

Harris John H  
 Form 4  
 February 22, 2012

**FORM 4** UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287  
 Expires: January 31, 2015  
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 Harris John H

2. Issuer Name and Ticker or Trading Symbol  
 QCR HOLDINGS INC [QCRH]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
 901 46TH STREET  
 (Street)

3. Date of Earliest Transaction  
 (Month/Day/Year)  
 02/21/2012

Director  10% Owner  
 Officer (give title below)  Other (specify below)

MOLINE, IL 61265  
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
Common Stock	02/21/2012		P	1,000 A	\$ 9.7 173,321	D	
Common Stock					10,510.5	I	by Trust

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

SEC 1474 (9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**



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Eliminations / Other

292

(6,248

)

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(2,495

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Explanation of Responses:

3

**TOTAL IBM CONSOLIDATED**

\$ 68,680

\$ 0

\$ 68,680

\$ 12,891

18.8

Explanation of Responses: 4

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NINE-MONTHS 2013\*

(Dollars in Millions)	External	Revenue Internal	Total	Pre-tax Income (Loss)/ Continuing Operations	Pre-tax Margin
<b>SEGMENTS</b>					
Global Technology Services	\$ 28,634	\$ 801	\$ 29,435	\$ 4,994	17.0%
Global Business Services	13,649	545	14,194	2,274	16.0%
Software	17,792	2,312	20,105	6,867	34.2%
Systems and Technology*	9,041	423	9,464	(133)	-1.4%
Global Financing	1,488	1,628	3,116	1,582	50.8%
<b>TOTAL REPORTABLE SEGMENTS</b>	<b>\$ 70,604</b>	<b>\$ 5,710</b>	<b>\$ 76,314</b>	<b>\$ 15,583</b>	<b>20.4%</b>
Eliminations / Other	378	(5,710)	(5,331)	(2,441)	
<b>TOTAL IBM CONSOLIDATED</b>	<b>\$ 70,982</b>	<b>\$ 0</b>	<b>\$ 70,982</b>	<b>\$ 13,142</b>	<b>18.5%</b>

\* Reclassified to reflect discontinued operations presentation.

## INTERNATIONAL BUSINESS MACHINES CORPORATION

## U.S. GAAP TO OPERATING RESULTS RECONCILIATION

(Unaudited; Dollars in millions except per share amounts)

	THIRD-QUARTER 2014 CONTINUING OPERATIONS			
	GAAP	Acquisition- Related Adjustments*	Retirement- Related Adjustments**	Operating (Non-GAAP)
<b>Gross Profit</b>	\$ 10,874	\$ 106	\$ 43	\$ 11,023
<b>Gross Profit Margin</b>	48.6%	0.5Pts	0.2Pts	49.2%
<b>S,G&amp;A</b>	5,281	(96)	(48)	5,137
<b>R,D&amp;E</b>	1,354		19	1,373
<b>Other (Income) &amp; Expense</b>	(103)	0		(103)
<b>Total Expense &amp; Other (Income)</b>	6,513	(96)	(29)	6,389
<b>Pre-Tax Income from Continuing Operations</b>	4,361	202	71	4,634
<b>Pre-Tax Income Margin from Continuing Operations</b>	19.5%	0.9Pts	0.3Pts	20.7%
<b>Provision for Income Taxes***</b>	906	42	14	963
<b>Effective Tax Rate</b>	20.8%	0.0Pts	0.0Pts	20.8%
<b>Income from Continuing Operations</b>	3,455	159	57	3,671
<b>Income Margin from Continuing Operations</b>	15.4%	0.7Pts	0.3Pts	16.4%
<b>Loss from Discontinued Operations Net of Taxes</b>	(3,437)			(3,437)
<b>Net Income</b>	18	159	57	234
<b>Diluted Earnings Per Share:</b>				
<b>Continuing Operations</b>	\$ 3.46	\$ 0.16	\$ 0.06	\$ 3.68
<b>Discontinued Operations</b>	\$ (3.44)			\$ (3.44)

	<b>THIRD-QUARTER 2013****</b>			
	<b>CONTINUING OPERATIONS</b>			
	<b>GAAP</b>	<b>Acquisition- Related Adjustments*</b>	<b>Retirement- Related Adjustments**</b>	<b>Operating (Non-GAAP)</b>
<b>Gross Profit</b>	\$ 11,429	\$ 102	\$ 154	\$ 11,686
<b>Gross Profit Margin</b>	49.0%	0.4Pts	0.7Pts	50.1%
<b>S,G&amp;A</b>	5,260	(111)	(89)	5,060
<b>R,D&amp;E</b>	1,356		(14)	1,342
<b>Other (Income) &amp; Expense</b>	(63)	(1)		(64)
<b>Total Expense &amp; Other (Income)</b>	6,458	(112)	(103)	6,243
<b>Pre-Tax Income from Continuing Operations</b>	4,972	214	257	5,443
<b>Pre-Tax Income Margin from Continuing Operations</b>	21.3%	0.9Pts	1.1Pts	23.3%
<b>Provision for Income Taxes***</b>	832	48	77	958
<b>Effective Tax Rate</b>	16.7%	0.2Pts	0.6Pts	17.6%
<b>Income from Continuing Operations</b>	4,139	166	181	4,485
<b>Income Margin from Continuing Operations</b>	17.7%	0.7Pts	0.8Pts	19.2%
<b>Loss from Discontinued Operations</b>				
<b>Net of Taxes</b>	(98)			(98)
<b>Net Income</b>	4,041	166	181	4,387
<b>Diluted Earnings Per Share:</b>				
<b>Continuing Operations</b>	\$ 3.77	\$ 0.15	\$ 0.16	\$ 4.08
<b>Discontinued Operations</b>	\$ (0.09)			\$ (0.09)

\* Includes amortization of acquired intangible assets and other acquisition-related charges.

\*\* Includes retirement-related items driven by changes to plan assets and liabilities primarily related to market performance.

\*\*\* Tax impact on operating (non-GAAP) pre-tax income from continuing operations is calculated under the same accounting principles applied to the GAAP pre-tax income which employs an annual effective tax rate method to the results.

\*\*\*\* Reclassified to reflect discontinued operations presentation.

## INTERNATIONAL BUSINESS MACHINES CORPORATION

## U.S. GAAP TO OPERATING RESULTS RECONCILIATION

(Unaudited; Dollars in millions except per share amounts)

	NINE-MONTHS 2014 CONTINUING OPERATIONS			
	GAAP	Acquisition- Related Adjustments*	Retirement- Related Adjustments**	Operating (Non-GAAP)
<b>Gross Profit</b>	\$ 33,545	\$ 315	\$ 141	\$ 34,001
<b>Gross Profit Margin</b>	48.8%	0.5Pts	0.2Pts	49.5%
<b>S,G&amp;A</b>	17,146	(291)	(162)	16,693
<b>R,D&amp;E</b>	4,117		56	4,173
<b>Other (Income) &amp; Expense</b>	(433)	0		(433)
<b>Total Expense &amp; Other (Income)</b>	20,654	(292)	(106)	20,257
<b>Pre-Tax Income from Continuing Operations</b>	12,891	607	246	13,744
<b>Pre-Tax Income Margin from Continuing Operations</b>	18.8%	0.9Pts	0.4Pts	20.0%
<b>Provision for Income Taxes***</b>	2,655	123	49	2,827
<b>Effective Tax Rate</b>	20.6%	0.0Pts	0.0Pts	20.6%
<b>Income from Continuing Operations</b>	10,237	483	197	10,917
<b>Income Margin from Continuing Operations</b>	14.9%	0.7Pts	0.3Pts	15.9%
<b>Loss from Discontinued Operations</b>				
<b>Net of Taxes</b>	(3,698)			(3,698)
<b>Net Income</b>	6,539	483	197	7,219
<b>Diluted Earnings Per Share:</b>				
<b>Continuing Operations</b>	\$ 10.09	\$ 0.48	\$ 0.19	\$ 10.76
<b>Discontinued Operations</b>	\$ (3.65)			\$ (3.65)



	NINE-MONTHS 2013****			
	GAAP	Acquisition- Related Adjustments*	Retirement- Related Adjustments**	Operating (Non-GAAP)
<b>Gross Profit</b>	\$ 34,347	\$ 289	\$ 474	\$ 35,110
<b>Gross Profit Margin</b>	48.4%	0.4Pts	0.7Pts	49.5%
<b>S,G&amp;A</b>	17,463	(294)	(286)	16,884
<b>R,D&amp;E</b>	4,291		(43)	4,248
<b>Other (Income) &amp; Expense</b>	(217)	(8)		(225)
<b>Total Expense &amp; Other (Income)</b>	21,205	(302)	(329)	20,574
<b>Pre-Tax Income from Continuing Operations</b>	13,142	590	803	14,536
<b>Pre-Tax Income Margin from Continuing Operations</b>	18.5%	0.8Pts	1.1Pts	20.5%
<b>Provision for Income Taxes***</b>	2,478	112	239	2,828
<b>Effective Tax Rate</b>	18.9%	0.0Pts	0.6Pts	19.5%
<b>Income from Continuing Operations</b>	10,665	479	564	11,708
<b>Income Margin from Continuing Operations</b>	15.0%	0.7Pts	0.8Pts	16.5%
<b>Loss from Discontinued Operations</b>				
<b>Net of Taxes</b>	(366)			(366)
<b>Net Income</b>	10,299	479	564	11,342
<b>Diluted Earnings Per Share:</b>				
<b>Continuing Operations</b>	\$ 9.60	\$ 0.43	\$ 0.51	\$ 10.54
<b>Discontinued Operations</b>	\$ (0.33)			\$ (0.33)

\* Includes amortization of acquired intangible assets and other acquisition-related charges.

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\*\*\*\* Reclassified to reflect discontinued operations presentation.

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2 Forward Looking Statement  
Information Certain commercial  
may be characterized as forward  
Private Securities Litigation  
Forward-looking statements  
current assumptions regarding  
financial performance. These  
address matters that are uncertain  
Those statements involve a number  
cause actual results to differ  
information concerning the  
Company's filings with the SEC,  
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Investor Relations. Any forward  
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update or revise any forward  
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integrally related, and are intended  
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and useful information regarding  
results and other financial information  
generally accepted accounting  
company also discusses, in its  
earnings presentation materials,  
information including "operating"  
"operating" financial measures  
management's use of this non-GAAP  
reconciliation of that information  
related information are included  
materials entitled "Non-GAAP  
that are posted on the Company  
site at  
<http://www.ibm.com/investor>  
The Non-GAAP Supplemental  
included as Attachment II to the  
dated October 20, 2014.

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25 25 Non-GAAP Supplemental Information  
In an effort to provide investors with more information about the company's non-GAAP financial measures, the company has determined to disclose certain non-GAAP financial measures (collectively, "Non-GAAP Financial Measures") in its earnings releases and earnings presentations. The following table provides information about the Non-GAAP Financial Measures, which management believes provide useful information about the company's Operating Performance. Operating Performance is defined as Earnings Before Interest and Taxes, excluding certain non-recurring charges, non-recurring retirement-related charges, and any related impacts. Management uses the term "Operating Performance" to describe the company's results and financial information. For acquisition-related measures excluding amortization of intangible assets and acquisition-related charges such as in-process research and development costs, application development costs, restructuring expenses, and expenses related to acquisition integration, the company characterizes items as operating items as opposed to others as non-operating. The company's service cost, including the cost of debt contribution, operating retirement-related charges, and expected retirement-related charges, are included in the company's actuarial gain

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