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QCR HOLDINGS INC Form 8-K January 29, 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: January 29, 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)

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.

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99.1 Press Release dated January 29, 2004.

Item 12. Results of Operations and Financial Condition

On January 29, 2004, QCR Holdings, Inc. issued a press release announcing its earnings for the fourth quarter ended December 31, 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: January 29, 2004

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

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