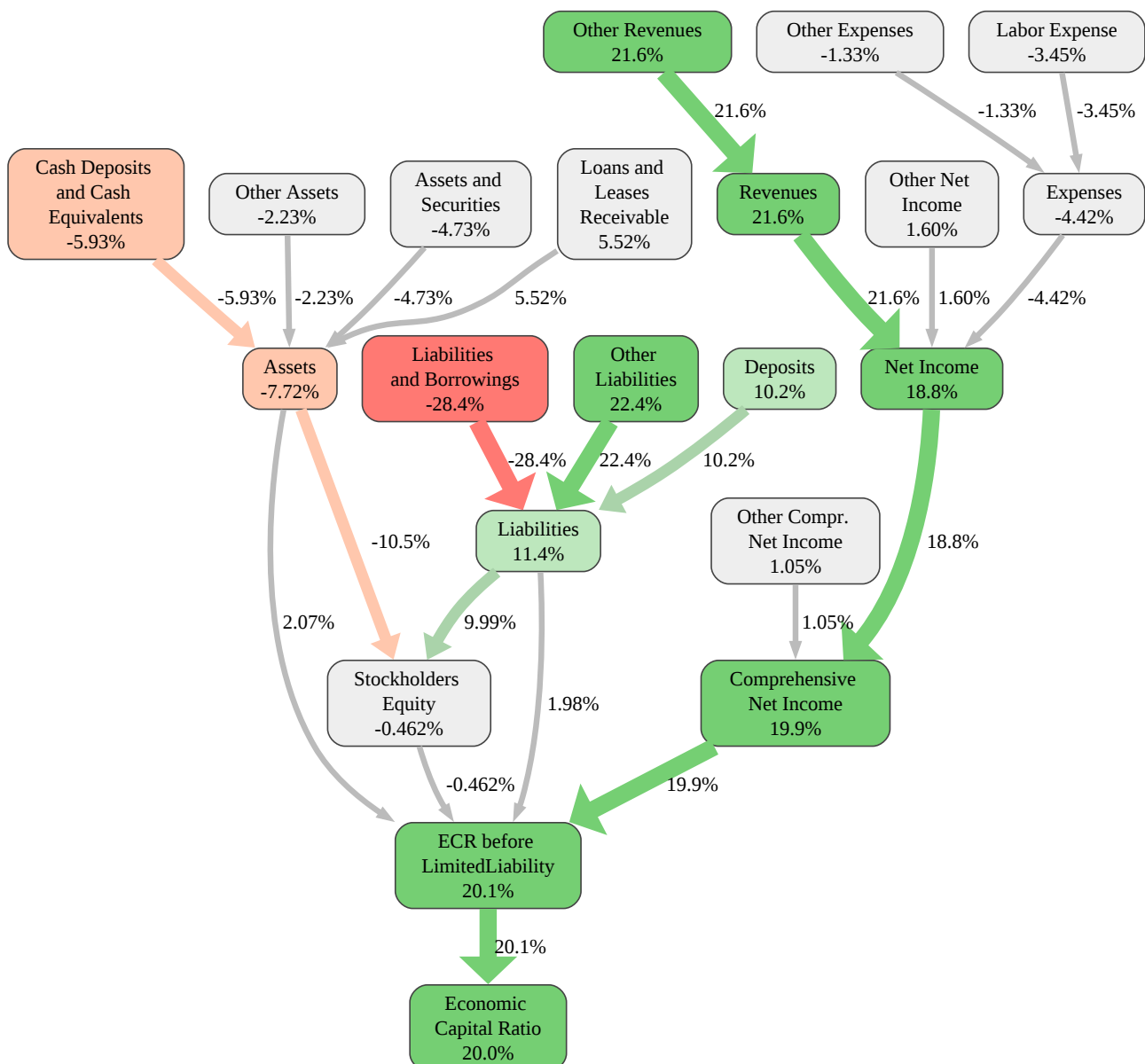




The relative strengths and weaknesses of QCR Holdings INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QCR Holdings INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 22% points. The greatest weakness of QCR Holdings INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 33%, being 20% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	903,627	Liabilities	5,419,122
Cash Deposits and Cash Equivalents	112,782	Assets	6,096,132
Deposits	4,922,772	Expenses	176,264
Fees	0	Revenues	369,715
Goodwill	74,066	Stockholders Equity	677,010
IT and Equipment Expense	15,918	Net Income	372,734
Labor Expense	100,907	Comprehensive Net Income	372,910
Liabilities and Borrowings	3,754,394	BaseVar	7,074,297
Loans and Leases Receivable	4,601,411	ECR before LimitedLiability	33%
Long-term Debt	0	Economic Capital Ratio	33%
Occupancy	0		
Other Assets	325,716		
Other Compr. Net Income	176		
Other Expenses	51,762		
Other Liabilities	-3,258,044		
Other Net Income	179,283		
Other Noninterest Expense	7,677		
Other Revenues	369,715		
Property, Plant and Equipment	78,530		