

QCR HOLDINGS, INC.

a relationship driven organization[®]

Annual Meeting of Stockholders

May 13, 2016

Financial Overview

Douglas M. Hultquist, CEO

Todd A. Gipple, COO/CFO

Earnings History

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	Reported 12/31/10	Reported 12/31/11	Reported 12/31/12	Reported 12/31/13	Reported 12/31/14	Reported 12/31/15	Core 12/31/15
Net Income	\$2.5	\$4.4	\$9.1	\$11.8	\$13.9	\$16.9	\$20.9
Net Interest Margin (%)	2.92%	3.08%	3.14%	3.03%	3.15%	3.37%	3.37%
Return on Assets (%)	0.36%	0.51%	0.62%	0.64%	0.61%	0.66%	0.82%

(\$ millions)

Earnings History

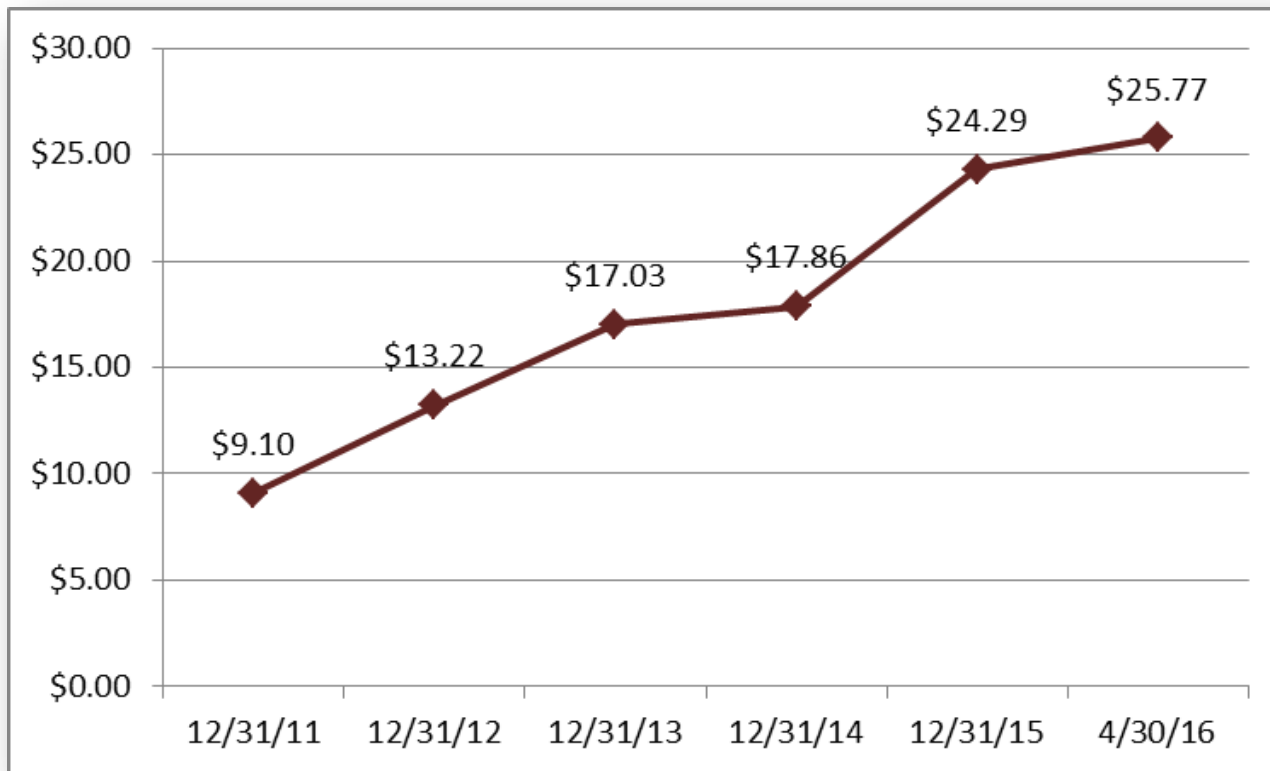
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	1 st Quarter 2015	1 st Quarter 2016
Net Income	\$4.2	\$6.4
Net Interest Margin (%)	3.25%	3.59%
Return on Assets (%)	0.67%	0.98%

(\$ millions)

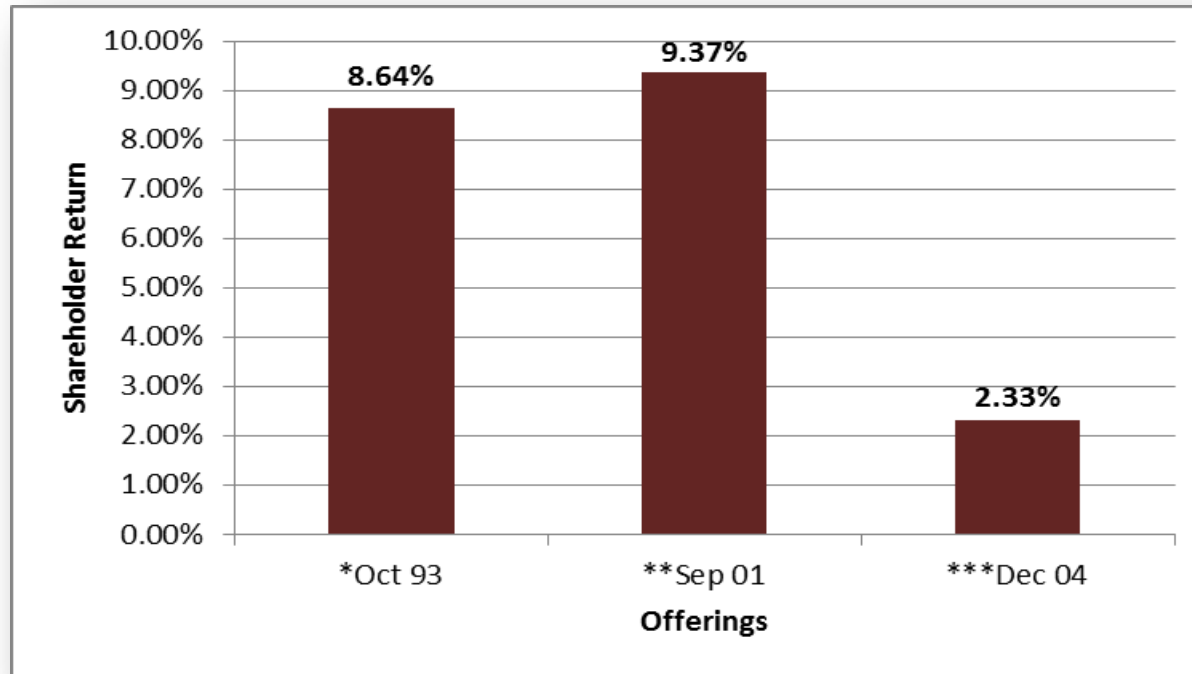
Stock Price Performance



Total Shareholder Return – Average Annual Return on Investment

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Calculated on 5/9/16 - Closing Stock price = \$26.23

*IPO of \$14M in Common Stock at \$10 per share (split adjusted = \$4.44 per share today).

**Private Placement of \$5M in Common Stock at \$11 per share (split adjusted = \$7.33 per share today).

***Private Placement of \$5M in Common Stock at \$19.50 per share.

Strategic Plan

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We have 2 main goals in our strategic plan that we believe will continue to drive shareholder value:

1. Create a culture of high performance
2. Perform in the top quartile of our peers by 2020

7 Initiatives

QCR Holdings, Inc. has seven stated initiatives that will drive us to the top quartile of our peers:

1. Grow loans and leases to between 70% and 75% of assets
2. Reduce wholesale funding to less than 15% of assets
3. Grow USDA/SBA loans & fee income on SWAPS to \$4MM/year
4. Grow Wealth Management net income by 15% annually
5. Restrict noninterest expense growth to 2% or less per year
6. Reduce NPAs to better than peer levels targeting .5% of assets
7. Participate as an acquirer in the consolidation taking place in our markets

Questions?

Thank you for your continued support!