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QCR HOLDINGS INC Form 8-K May 13, 2004

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report: May 13, 2004 (Date of earliest event reported)

QCR Holdings, Inc.
-----(Exact name of Registrant as specified in its charter)

Delaware -----(State or other jurisdiction of incorporation)

0-22208 42-1397595

(Commission File Number)

(I.R.S. Employer Identification Number)

(309) 736-3580
------(Registrant's telephone number, including area code)

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

(a) Financial Statements of Business Acquired.

None.

(b) Pro Forma Financial Information.

None.

(c) Exhibits.

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99.1 Shareholder letter to be presented in the quarterly shareholder publication, "Investor Update".

Item 12. Results of Operations and Financial Condition

On May 13, 2004, QCR Holdings, Inc. issued a shareholder letter discussing the Company's financial results for the first quarter ended March 31, 2004. The letter is attached hereto as Exhibit 99.1.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned here unto duly authorized.

QCR HOLDINGS, INC.

Dated: May 13, 2004 By: /s/ Todd A Gipple

Todd A. Gipple

Chief Financial Officer