

QCR HOLDINGS INC  
Form 8-K  
January 31, 2013

**UNITED STATES  
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) **January 31, 2013**

**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**  
(IRS Employer Identification No.)

**3551 Seventh Street, Suite 204, Moline, Illinois**  
(Address of principal executive offices)

**61265**  
(Zip Code)

Registrant's telephone number, including area code: **(309) 743-7721**

**N/A**  
(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:

- 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 7.01. Regulation FD Disclosure.**

On January 31, 2013, Quad City Bank & Trust, a wholly-owned subsidiary of QCR Holdings, Inc. (the "Company"), announced the sale of its credit card portfolio and related credit card servicing to a third party. In connection with the transaction, the Company expects a one-time pre-tax gain, net of transaction-related costs, to the Company of approximately \$800,000 that will be realized in the first quarter of 2013. The press release announcing the transaction is attached hereto as Exhibit 99.1.

**Item 9.01. Financial Statements and Exhibits.**

(d) Exhibits

99.1 Press Release dated January 31, 2013

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**SIGNATURE**

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.**

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(Registrant)

/s/ **TODD A. GIPPLE**

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**January 31, 2013**

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(Date)

Todd A. Gipple

*Executive Vice President, Chief Operating Officer and Chief  
Financial Officer*