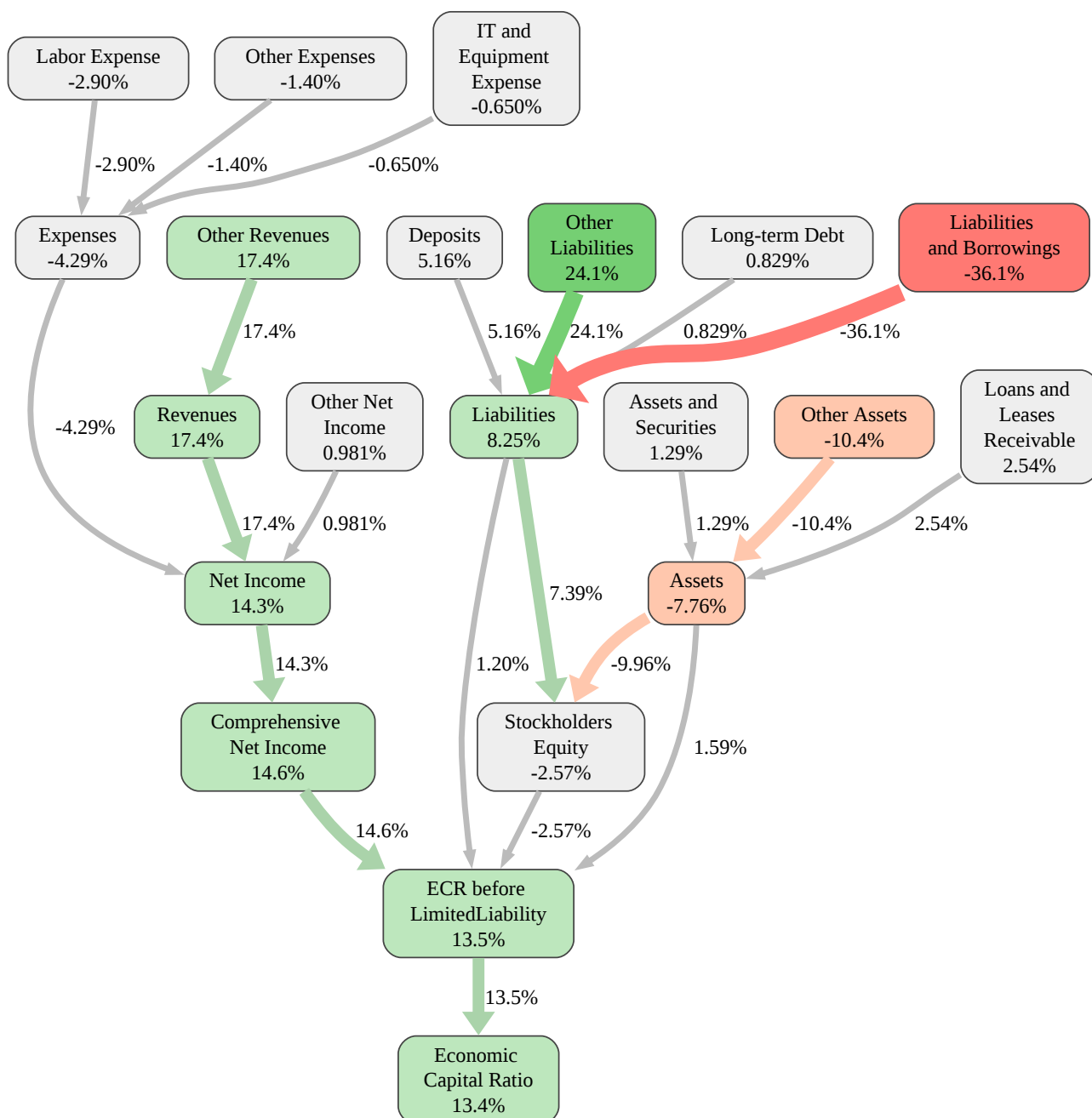




The relative strengths and weaknesses of QCR Holdings INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QCR Holdings INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 24% points. The greatest weakness of QCR Holdings INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 26%, being 13% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	737,971
Cash Deposits and Cash Equivalents	218,721
Deposits	3,977,031
Fees	0
Goodwill	77,832
IT and Equipment Expense	12,884
Labor Expense	68,994
Liabilities and Borrowings	3,352,534
Loans and Leases Receivable	3,692,907
Long-term Debt	0
Occupancy	0
Other Assets	146,698
Other Compr. Net Income	-3,205
Other Expenses	39,878
Other Liabilities	-2,852,993
Other Net Income	131,043
Other Noninterest Expense	6,403
Other Revenues	240,688
Property, Plant and Equipment	75,582

Output Variable	Value in 1000 USD
Liabilities	4,476,572
Assets	4,949,710
Expenses	128,159
Revenues	240,688
Stockholders Equity	473,138
Net Income	243,573
Comprehensive Net Income	240,367
BaseVar	5,626,259
ECR before Limited Liability	26%
Economic Capital Ratio	26%