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QCR HOLDINGS INC Form 8-K July 23, 2003

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: July 23, 2003 (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)

3551 Seventh Street, Suite 204, Moline, Illinois 61265 _____ (Address of principal executive offices) (Zip Code)

(309) 736-3580 _____

(Registrant's telephone number, including area code)

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

(a) Financial Statements of Business Acquired. _____

None.

(b) Pro Forma Financial Information.

None.

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(c) Exhibits.

99.1 Press Release dated July 23, 2003

Item 9. Regulation FD Disclosure

The following information is being furnished under Item 12 of Form 8-K, "Results of Operations and Financial Condition," and is included under this Item 9 in accordance with SEC Release No. 33-8216 (March 27, 2003). On July 23, 2003, QCR Holdings, Inc. issued a press release announcing its earnings for the second quarter ended June 30, 2003. The press release is attached hereto as Exhibit 99.1.

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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: July 23, 2003

By: /s/ Todd A Gipple Todd A. Gipple Chief Financial Officer

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