

QCR HOLDINGS INC  
Form 8-K  
July 21, 2006

---

**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: July 21,2006**  
*(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)*

**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))
-

Item 2.02. Results of Operations and Financial Condition

On July 21, 2006, QCR Holdings, Inc. issued an earnings release announcing their Company's financial results for the second quarter, ended June 30, 2006. The news release is attached hereto as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

99.1 News release dated July 21, 2006

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: July 21, 2006

By: /s/ Todd A. Gipple

---

Todd A. Gipple  
Executive Vice President  
and Chief Financial Officer