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QCR HOLDINGS INC Form 8-K October 21, 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: October 21, 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)

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Item 2.02 Results of Operations and Financial Condition

On October 21, 2004, QCR Holdings, Inc. issued a press release announcing its earnings for the third quarter ended September 30, 2004. The press release is attached hereto as Exhibit 99.1.

- Item 9.01 Financial Statements 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 October 21, 2004.

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: October 21, 2004 By: /s/ Todd A Gipple

Todd A. Gipple

Chief Financial Officer

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