



QCR
HOLDINGS, INC.

May 11, 2018

FORWARD-LOOKING STATEMENTS

This presentation may contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 with respect to the financial condition, results of operations, plans, objectives, future performance and business of QCR Holdings, Inc. (“QCR Holdings” or the “Company”) and Springfield Bancshares, Inc. (“Springfield Bancshares”). Forward-looking statements, which may be based upon beliefs, expectations and assumptions of QCR Holdings’ and Springfield Bancshares’ management and on information currently available to management, are generally identifiable by the use of words such as “believe,” “expect,” “anticipate,” “plan,” “intend,” “estimate,” “may,” “will,” “would,” “could,” “should” or other similar expressions. Additionally, all statements in this presentation, including forward-looking statements, speak only as of the date they are made, and neither QCR Holdings nor Springfield Bancshares undertakes any obligation to update any statement in light of new information or future events. A number of factors, many of which are beyond the ability of QCR Holdings and Springfield Bancshares to control or predict, could cause actual results to differ materially from those in any forward-looking statements. These factors include, among others, the following: (i) the possibility that any of the anticipated benefits of the proposed transaction between QCR Holdings and Springfield Bancshares will not be realized or will not be realized within the expected time period; (ii) the risk that integration of operations of Springfield Bancshares with those of QCR Holdings will be materially delayed or will be more costly or difficult than expected; (iii) the inability to complete the proposed transaction due to the failure of the required stockholder approval; (iv) the failure to satisfy other conditions to completion of the proposed transaction, including receipt of required regulatory and other approvals; (v) the failure of the proposed transaction to close for any other reason; (vi) the effect of the announcement of the transaction on customer relationships and operating results; (vii) the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events; (viii) the strength of the local, national and international economy; (ix) changes in state and federal laws, regulations and governmental policies concerning QCR Holdings’ and Springfield Bancshares’ general business; (x) changes in interest rates and prepayment rates of QCR Holdings’ and Springfield Bancshares’ assets; (xi) increased competition in the financial services sector and the inability to attract new customers; (xii) changes in technology and the ability to develop and maintain secure and reliable electronic systems; (xiii) the loss of key executives or employees; (xiv) changes in consumer spending; (xv) unexpected results of acquisitions, including the acquisition of Springfield Bancshares; (xvi) unexpected outcomes of existing or new litigation involving QCR Holdings or Springfield Bancshares; (xvii) the economic impact of any future terrorist threats or attacks; (xviii) the economic impact of exceptional weather occurrences such as tornadoes, hurricanes, floods, and blizzards; and (xix) changes in accounting policies and practices. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements. Additional information concerning QCR Holdings and its business, including additional factors that could materially affect QCR Holdings’ financial results, are included in QCR Holdings’ filings with the Securities and Exchange Commission (the “SEC”).

ADDITIONAL INFORMATION

QCR Holdings filed a registration statement on Form S-4 with the SEC in connection with the proposed transaction on May 3, 2018. The registration statement includes a proxy statement of Springfield Bancshares that also constitutes a prospectus of QCR Holdings, which will be sent to the stockholders of Springfield Bancshares. Springfield Bancshares' stockholders are advised to read the proxy statement/prospectus because it contains important information about QCR Holdings, Springfield Bancshares and the proposed transaction. This document and other documents relating to the proposed transaction filed by QCR Holdings and Springfield Bancshares can be obtained free of charge from the SEC's website at www.sec.gov. These documents also can be obtained free of charge by accessing QCR Holdings' website at www.qcrh.com under the tab "Investors Relations" and then under "SEC Filings." Alternatively, these documents can be obtained free of charge from QCR Holdings upon written request to QCR Holdings, Inc., Attention: Corporate Secretary, 3551 7th Street, Moline, Illinois 61265 or by calling (319) 743-7006, or from Springfield Bancshares, upon written request to Springfield Bancshares, Inc., Attention: Mr. Kirk Bossert, 2006 S. Glenstone Avenue, Springfield, Missouri 65804 or by calling (417) 851-5728.

QCR Holdings, Springfield Bancshares and certain of their respective directors and executive officers may be deemed to be participants in the solicitation of proxies from stockholders in connection with the proposed transaction under the rules of the SEC. Information about these participants may be found in the definitive proxy statement of QCR Holdings relating to its 2018 Annual Meeting of Stockholders filed with the SEC on April 13, 2018. This definitive proxy statement can be obtained free of charge from the sources indicated above. Additional information regarding the interests of these participants will also be included in the proxy statement/prospectus regarding the proposed transaction when it becomes available.

This presentation shall not constitute an offer to sell or the solicitation of an offer to sell or the solicitation of an offer to buy any securities, nor shall there be any sale of securities in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. No offer of securities shall be made except by means of a prospectus meeting the requirements of Section 10 of the Securities Act of 1933, as amended.

NON-GAAP FINANCIAL MEASURES

These slides contain non-GAAP financial measures. For purposes of Regulation G, a non-GAAP financial measure is a numerical measure of the registrant's historical or future financial performance, financial position or cash flows that excludes amounts, or is subject to adjustments that have the effect of excluding amounts, that are included in the most directly comparable measure calculated and presented in accordance with GAAP in the statement of income, balance sheet or statement of cash flows (or equivalent statements) of the issuer; or includes amounts, or is subject to adjustments that have the effect of including amounts, that are excluded from the most directly comparable measure so calculated and presented. In this regard, GAAP refers to generally accepted accounting principles in the United States. Pursuant to the requirement of Regulation G, QCR Holdings, Inc. has provided reconciliations within the slides, as necessary, of the non-GAAP financial measure to the most directly comparable GAAP financial measure. (For more details on the Company's non-GAAP measures refer to the Company's Annual Report on Form 10-K for the year ended December 31, 2017).

QCR HOLDINGS' MISSION, VISION AND VALUES

OUR MISSION

The mission of QCR Holdings, Inc. is to make our clients' financial dreams a reality

OUR VISION

QCRH will be ranked in the top quartile ROAA of peer firms by 2020 and continue to reward shareholders and employees while strengthening our communities

OUR VALUES – LIVED AND EXPECTED OF ALL AT QCRH

Collaboration

Innovation

Achievement

Personal Responsibility

Fulfillment

QCR
HOLDINGS, INC.

a relationship driven organization®

CORPORATE OVERVIEW

QCR Holdings, Inc. – Founded in 1993 - Headquartered in Moline, IL

NASDAQ - QCRH

As of March 31, 2018

Russell 2000® Index Member

Since June 30, 2015

\$4.0 Billion in Assets

\$3.1 Billion in Loans

\$3.3 Billion in Deposits

26 Facilities

- A** Quad City Bank & Trust (5)
- B** Cedar Rapids Bank & Trust (5)*
- C** Rockford Bank & Trust (2)
- D** m2 Lease Funds LLC (1)
- E** Community Bank & Trust (3)
(a division of Cedar Rapids Bank & Trust)
- F** Community State Bank (10)

SHARES OUTSTANDING:

13.95 million

OWNERSHIP:

Institutional & Mutual Funds 62.6%

Insiders & Benefit Plans 12.7%



a relationship driven organization.®

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Source: S&P Global Market Intelligence and Company documents.
* Includes recently acquired Guaranty Bank & Trust.

HISTORY OF QCR HOLDINGS, INC.

1993	- QCR Holdings founded by Mike Bauer and Doug Hultquist - \$14 million IPO
1994	- Quad City Bank & Trust (De Novo) – Currently \$1.53 billion in assets
2001	- Cedar Rapids Bank & Trust (De Novo) – Currently \$1.33 billion in assets (includes Community Bank & Trust branches)
2005	- Rockford Bank & Trust (De Novo) – Currently \$468 million in assets. - Quad City Bank & Trust acquires m2 Lease Funds, LLC
2013	- QCR Holdings acquires Community National Bancorporation and Community National Bank (CNB) on May 13, 2013
2015	- \$65MM capital raise. TCE went from 5.88% to 8.15%. The Company extinguished \$103.5 million of long-term borrowing with a weighted average rate of 4.24%.
2016	- \$30MM capital raise in connection with acquisition of Community State Bank. - QCR Holdings acquires Community State Bank of Ankeny (Des Moines), Iowa on September 1, 2016 – Currently \$697 million in assets
2017	- QCR Holdings acquires Guaranty Bank & Trust on October 1, 2017 – \$257 Million in assets. Guaranty merged into Cedar Rapids Bank & Trust on December 2, 2017
2018	- QCR Holdings signs definitive agreement to acquire the Bates Companies in Rockford, IL with ~\$700 million in assets under management. Closing expected Q3 2018 subject to regulatory approvals. - QCR Holdings announces planned merger with Springfield Bancshares, holding company of Springfield First Community Bank - \$563 million in assets. Closing expected in Q3 2018.

INVESTMENT RATIONALE

- **\$4.0 billion asset bank holding company with critical mass in attractive & target rich markets in IA, IL, WI, & MO**
 - Number 2 bank with 14% market share in the Quad Cities, Iowa/Illinois, Number 2 in Cedar Rapids, Iowa with 15% share
 - Quad Cities is the International Headquarters for John Deere, major hub for Arconic (formerly Alcoa) and houses Rock Island Arsenal, the largest government-owned weapons manufacturing arsenal in the U.S.
 - Cedar Rapids is the International Headquarters for Rockwell Collins and U.S. Headquarters for Aegon USA
 - Acquired Community State Bank of Ankeny (Des Moines), Iowa in 2016
 - Acquired and merged Guaranty Bank & Trust (Cedar Rapids, Iowa) in 2017
 - Announced in April 2018 plans to acquire Springfield Bancshares with SFC Bank to be fifth charter in Q3 2018
- **Differentiated business model with four charters allowing banks to customize solutions by market**
 - Lending teams and portfolios differentiated by market based upon areas of underwriting and credit expertise
 - Supported by a QCRH Group Operations team that delivers operational services in a centralized and efficient manner
- **Additional products and services in correspondent banking, wealth management, and leasing**
 - Correspondent banking – veteran correspondent banking team with depth of product offerings, \$427 million of deposits*
 - Wealth management division with \$2.65 billion in trust accounts and \$1.05 billion in brokerage accounts
 - Commercial leasing business with \$224 million of loans / leases and after-tax ROA of 1.10%*
- **Strong asset quality**
- **Significant opportunity for market share gains and consolidation**

Source: FDIC deposit market share data as provided by SNL Financial. Deposit data is as of 6/30/17
* As of March 31, 2018

THE STRATEGIC VALUE OF OUR SEPARATE CHARTERS

- 4 distinct (yet similar) operating charters – able to customize solutions by market
- Managed by local veteran bankers, governed by local Boards of Directors, local decisions, local solutions, enhanced market specific knowledge
- 4 charters supported by QCRH Group Operations team that delivers operational services in a centralized and efficient manner
- Credit quality historically better than peers
- Historic deposit growth better than peers
- Historic loan growth better than peers
- Number 2 deposit market share in Quad Cities and Cedar Rapids
- In top 10 deposit market share in Rockford and Des Moines (Ankeny)
- Number 11 deposit market share in Waterloo/Cedar Falls
- High touch service delivered locally by knowledgeable advisors
- Opportunities in Correspondent Banking, Wealth Management, SBA/USDA lending, SWAPs and m2 Leasing

STRATEGIES TO CONTINUE TO DRIVE SHAREHOLDER VALUE

- Continue strong organic loan and lease growth to maintain loans and leases to total assets ratio in the range of 73-78% (75.87% as of 3/31/18)
- Continued focus on growing core deposits to maintain reliance on wholesale funding to less than 15% of assets (30% as of 12/31/14, now 14% as of 3/31/18)
- Continue to focus on maintaining gains on sale of USDA and SBA loans, and fee income on SWAPS, as a more significant and consistent component of core revenue
- Grow wealth management net income by 10% annually
- Carefully manage growth in noninterest expenses
- Maintain asset quality metrics at better than peer levels
- Participate as an acquirer in the consolidation taking place in our markets to further boost ROAA, improve efficiency ratio, and increase EPS

UNIQUE PRODUCTS AND SERVICES



CORRESPONDENT BANKING

- Competitively positioned with veteran staff, software, systems and processes
- More than 192 relationships with average \$220.9 million in non-interest bearing deposits and average \$206.1 million in interest-bearing deposits in first quarter 2018.
- Approximately a \$73 million portfolio of correspondent bank loans
- Provides strong source of non-interest bearing deposits, fee income and high-quality loan participations

WEALTH MANAGEMENT

- \$2.65 billion in Trust (and related) accounts and \$1.05 billion in Brokerage (and related) accounts as of 03/31/2018
- Full range of product offerings including Trust Services, Brokerage and RIA, Asset Management, Estate Planning and Financial Planning
- Added 422 new relationships in 2017

SBA - USDA LENDING AND FEE INCOME ON SWAPS

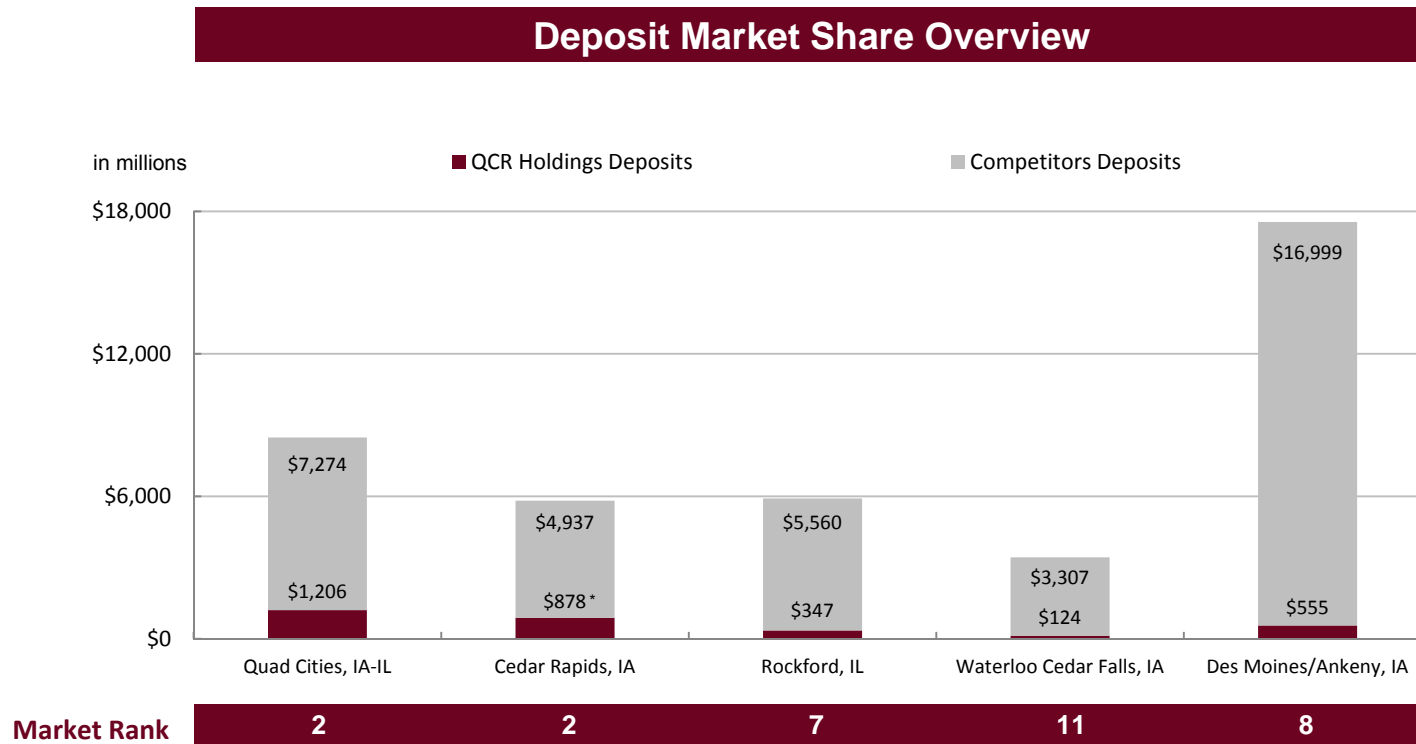
- Competitively positioned with veteran staff to take advantage of opportunities for gains on sales of SBA - USDA loans and fee income on SWAPS
- USDA loan origination focus is on the Business & Industry Program providing guarantees to loans originated to communities with populations < 50,000

m2 LEASE FUNDS, LLC

- Quad City Bank & Trust acquired 80% ownership in August of 2005 and in September 2012 acquired the remaining 20% ownership
- Income has grown at a 13.25% CAGR since 2006 through 12/31/17
- Historically strong asset quality
- Key niches with lease specialists located in California, Missouri, Iowa, Minnesota, Wisconsin, Pennsylvania, South Carolina, Georgia and Florida
- Computer systems; photocopy systems; fire trucks; specialized road maintenance equipment; medical equipment; commercial business furnishings; vehicles classified as heavy equipment; trucks and trailers; equipment classified as plant or office equipment; and marine boat lifts

QCR HOLDINGS, INC. - MARKET OVERVIEW

- Meaningful market share position in each MSA served, with room for continued growth
- Each MSA falls within the top 15 largest MSAs in IL and IA by total deposits



Source: SNL Financial. Deposit data as of June 30, 2017. * Includes Guaranty Bank & Trust

TOP 25 MSAs - Iowa, Illinois, Wisconsin, Missouri

MSA	Deposits (\$ millions)	Number of Institutions	Number of Branches	Total Population	Projected Population Growth	Median Household Income	Projected Median HHI Growth
Chicago-Naperville-Elgin, IL-IN-WI	\$394,864	189	2,739	9,504,650	0.06 %	\$69,911	2.07 %
Minneapolis-St. Paul-Bloomington, MN-WI	189,246	154	786	3,598,391	0.90	76,791	1.88
St. Louis, MO-IL	103,694	126	885	2,809,463	0.10	62,531	1.56
Milwaukee-Waukesha-West Allis, WI	70,659	48	509	1,573,535	0.14	61,178	1.65
Kansas City, MO-KS	55,649	128	694	2,129,928	0.73	65,490	1.85
Omaha-Council Bluffs, NE-IA	31,440	71	322	938,497	1.02	65,490	1.50
Madison, WI	19,793	51	226	659,919	1.08	70,042	2.11
Des Moines-West Des Moines, IA	17,554	50	219	651,599	1.69	67,375	1.03
Bloomington, IL	14,942	31	59	188,311	0.15	69,171	1.70
Fayetteville-Springdale-Rogers, AR-MO	10,781	20	210	540,917	1.96	55,951	1.76
Springfield, MO	9,785	35	189	463,959	0.76	47,874	1.71
Davenport-Moline-Rock Island, IA-IL	8,480	34	141	381,723	0.07	57,673	0.92
Green Bay, WI	7,787	22	107	321,018	0.59	59,476	1.33
Peoria, IL	7,609	38	148	374,342	-0.16	61,131	0.90
Champaign-Urbana, IL	6,038	35	102	239,969	0.43	55,456	1.86
Rockford, IL	5,907	25	94	337,006	-0.45	56,008	1.72
Springfield, IL	5,820	28	87	209,245	-0.06	62,201	1.41
Cedar Rapids, IA	5,815	37	101	270,363	0.59	62,065	0.64
Jefferson City, MO	4,494	22	62	151,794	0.16	55,675	0.84
Duluth, MN-WI	4,336	29	94	278,992	-0.03	54,502	1.88
Sioux City, IA-NE-SD	4,127	35	92	169,414	0.06	57,871	2.13
Appleton, WI	4,078	28	65	235,990	0.56	66,614	1.46
Columbia, MO	3,978	23	76	179,598	1.25	53,548	1.21
Iowa City, IA	3,959	20	56	172,413	1.54	61,405	0.93
Ottawa-Peru, IL	3,741	28	80	148,244	-0.55	56,008	1.68
Waterloo-Cedar Falls, IA	3,431	24	64	170,094	0.17	56,439	1.21
Wausau, WI	3,258	20	54	135,767	0.16	59,650	1.48
Racine, WI	3,052	14	51	195,279	-0.01	63,928	1.80
La Crosse-Onalaska, WI-MN	2,956	17	49	137,463	0.35	55,964	1.87
Eau Claire, WI	2,872	23	56	167,734	0.50	57,762	1.81
High	\$394,864	189	2739	9,504,650	1.96	\$76,791	2.13 %
Median	7,787	35	107	337,006	0.43	61,178	1.65
Low	3,741	20	56	148,244	-0.55	47,874	0.64

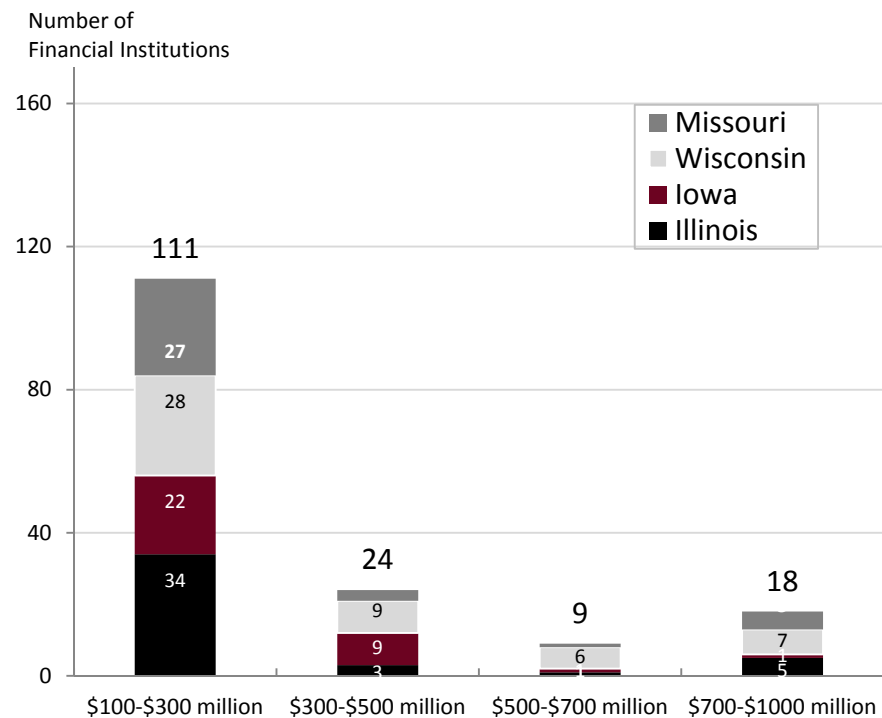
Source: SNL Financial, Deposit data as of June 30, 2017. Growth CAGR figures based on 2017-2022 projected figures
Analysis current as of 5/7/2018

a relationship driven organization.®

“CAPITALIZING” ON OPPORTUNITIES IN OUR MARKETS

- Leverage capital strength and relationship driven approach to capture greater organic market and relationship share
- Selectively pursue accretive acquisition opportunities
- Operating markets are highly fragmented:
 - 1,111 community banks are headquartered in Illinois, Iowa, Missouri and Wisconsin (61.5% are between \$100 million and \$1.0 billion in assets)
 - 278 community banks are headquartered in top selected MSAs⁽¹⁾ in Illinois, Iowa, Missouri and Wisconsin (60.1% are between \$100 million and \$1.0 billion in assets)
 - Heavy fragmentation provides a wealth of opportunities from which to selectively pursue targets
- Targets will meet rigorous evaluation standards:
 - Cultural and strategic fit
 - Enhances competitive position
 - Drives market share
 - Enhances shareholder value
- QCRH operating structure attractive to targets

Distribution of Institutions in Targeted Markets ⁽¹⁾



Source: SNL Financial.

(1) Target area includes top 25 MSAs listed on previous slide excluding Chicago, Minneapolis, St. Louis and Omaha MSAs. Excludes mutual institutions.



Springfield Bancshares, Inc. Transaction Overview



Announced April 18, 2018.

SPRINGFIELD (SFC) TRANSACTION SUMMARY

Strategic Opportunity

- Expansion into growing Springfield, MO MSA
- More than \$475 million in loans and top 10 deposit market share
- Retention of key Springfield management and local brand
- Increased scale can accelerate Springfield's growth trajectory
- More than \$200 million loan participations sold

Financially Attractive

- Meaningful EPS Accretion: 8.0% accretive in the first full year
- Tangible book value dilution of ~4%
- TBV earnback period of 3.0 years⁽¹⁾
- Capital ratios at closing in excess of well-capitalized thresholds
- Internal rate of return of approximately 20%

Proven Integration Capabilities

- Springfield, MO market very consistent with our existing footprint
- Low levels of credit risk
- Extensive due diligence completed
- Three successful partnerships since 2013

⁽¹⁾ Based on the crossover method.



SFC ASSUMPTIONS & ATTRACTIVE IMPACTS

Assumptions

Cost Savings

- ▶ Estimated \$1.4 million in 2018, \$1.6 million in 2019
- ▶ Approximately 16% of Springfield's non-interest expense

Participations

- ▶ Approximately \$73.5 million of loan participations expected to be brought onto balance sheet as they renew over the 3 quarters following close

Liquidity Redeployment

- ▶ \$40 million of excess cash on hand at Springfield expected to be redeployed into higher yielding securities

Credit Mark

- ▶ Gross loan mark of 1.35% or approximately \$6.4 million

Other Purchase Accounting

- ▶ Net mark on OREO of approximately \$375,000
- ▶ CDI equal to 1.5% of non-time deposits

One Time Expenses

- ▶ Total after-tax restructuring charges of \$7.5 million

Marginal Tax Rate

- ▶ ~25% assumed on Springfield's S-corporation earnings

Expected Closing

- ▶ Early Q3 2018

Source: Company documents.

Impacts

Earnings Per Share

- ▶ Expected 8.0% accretion in 2019 (first full year of operation)

Tangible Book Value

- ▶ Less than 4.0% TBV dilution
- ▶ Earnback period of 3.0 years using the crossover method

Capital

- ▶ ~7.8% tangible common equity / tangible assets estimated at closing
- ▶ Pro forma regulatory capital ratios in excess of well capitalized thresholds at closing

IRR

- ▶ Approximately 20%
- ▶ Above internal targets

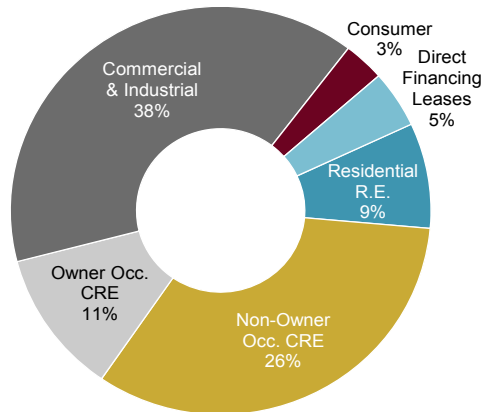


LOAN & DEPOSIT COMPOSITION

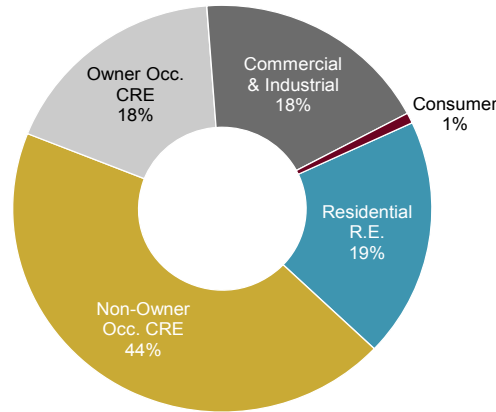


Loans

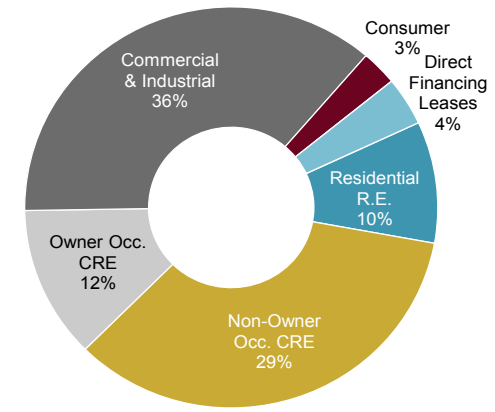
QCRH \$3.1B



Springfield \$0.5B

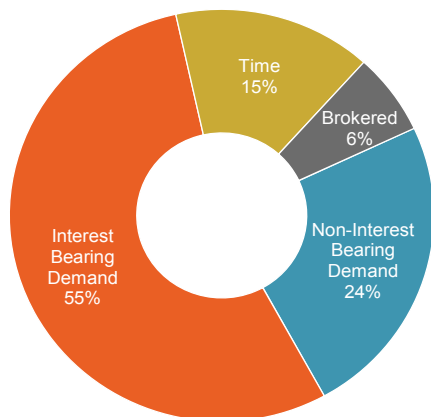


Pro Forma \$3.6B

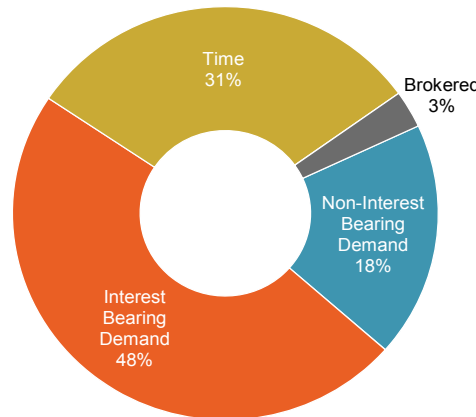


Deposits

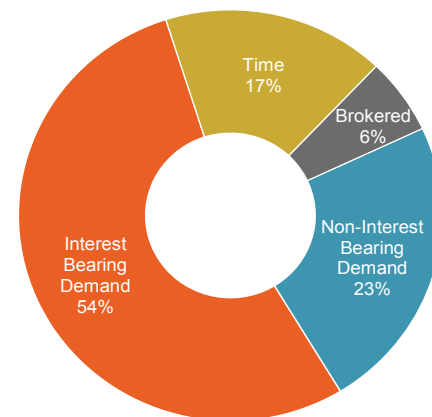
QCRH \$3.3B



Springfield \$0.4B



Pro Forma \$3.7B

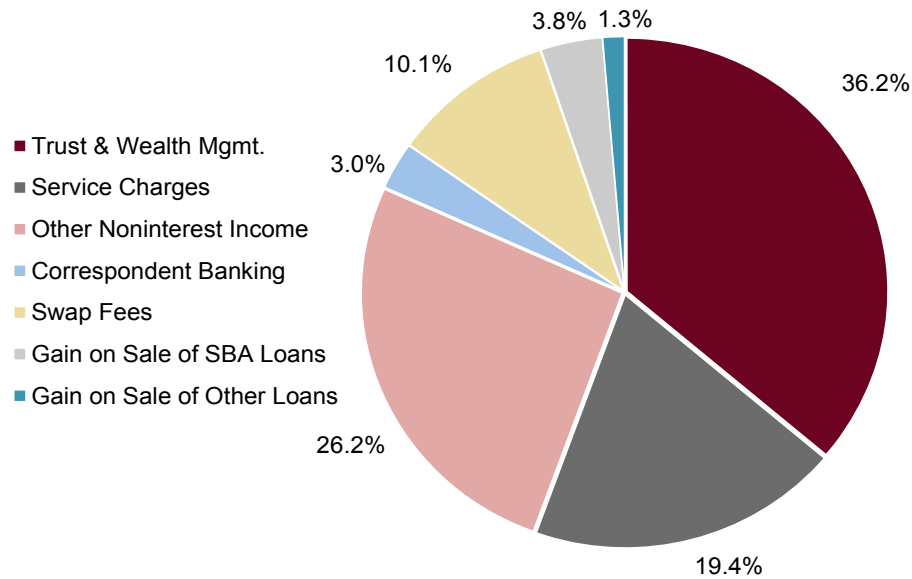


Source: S&P Global Market Intelligence and Company documents.

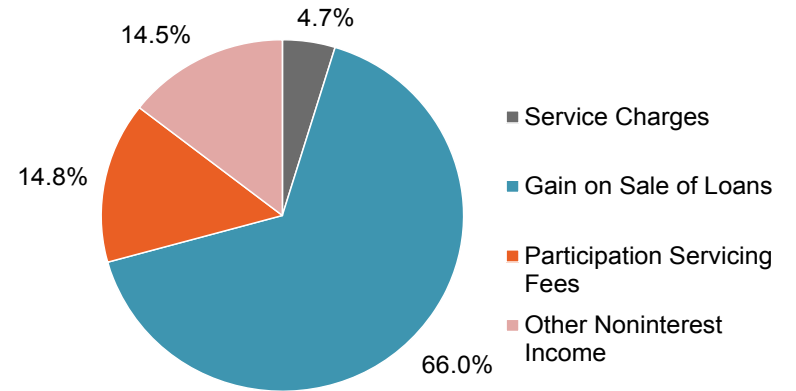
FEE INCOME EXPANSION OPPORTUNITIES



By Product



2017 (\$mm): \$30.5
 % of Average Assets: 0.86%



2017 (\$mm): \$1.9
 % of Average Assets: 0.36%

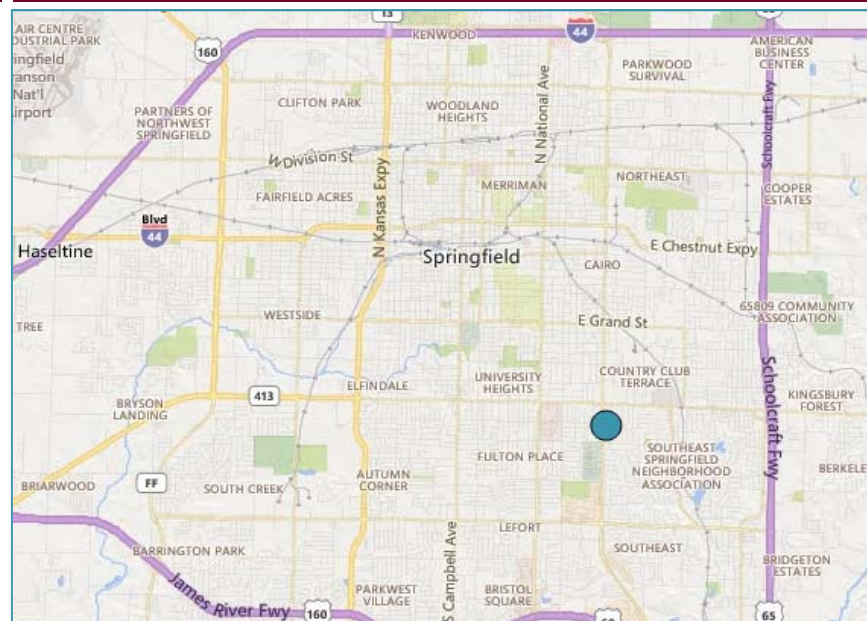
Source: S&P Global Market Intelligence and Company documents.

SPRINGFIELD BANCSHARES, INC. OVERVIEW

Overview

- **Established in 2008, Springfield Bancshares, Inc. is a leading commercial bank in the Springfield, MO MSA**
 - More than \$560M in assets and nearly \$450M in deposits
 - More than \$200M in loan participations sold
 - Profitable every quarter since Q1 2010
- **Significant market share in Springfield, MO**
 - #8 deposit market share in Springfield, MO MSA
- **Proven history of growth and efficiency**
 - 25%+ compounded annual earnings growth since 2013
 - Efficiency ratio in the top 5% of all banks under \$1 billion in assets in the country
- **Strong asset quality**

Springfield, MO



Financial Highlights (3/31/18)

Balance Sheet (\$M)		Capital	
Assets	\$563.2	TCE / TA	7.87%
Gross Loans	\$479.7	CET1 Ratio	9.60%
Deposits	\$446.0	Total Capital Ratio	11.71%
Q1 '18 Profitability		Asset Quality ⁽¹⁾	
Net Interest Margin	3.14%	NPAs / Assets	0.18%
ROAA (C-Corp)	1.18%	LLR / Loans	1.00%
ROAE (C-Corp)	14.5%	LLR / NPAs	480.3%
Efficiency Ratio (FTE)	46.5%	NCOs / Avg. Loans	0.00%

Source: S&P Global Market Intelligence and Company documents.
 Note: Financial highlights are as of or for the quarter ended 3/31/18. Deposit data as of 6/30/17
 (1) NPAs include nonaccrual loans, TDRs, loans 90+ PD and still accruing interest, and OREO.

Springfield MO MSA (\$000s)		# of Branches	June 2017	
Rank	Institution		Deposits	Mkt Share
1	Great Southern Bancorp Inc.	20	\$1,310,929	13.40%
2	Commerce Bancshares Inc.	11	1,181,583	12.07%
3	Central Banccompany Inc.	21	1,126,859	11.52%
4	Bank of America Corp.	5	706,005	7.21%
5	Guaranty Federal Bcshs Inc.	10	568,732	5.81%
6	OakStar Bancshares Inc.	5	503,962	5.15%
7	U.S. Bancorp	13	423,745	4.33%
8	Springfield Bancshares Inc.	1	422,913	4.32%
9	Simmons First National Corp.	9	367,762	3.76%
10	Arvest Bank Group Inc.	12	333,180	3.40%
Total For Institutions In Market		190	\$9,785,491	



SPRINGFIELD, MO IS A GROWING CENTER OF COMMERCE

Rank	Employer	Metro Area Employees
1	CoxHealth Systems	11,000
2	Mercy Hospital Springfield	10,682
3	Springfield Public School	3,921
4	Walmart & Sam's Club	3,307
5	Missouri State University	2,852
6	United States Government	2,429
7	Bass Pro Shops Tracker Marine (HQ)	2,311
8	State of Missouri	2,305
9	Jack Henry & Associates, Inc.	2,064
10	O'Reilly Auto Parts (HQ)	1,813
11	EFCO (HQ)	1,708
12	City of Springfield	1,655
13	Chase Card Services	1,500
14	Citizens Memorial Healthcare	1,484
15	SRC Holdings (HQ)	1,435
16	Ozarks Technical Community College	1,398
17	Prime, Inc. (HQ)	1,244
18	American National Property & Casualty Co.	1,000
19	City Utilities of Springfield	966
20	TeleTech	950

Source: Springfield Regional Economic Partnership, WalletHub, USA Today, New Geography, Forbes, Livability.com and Bureau of Labor Statistics.

Economic Highlights

- The Springfield, MO MSA's economic output (gross metro product) grew 34% in the past decade
- 3.3% unemployment rate in January 2018
- Significant national brands including O'Reilly Auto Parts and Bass Pro Shops headquartered in Springfield
- Springfield, MO metro workforce has grown more than 7.4% in the past 10 years

Awards and Recognition

- Top 5 Best Cities to Start a Business
- Top 20 Magnets for Young Adults
- Top 30 Best Cities for Job Growth
- Top 40 for Business and Careers
- Top 100 Places to Live

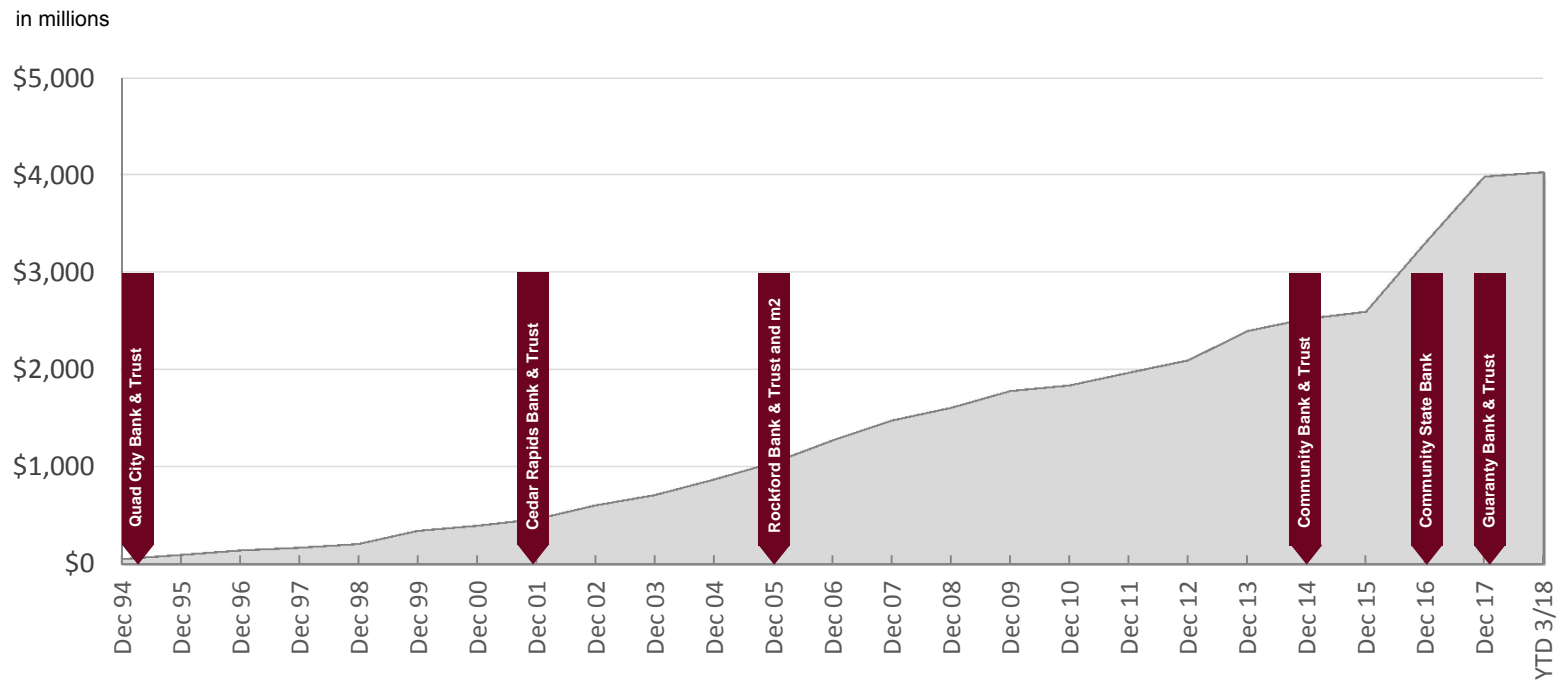




Financial Highlights

TOTAL CONSOLIDATED ASSETS

Compound Annual Growth Rate (CAGR) From 1994-2017: **20.6%**



Source: Company documents.

INCOME STATEMENT RESULTS & KEY EARNINGS METRICS

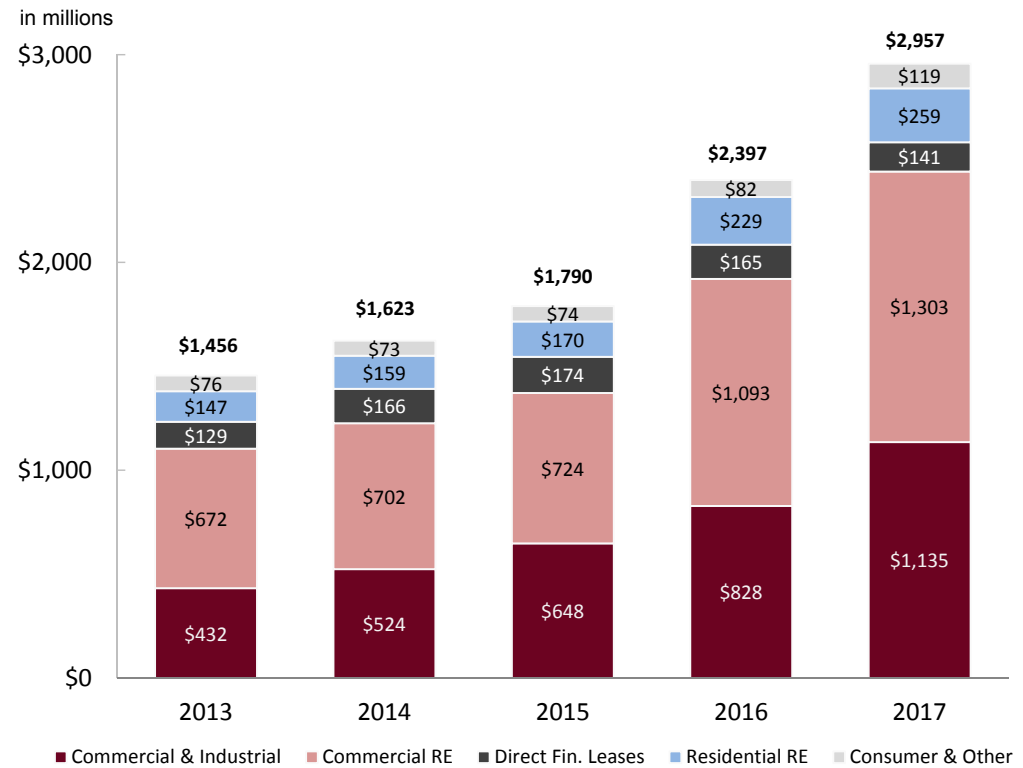
\$ millions except per share

	Reported 12/31/14	Reported 12/31/15	Core 12/31/15	Reported 12/31/16	Core 12/31/16	Reported 12/31/17	Core 12/31/17	YTD Reported 3/31/18	YTD Core 3/31/18
Net Income Available to Common	\$13.9	\$16.9	\$20.9	\$27.7	\$29.4	\$35.7	\$36.3	\$10.6	\$10.6
NIM %(TEY)(Non-GAAP)	3.15%	3.37%	3.37%	3.75%	3.75%	3.78%	3.78%	3.64%	3.64%
ROAA (%)	0.61%	0.66%	0.82%	0.97%	1.03%	1.01%	1.03%	1.06%	1.06%
Efficiency Ratio (%) (Non-GAAP)	72.55%	72.71%	66.27%	64.90%	61.56%	66.48%	66.48%	63.17%	63.17%
Diluted EPS	\$1.72	\$1.61	\$1.99	\$2.17	\$2.31	\$2.61	\$2.66	\$0.74	\$0.75

STRONG COMMERCIAL LOAN GROWTH

Loan Growth Trends ⁽¹⁾

- 11.8% CAGR organic loan growth from 2013 to 2017 (excludes Community State Bank and Guaranty Bank & Trust)
- Commercial lending⁽²⁾ represents more than 87% of the portfolio
- 2013 loan growth supplemented by acquisition of Community National Bancorporation-Waterloo
- 2016 loan growth supplemented by acquisition of Community State Bank – Ankeny
- 2017 loan growth supplemented by acquisition of Guaranty Bank & Trust – Cedar Rapids.



Source: Company documents.

(1) Loan composition excludes deferred loan/lease origination costs, net of fees.

(2) Includes Commercial & Industrial, Commercial RE and Direct Financing Leases.

m2 LEASE FUNDS LLC OVERVIEW

- National equipment leasing platform
- Focus includes Computer systems; photocopy systems; fire trucks; specialized road maintenance equipment; medical equipment; commercial business furnishings; vehicles classified as heavy equipment; trucks and trailers; equipment classified as plant or office equipment; and marine boat lifts
- High yield portfolio; average gross yield is approximately 8%
- Historically strong asset quality



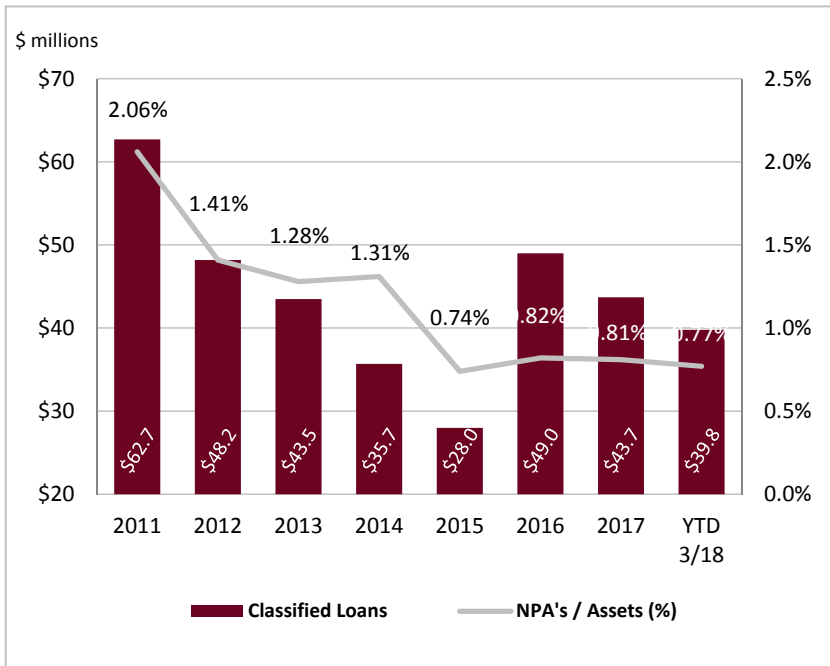
Source: Company documents.

* Leases Outstanding includes Equipment Finance Agreements (EFAs)

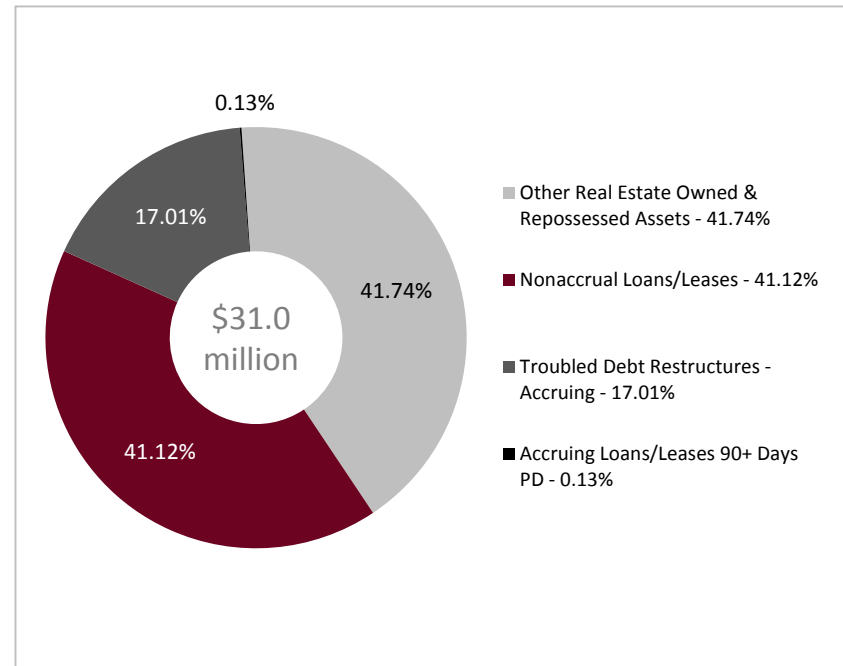
ASSET QUALITY OVERVIEW

Management continues to focus on maintaining excellent asset quality and resolving problem assets

Classified Loans & NPAs / Assets

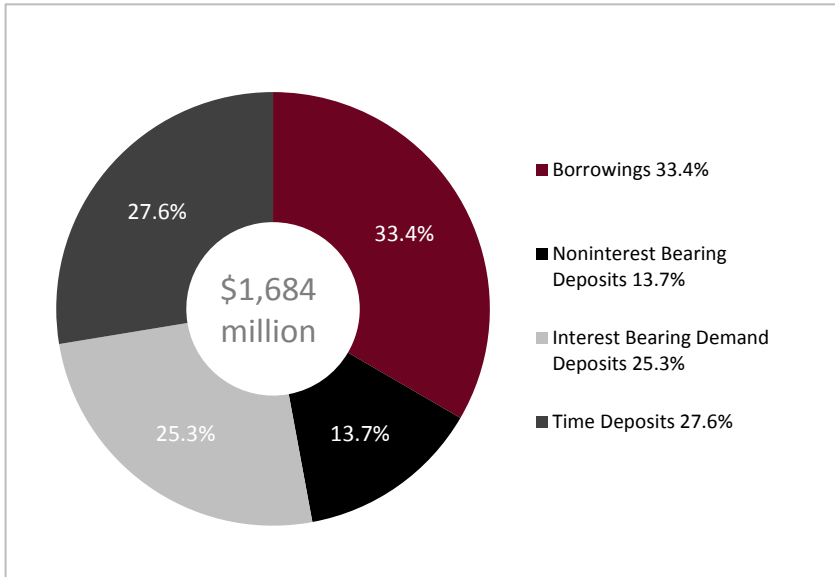


Nonperforming Assets Composition – as of 3/31/2018



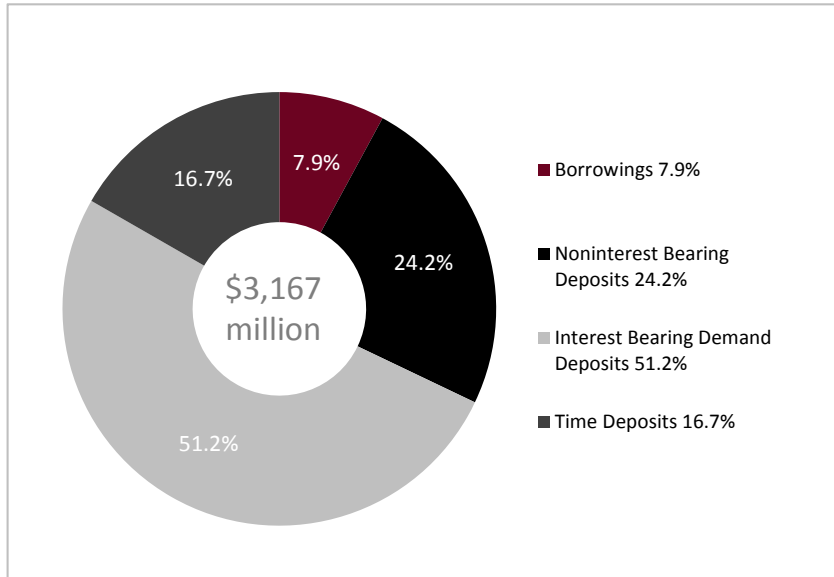
EVOLUTION OF FUNDING BASE

Average Funding Base - 2010



2010 Cost of Funds: 1.79%
 2010 Cost of Deposits: 1.13%

Average Funding Base – 2017



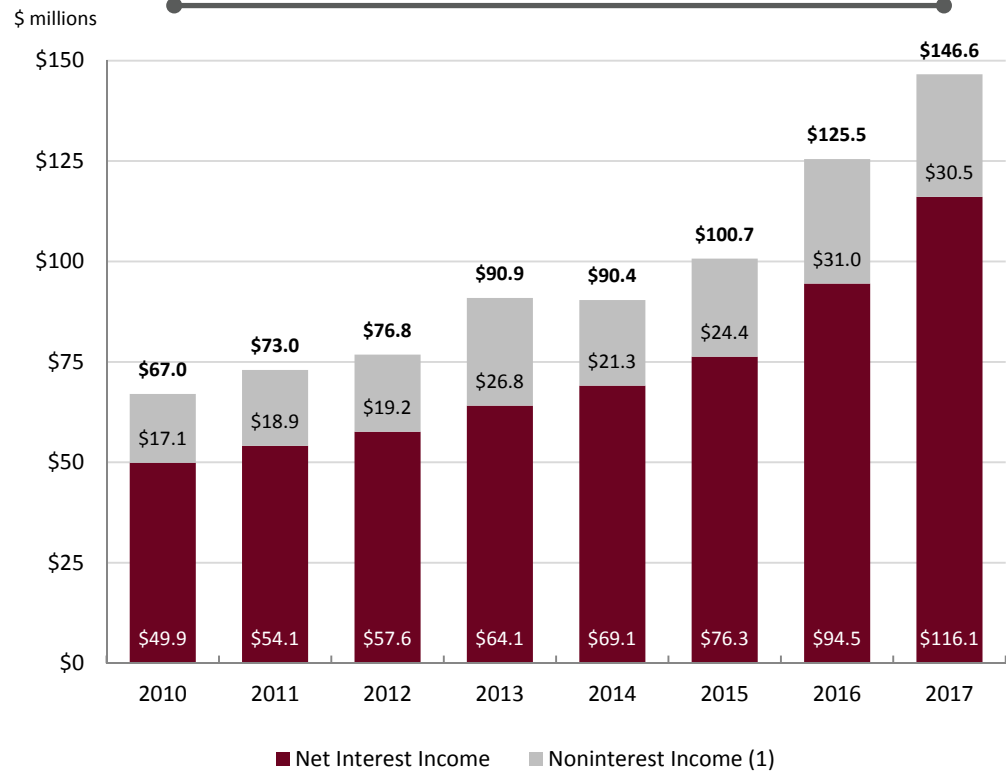
2017 Cost of Funds: 0.81%
 2017 Cost of Deposits: 0.60%

Source: Company documents.

ATTRACTIVE REVENUE MIX & GROWTH TREND

Continued Strong Top Line Revenue Growth Trends

CAGR From 2010 - 2017: 12.0%



Strong fee income streams provide stability and complement to spread revenue

Key Differentiators:

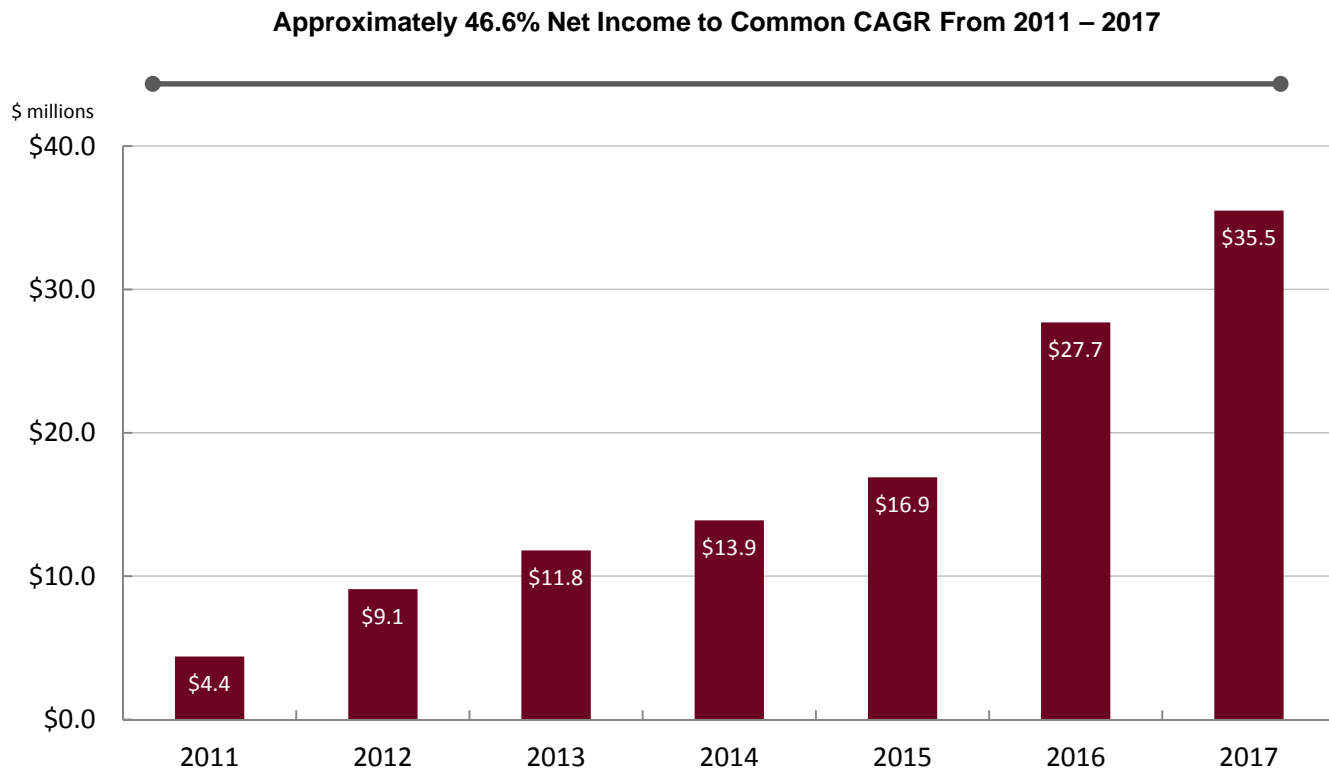
- Wealth Management (\$3.65 billion in assets under management as of 3/31/18)
- Correspondent banking (192 relationships as of 3/31/18)
- SBA / USDA guaranteed loan sales
- SWAP loans

Source: Company documents.

(1) Excludes securities gains, bargain purchase gains, gains on sales of branches and loss on sale of OREO.

IMPROVING RETURNS FOR SHAREHOLDERS

Net Income to Common Shareholders



Source: Company documents.

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NON-GAAP RECONCILIATIONS

Tangible Common Equity to Tangible Assets and Tangible Book Value Per Share

As of and for the Year ended December 31,

(\$ in thousands, except per share data)

	2011	2012	2013	2014	2015	2016	2017
Tangible Common Equity							
Total equity	\$ 144,433	\$ 140,434	\$ 147,577	\$ 144,079	\$ 225,886	\$ 286,041	\$ 353,287
Less: Preferred Equity	63,386	53,163	29,824	-	-	-	-
Less: Noncontrolling interests	2,052	-	-	-	-	-	-
Less: Goodwill and intangible assets	3,262	3,252	5,107	4,894	4,694	22,522	37,413
Tangible common equity	\$ 75,733	\$ 84,019	\$ 112,646	\$ 139,185	\$ 221,192	\$ 263,519	\$ 315,874
Tangible book value per share	\$ 15.92	\$ 17.08	\$ 14.29	\$ 17.50	\$ 18.81	\$ 20.11	\$ 22.70
Tangible Assets							
Total assets	\$ 1,966,610	\$ 2,093,730	\$ 2,394,953	\$ 2,524,958	\$ 2,593,198	\$ 3,301,944	\$ 3,982,665
Less: Goodwill and intangible assets	3,262	3,252	5,107	4,894	4,694	22,522	37,413
Tangible assets	\$ 1,963,348	\$ 2,090,478	\$ 2,389,846	\$ 2,520,064	\$ 2,588,504	\$ 3,279,422	\$ 3,945,252
Tangible common equity to tangible assets	3.86 %	4.02 %	4.71 %	5.52 %	8.55 %	8.04 %	8.01 %

Source: Company documents..

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SUMMARY OF COMPETITIVE ADVANTAGES

- ✓ Critical mass in attractive and target rich markets in Iowa and Illinois
- ✓ 4 charter model allows subsidiary banks to customize solutions by market
- ✓ Differentiated product offering includes correspondent banking, wealth management, leasing, SWAPs and SBA/USDA lending
- ✓ Strong credit discipline and asset quality
- ✓ Significant opportunity for market share gains and consolidation
- ✓ “Relationship Driven” culture – entrepreneurial, innovative, responsive, client-centric
- ✓ Strong commitment to community involvement with 17,740 employee volunteer hours in 2017

QCR
HOLDINGS, INC.

Appendix

EXECUTIVE MANAGEMENT TEAM

DOUGLAS M. HULTQUIST, CPA

President and Chief Executive Officer
40 Years in Banking / Financial Services

TODD A. GIPPLE, CPA

Executive Vice President,
Chief Operating Officer and Chief Financial Officer
32 Years in Banking / Financial Services

JOHN H. ANDERSON

President and Chief Executive Officer,
Quad City Bank and Trust Company
Chief Deposit Officer, QCR Holdings, Inc.
31 Years in Banking / Financial Services

PETER J. BENSON, JD

Executive Vice President,
Chief Legal Counsel and Trust Officer
35 years in Corporate and Personal Legal Services

STACEY J. BENTLEY

President and Chief Executive Officer,
Community Bank & Trust
37 Years in Banking / Financial Services

THOMAS D. BUDD

President and Chief Executive Officer,
Rockford Bank and Trust Company
31 Years in Banking / Financial Services

CYNTHIA M. CARLSON

Executive Vice President, Wealth Management
Group
37 Years in Banking / Financial Services

RICHARD W. COUCH

President and Chief Operating Officer,
m2 Lease Funds, LLC
30 Years in Banking / Financial Services

JOHN R. ENGELBRECHT, MBA

Chief Executive Officer,
m2 Lease Funds, LLC
43 Years in Banking / Financial Services

KURT A. GIBSON

President, Community State Bank
29 Years in Banking / Financial Services

ELIZABETH A. GRABIN, CPA

1st Vice President and
Director of Financial Reporting
16 Years in Banking / Financial Services

SHAWNA M. GRAHAM,

CBA, CIA, CISA, CRP, MBA, CCBCO

Senior Vice President, Chief Risk Officer
29 Years in Banking / Financial Services

LARRY J. HELLING

President and Chief Executive Officer,
Cedar Rapids Bank and Trust Company
Executive Vice President and Chief Lending Officer,
QCR Holdings, Inc.
38 Years in Banking / Financial Services

ANNE E. HOWARD, SHRM-SCP

Senior Vice President, Human Resources Director
17 Years in Banking / Financial Services
15 Years in Human Resources

CHRISTOPHER J. LINDELL, MBA

Executive Vice President,
Investor Relations, Branding and
Corporate Secretary
Previous President and Chief Executive Officer
Guaranty Bank & Trust

JOHN R. McEVOY, JR.

Executive Vice President,
Chief Operations Officer & Cashier
Quad City Bank and Trust Company
41 Years in Banking / Financial Services

RONALD R. NAGEL

Chief Executive Officer
Community State Bank
41 Years in Banking / Financial Services

DANA L. NICHOLS

Executive Vice President, Chief Credit Officer,
35 Years in Banking / Financial Services

JOHN R. OAKES, CPA

1st Vice President, Treasurer
16 Years in Banking / Financial Services

JOHN A. RODRIGUEZ, CCM

Executive Vice President,
Deposit Operations / Information Services
35 Years in Banking / Financial Services

M. RANDOLPH WESTLUND, CFA

Executive Vice President,
Chief Investment Officer
32 Years in Banking / Financial Services

MICHAEL J. WYFFELS

Senior Vice President,
Chief Information Officer
28 Years in Banking / Financial Services

As of 2/28/2018

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GROUP OPERATIONS TEAM

- **Accounting and Treasury** – Beth Grabin and John Oakes
- **Compliance** – Tonia Taylor
- **Customer Service/Item Processing** – Kathy Francque
- **Deposit Operations** – Todd Kerska, John Rodriguez, Beth Easterla
- **Funds Management** – John McEvoy
- **Human Resources** – Anne Howard and Shellee Showalter
- **Information Technology** – Michael Wyffels
- **Internal Audit** – Tim Harding
- **Loan Operations** – Pam Goodwin
- **Retail** – Kathy Nichols
- **Risk Management** – Shawna Graham

As of March 2018

QUAD CITY BANK & TRUST



John H. Anderson, President & CEO

Assets: \$1.53 Billion (as of 3/31/18)

Population: 381,723

Market Deposits: \$8.5 Billion

Ranked 2nd with 14.22% market share and over \$1,205 Million in deposits in Davenport-Moline-Rock Island MSA

Finalist 2013 and 2014 – Quad Cities Best Place to Work

Finalist 2015 ABA Volunteer Finalist Award

Finalist 2015 Be Healthy QC Award

Major Employers

Rock Island Arsenal

Deere & Company

Genesis Health Systems

HNI Corporation / The Hon Company / Allsteel

Unity Point Health - Trinity

Tyson Fresh Meats

Arconic (formerly Alcoa)

Kraft

3M

Excelon

HyVee

Source: FDIC deposit market share data as provided by SNL Financial.
Deposit data is as of 6/30/17 as adjusted for acquisitions to the extent discernable.

Quad Cities Highlights

The Rock Island Arsenal is the largest government-owned military weapons manufacturing arsenal in the United States

Arconic (formerly Alcoa) (Quad Cities) is the world's premier aerospace supply plant – the hub of Alcoa's \$3B aerospace business. Announced \$1B, multi-year contract with Airbus in Nov 2016

International Headquarters for Deere & Company

Kraft-Heinz constructing \$203MM state-of-the-art production facility in northwest Davenport

Material Control Systems (MATCON) completed a new \$10MM logistics facility and added 150 new jobs

Ranked 16th in the nation for high-tech job growth

Ranked as a Top 50 Military Friendly Community

Top 5 Defense Community

Top 10 Advanced Manufacturing Community

Ranked #1 Minor-League Sports Market in the Nation for 2015

Top 10 Community for Raising a Family

2nd Best Riverfront along the Mississippi River

What They're Saying About the Quad Cities

Quad City Chamber: December 2017

“The Quad Cities offers unparalleled access to major Midwestern and global markets, making it a prime location for logistics, distribution and warehousing companies. With over 37 million people living within a 300 mile radius, businesses have easy and efficient access to a strong network of suppliers and customers. The region is a manufacturing, technology, and logistics hub that offers big-city amenities plus a low cost of living, high-quality schools, short commute times, and a technically skilled labor pool.”

CEDAR RAPIDS BANK & TRUST



Larry J. Helling, President & CEO

Assets: \$1.33 Billion* (as of 3/31/18)

Population: 270,363

Market Deposits: \$5.8 Billion

Ranked 2nd with 15.10% market share and over \$878 million in deposits in Cedar Rapids MSA

2014 & 2015 Finalist – Coolest Place to Work in Cedar Rapids

Top 3 - 2016 Corridor Business Journal Worksite Wellness Award

Top 200 Healthiest Banks in America (Deposit Accounts 2016)

Major Employers

Rockwell Collins

Aegon USA

Transamerica

Unity Point Health - St. Luke's Hospital

Mercy Medical Center

Whirlpool Corporation

Kirkwood Community College

Quaker Food and Snacks

Cedar Rapids Community Schools

Nordstrom Direct

MCI

General Mills

Archer Daniels Midland

* Includes the assets of Community Bank & Trust and Guaranty Bank & Trust effective 10/1/17

Source: FDIC deposit market share data as provided by SNL Financial.

Deposit data is as of 6/30/17 as adjusted for acquisitions to the extent discernable.

Cedar Rapids Highlights

International Headquarters for Rockwell Collins

U.S. Headquarters for Aegon USA

Downtown Revitalization – Double Tree by Hilton Cedar Rapids Convention Complex \$144MM, 2 year project resulted in 100,000 sq/ft convention center and 267 room Double Tree Hotel

CRST International constructing 11-story, 113,000 sq/ft, \$37MM world headquarters building in downtown, completed in 2016

Other downtown projects: PCI Medical Mall, Mercy Cancer Center, Kingston Commons Condominiums, Public Library, City Hall, Fire Station

Top 10 Best Affordable Places to Live (2016)

Top 10 Best Places for Starting a Small Business (2015)

Ranked 6th Healthiest Bank in Iowa by DepositAccounts.com

The largest corn-processing city in the world

The second largest producer of wind energy in the United States

Top 100 Places to Live (Livability 2016)

Top 10 Most Liveable Medium-Sized Cities (2015)

Ranked #1 in the Best Cities for Children (SmartAsset 2015)

What They're Saying About Cedar Rapids

Cedar Rapids Metro Economic Alliance: December 2017

“Cedar Rapids is the second largest city in Iowa and is considered an economic hub of the state, located in the core of the Interstate 380 Technology Corridor. Relatively low cost of living expenses and high income levels give residents 10% more purchasing power than other Iowans and 13% more than the average U.S. resident. Look at a U.S. map and you will see that Cedar Rapids is close to the center. That center puts Cedar Rapids within a day's truck drive of more than 72 million consumers.”

ROCKFORD BANK & TRUST



Thomas D. Budd, President & CEO

Assets: \$468 Million (as of 3/31/18)

Population: 337,006

Market Deposits: \$5.9 Billion

Ranked 7th with 5.9% market share and \$347 Million in deposits in Rockford MSA

Major Employers

Rockford Public School District
Swedish American Health Systems
Chrysler (Belvidere Assembly Plant)
Mercy Health System
Hamilton Sundstrand
Wal-Mart Stores
OSF St. Anthony Medical Center
Winnebago County
Woodward, Inc.
UPS

Rockford Highlights

Mercy Health System constructing a \$485 million 'destination' medical center scheduled to open in 2019

AAR (largest aircraft maintenance company in North America, and third largest in the world) opened a new \$41 million facility at Chicago Rockford Airport generating jobs for 500 people

Rock Valley College partnering with St. Anthony College of Nursing to build a \$32MM Health Science Center – opened August 2017

Fiat Chrysler Belvidere plant to invest \$350 million to retool for Jeep Cherokee production generating new jobs for 300 people

OSF St. Anthony Medical Center constructing \$85 million expansion of Rockford campus to open in early 2018

Logistical Operations Hub – Current home to large-scale UPS and Con-way Freight, recent ground breaking for FedEx facility generating 150 new jobs

Downtown revitalization – 150 room, \$54 million hotel and convention center developed by Gorman & Co.

Riverfront sports complex, \$25million, 115,000 sq/ft to be one of the largest in the Midwest

Illinois' third largest city

Voted "Best Midwest City for Sports Venues" (Sports Illustrated)

Top 40 "Best Mid-Sized Cities for Manufacturing Jobs"

What They're Saying About Rockford

Rockford Area Economic Development Council: December 2017

"Rockford, as part of the greater Chicago region, is part of the third largest multi-modal system in the world and largest in the United States. From the Rockford area, businesses can reach 80% of U.S. households within a 24-hour truck drive. The Rockford Region is within a one hour drive of O'Hare International Airport, one of three truly global airports in the U.S."

Source: FDIC deposit market share data as provided by SNL Financial.
Deposit data is as of 6/30/17 as adjusted for acquisitions to the extent discernable.

COMMUNITY BANK & TRUST



**COMMUNITY
BANK & TRUST**
A Division of Cedar Rapids Bank & Trust

Stacey J. Bentley, President & CEO

Deposits: \$124 Million (as of 6/30/17)

Population: 170,094

Market Deposits: \$3.3 Billion

Ranked 11th with 3.6% market share and over \$124 Million in deposits in Waterloo-Cedar Falls MSA
2016 Employer Choice Award – Courier Communications

Major Employers

John Deere
Hy-Vee Foods Store
Wheaton Franciscan Healthcare
The VGM Group
Tyson Fresh Meats
Allen Memorial Hospital
University of Northern Iowa
Target Regional Distribution Center
Area Education Agency 267
Omega Cabinetry Ltd.
CBE Companies, Inc.
Bertch Cabinets

Source: FDIC deposit market share data as provided by SNL Financial.
Deposit data is as of 6/30/17 as adjusted for acquisitions to the extent discernable.

Waterloo/Cedar Falls Highlights

John Deere investing \$40MM in its tractor testing labs, adding 62,000 sq/ft of additional space

John Deere completed \$150MM modernization of John Deere Foundry – total investment by Deere in Waterloo in the last decade equals \$1B

ConAgra Foods announced a \$50MM expansion of the plant located in the Waterloo Midport Industrial Park

The city of Waterloo approved for \$12MM in funding for the Techworks Campus Reinvestment District. The District projects a capital investment of \$74.1MM to include a John Deere training center and hotel

VGM announced the expansion of their Waterloo campus, which includes approx. \$20MM in capital investment and the potential for 200 new jobs

First Gigabit city in Iowa and one of eight in the U.S.

Cost of living is 8% below the national average

Waterloo-Cedar Falls is a Blue Zones Demonstration Community. Community Bank & Trust became the 1st Iowa bank designated as a Blue Zone Worksite

Waterloo named a 2015 All-Star Community by the Iowa League of Cities

Showcase 166 room, \$43 million Courtyard by Marriott opened Dec 2017 in former John Deere Tractor Works building in downtown Waterloo

What They're Saying About Waterloo-Cedar Falls

Greater Cedar Valley Chamber of Commerce: December 2017

“The Cedar Valley Economy - Strong and Growing! The strong and growing Cedar Valley economy contains the right conditions for business and career success. Current economic growth and it's demand for quality talent is benefiting manufacturing, business services, retail, housing, education, healthcare, and other enterprises that contribute to the vitality of the region. In recent years, the Cedar Valley region boasts the second-highest percentage increase in GDP gain in Iowa.”

COMMUNITY STATE BANK



Ronald M. Nagel, CEO

Kurt A. Gibson, President

Assets: \$697 Million (as of 3/31/18)

Population: 651,599 Des Moines/West Des Moines MSA

Market Deposits: \$17.6 Billion

Ranked 8th with 3.61% market share and over \$554.8 Million in deposits in Des Moines – West Des Moines MSA

2017 Voted Best Bank in Ankeny (Des Moines Register)

2017 Voted Best Financial Advisors in Ankeny (Des Moines Register)

Major Employers Des Moines & Ankeny

Hy-Vee Food Corporation

Mercy Medical Center

Unity Point Health

Principal Financial Group

Nationwide

John Deere Companies

DuPont Pioneer

Pella Corporation

Kum & Go

Meredith Corporation

Tones Spices/ACH Foods

Wellmark Bluecross Blue Shield

Source: FDIC deposit market share data as provided by SNL Financial.
Deposit data is as of 6/30/17 as adjusted for acquisitions to the extent discernable.

Ankeny Highlights

Population: 58,627

Median Household Income: \$75,069

Cost of Living Index (US =100): 96.1

Median Home Value: \$212,100

Households: 22,000

Median Age: 32

For the past 10 years, Ankeny has grown by an average of 5 residents per day. More people are moving to Ankeny than any other community in Iowa. Ankeny's population has approximately doubled in 16 years.

Ranked 9th Best Small City in America (2015) (WalletHub)

Retail sales in Ankeny have increased 14% in three years, topping \$775 million.

Ranked Safest Large City in Iowa (2015) (ValuePenguin.com - source FBI statistics)

Total new investment in Ankeny exceeded half a billion dollars over the past two years.

Best Places for Millennial Job Seekers (2015) (NerdWallet.com)

Since 2010, Ankeny's local business investment policy helped more than 14 companies, supported more than 2,000 jobs, and stimulated more than \$200 million in private investment.

Best Community to Live In (2015) (Cityview Reader Poll)

Des Moines (Metro) Highlights

Population: 636,000

Median Household Income: \$67,925

Cost of Living Index (US =100): 92.0

Median Home Value: \$125,600

Households: 289,922

Median Age: 34.5

Ranked in the Top Ten Places to Live in the U.S. (2017) (SuccessfulMeetings.com)

Ranked #1 Best City for the Middle Class (2016) (Business Insider)

Ranked #4 Best Mid-Sized City to Make a Living (2016) (MoneyGeek)

Ranked #2 Top 10 U.S. Cities to Land Work (2015) (NBC News)

Cost of doing business in Des Moines is 17% lower than the national average

81 insurance companies are headquartered in Des Moines

Recent Corporate Investments: Toro - \$16.9MM, Hewlett Packard - \$16.7MM, Fed Exp - \$11.4MM, Interstate Batteries - \$10.8MM, XPO Logistics - \$2.9MM

DEPOSIT MARKET SHARE - Quad City Bank & Trust

Institution Name	Offices in MSA	Deposits*	Market Share
1. Wells Fargo Bank	15	\$ 1,361.5	16.06 %
2. Quad City Bank & Trust	5	1,205.5	14.22%
3. Blackhawk Bank & Trust	17	946.5	11.16 %
4. U.S. Bank	11	829.3	9.78 %
5. Triumph	10	585.2	6.90 %
6. BankOrion	8	373.0	4.40 %
7. First Midwest Bank	5	362.7	4.28 %
8. Central Bank	3	252.9	2.98 %
9. American Bank & Trust	6	238.8	2.82 %
10. Modern Woodmen Bank	1	229.5	2.71 %

* Millions of dollars, as of 6/30/17, Davenport-Moline-Rock Island, IA-IL, MSA

DEPOSIT MARKET SHARE - Cedar Rapids Bank & Trust

Institution Name	Offices in MSA	Deposits*	Market Share
1. U.S. Bank	10	\$ 907.1	15.60 %
2. Cedar Rapids Bank & Trust **	5	878.0	15.10 %
3. Wells Fargo Bank	10	665.7	11.45 %
4. Farmers State Bank	8	602.8	10.37 %
5. Hills Bank & Trust	7	401.7	6.91 %
6. Bankers Trust Co.	3	284.5	4.89 %
7. Farmers & Merchants Savings Bank	5	165.2	2.84 %
8. NXT Bank	3	156.7	2.69 %
9. Bank Iowa	3	138.7	2.38 %
10. Bank of the West	3	127.3	2.19 %

* Millions of dollars, as of 6/30/17, Cedar Rapids, IA, MSA

** Re-stated to reflect acquisition of Guaranty Bank & Trust effective 10/1/17. Offices in MSA as of 12/2/17

DEPOSIT MARKET SHARE – Rockford Bank & Trust

Institution Name	Offices in MSA	Deposits*	Market Share
1. Alpine Bank & Trust	18	\$ 1,116.3	18.90 %
2. JP Morgan Chase	6	686.3	11.62 %
3. Associated Bank	6	600.0	10.15 %
4. BMO Harris	10	574.7	9.73 %
5. Illinois Bank & Trust	4	406.8	6.89 %
6. Blackhawk Bank	5	376.9	6.38 %
7. Rockford Bank & Trust	2	346.9	5.87 %
8. PNC Bank	7	339.1	5.74 %
9. Northwest Bank of Rockford	5	238.9	4.04 %
10. First National Bank	3	224.0	3.79 %

* Millions of dollars, as of 6/30/17, Rockford-IL, MSA

DEPOSIT MARKET SHARE – Community Bank & Trust

Institution Name	Offices in MSA	Deposits*	Market Share
1. Farmers State Bank	8	\$ 644.8	18.79 %
2. U.S. Bank	6	391.1	11.40 %
3. Lincoln Savings Bank	5	334.9	9.76 %
4. First National Bank	6	306.6	8.94 %
5. Wells Fargo Bank	4	231.9	6.76 %
6. GNB Bank	3	193.2	5.63 %
7. Regions Bank	3	163.2	4.76 %
8. Denver Savings Bank	2	143.4	4.18 %
9. State Bank	4	128.8	3.75 %
10. Bank Iowa	3	123.9	3.61 %
11. Community Bank & Trust	3	123.6	3.60 %

* Millions of dollars, as of 6/30/17, Waterloo-Cedar Falls-IA, MSA

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DEPOSIT MARKET SHARE – Community State Bank

Institution Name	Offices in MSA	Deposits*	Market Share
1. Wells Fargo Bank	19	\$ 3,116.3	17.75 %
2. Bankers Trust	19	2,492.6	14.19 %
3. West Bank	8	1,311.5	7.47 %
4. U.S. Bank	15	1,098.3	6.25 %
5. Bank of America	4	917.6	5.23 %
6. Great Western Bank	8	900.7	5.13 %
7. Bank of the West	11	565.6	3.22 %
8. Community State Bank	10	554.8	3.16 %
9. First American Bank	6	352.0	2.00 %
10. Iowa State Bank	5	299.0	1.70 %

* Millions of dollars, as of 6/30/17, Des Moines/West Des Moines-IA, MSA

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