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QCR HOLDINGS INC Form 8-K May 13, 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: May 13, 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)

(309) 736-3580
-----(Registrant's telephone number, including area code)

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 May 2003

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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 May 13, 2003, QCR Holdings, Inc. issued a shareholder letter discussing the Company's financial results for the first quarter ended March 31, 2003. The letter is attached hereto as Exhibit 99.1.

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: May 13, 2003 By: /s/ Todd A Gipple

Todd A. Gipple

Chief Financial Officer