

QCR HOLDINGS, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2125813	Number of Insured Depository Institutions 3	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,609	\$1,786	11.0%	
Loans	\$1,217	\$1,247	2.4%	
<i>Construction & development</i>	\$115	\$83	-28.3%	
<i>Closed-end 1-4 family residential</i>	\$132	\$132	-0.7%	
<i>Home equity</i>	\$29	\$29	-0.6%	
<i>Credit card</i>	\$11	\$12	7.2%	
<i>Other consumer</i>	\$16	\$16	2.9%	
<i>Commercial & Industrial</i>	\$393	\$335	-14.9%	
<i>Commercial real estate</i>	\$370	\$431	16.6%	
Unused commitments	\$495	\$477	-3.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-38.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$256	\$369	44.2%	
Cash & balances due	\$36	\$67	84.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$9	\$12	34.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$7	\$10	47.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,478	\$1,622	9.7%	
Deposits	\$1,063	\$1,093	2.8%	
Total other borrowings	\$393	\$508	29.2%	
FHLB advances	\$219	\$216	-1.3%	
Equity				
Equity capital at quarter end	\$131	\$163	24.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$16	\$37	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	9.0%	--	
Tier 1 risk based capital ratio	9.4%	11.5%	--	
Total risk based capital ratio	10.6%	12.8%	--	
Return on equity ¹	2.7%	5.3%	--	
Return on assets ¹	0.2%	0.5%	--	
Net interest margin ¹	3.4%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	84.6%	78.0%	--	
Loss provision to net charge-offs (qtr)	349.2%	97.1%	--	
Net charge-offs to average loans and leases ¹	0.4%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.6%	14.9%	0.2%	1.5%
<i>Closed-end 1-4 family residential</i>	1.1%	2.4%	0.0%	0.3%
<i>Home equity</i>	0.0%	0.0%	0.6%	0.1%
<i>Credit card</i>	2.5%	2.2%	0.8%	1.3%
<i>Other consumer</i>	0.1%	0.2%	0.2%	0.3%
<i>Commercial & Industrial</i>	2.1%	1.9%	0.1%	0.7%
<i>Commercial real estate</i>	0.8%	0.6%	0.0%	0.0%
<i>Total loans</i>	1.7%	2.3%	0.1%	0.4%