

QCR HOLDINGS INC  
Form 8-K  
November 01, 2006

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**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  
(Date of earliest event reported)

**November 1, 2006**  
November 1, 2006

**QCR Holdings, Inc.**

*(Exact name of Registrant as specified in its charter)*

**Delaware**

*(State or other jurisdiction of incorporation)*

**0-22208**

*(Commission File Number)*

**42-1397595**

*(I.R.S. Employer Identification Number)*

**3551 Seventh Street, Suite 204, Moline, Illinois**

*(Address of principal executive offices)*

**61265**

*(Zip Code)*

**(309) 736-3580**

*(Registrant's telephone number, including area code)*

**Not Applicable**

*(Former name or former address, if changed since last report)*

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2 below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 2.02. Results of Operations and Financial Condition**

On November 1, 2006, QCR Holdings, Inc. issued a shareholder letter discussing the Company's financial results for the third quarter, ended September 30, 2006. The letter is attached hereto as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits**

(d) Exhibits.

99.1 Shareholder letter dated November 2006 to be presented in the quarterly shareholder publication, Investor Update .

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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 hereunto duly authorized.

**QCR HOLDINGS, INC.**

Dated: November 1, 2006

By: /s/ Todd A. Gipple

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Todd A. Gipple  
Executive Vice President  
and Chief Financial Officer