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QCR HOLDINGS INC Form 8-K November 07, 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: November 7, 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.

- (c) Exhibits.
 - 99.1 Shareholder letter dated November 2003.
- Item 12. Results of Operations and Financial Condition

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On November 7, 2003, QCR Holdings, Inc. issued a shareholder letter discussing the Company's financial results for the third quarter ended September 30, 2003. The letter 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: November 7, 2003 By: /s/ Todd A Gipple

Todd A. Gipple

Chief Financial Officer

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