QCR HOLDINGS, INC.

ADOPTION ASSISTANCE PLAN

Purpose

QCR Holdings, Inc. (the "**Company**") established the QCR Holdings, Inc. Adoption Assistance Plan (the "**Plan**"), effective January 1, 2026, to provide adoption assistance benefits to Eligible Employees who incur Qualified Adoption Expenses in connection with the adoption of an Eligible Child (as each term is defined below). It is intended that the Plan meet the requirements of Section 137 of the Internal Revenue Code of 1986, as amended (the "**Code**") and that benefits provided to each Eligible Employee under the Plan be excludable from the Eligible Employee's gross income for federal income tax purposes to the maximum extent allowable under Section 137 of the Code.

Administration

The Plan shall be administered by the Company (the "**Plan Administrator**"), acting through its EVP, Chief HR Officer and such executive's designees. The Plan Administrator shall have the discretionary authority to construe and interpret the Plan and make factual determinations of benefits payable under the Plan, and to decide claims under the Plan's terms. Any Plan interpretation and any decision on any matter within the discretion of the Plan Administrator shall be binding on all persons.

Eligibility

Eligible Employee
An "**Eligible Employee**" is any regular full-time or part-time employee who, in each case, works at least 24 hours per week and has been employed by the Company or one of its subsidiaries for at least 90 calendar days prior to the start of the adoption proceedings for which reimbursement is to be provided; provided, however, that an employee who on any day of the calendar year owns more than 5% of the stock in the Company (or whose spouses or dependents own more than 5% of the stock in the Company) shall not be an Eligible Employee.

Eligible Child
An "**Eligible Child**" is an individual who is under the age of 18 or is physically or mentally incapable of caring for himself or herself at the time the Qualified Adoption Expenses are incurred; *provided*, *however*, that a child of an Eligible Employee's spouse or domestic partner shall not be considered an Eligible Child.

Benefit Amount

An Eligible Employee can obtain up to $5,000 in reimbursement of Qualified Adoption Expenses per Eligible Child or per adoption, with a lifetime maximum of $10,000. If an Eligible Employee and their spouse, who is also an Eligible Employee, work at the Company, only one employee can utilize the financial benefit. An Eligible Employee must be actively employed or on an approved leave at the time any Qualified Adoption Expenses are reimbursed.

Qualified Adoption Expenses

A "**Qualified Adoption Expense**" is a reasonable and necessary expense directly related to, and for the principal purpose of, the legal adoption of an Eligible Child by an Eligible Employee that was actually paid or incurred, including:

- Application fees;
- Home study fees;
- Adoption fees;
- Legal fees and court costs;
- Travel expenses (including meals and lodging) while away from home for the sole purpose of arranging for an adoption or to bring the child to the adopting parents, but excluding reimbursement for mileage and gasoline;
- Medical examination fees for the child that are not reimbursed by any medical benefits program, if required as part of the adoption process;

- Immigration fees;
- Translation services;
- Temporary foster care expenses;
- Parent, child, and family adoption counseling (beyond what is covered under the Company's medical plan); and
- Expenses incurred as part of an unsuccessful attempt to adopt a child if those expenses would otherwise have been Qualified Adoption Expenses.

For the avoidance of doubt, Qualified Adoption Expenses shall not include the following expenses:

- Expenses that violate applicable state or federal law;
- Expenses for carrying out any surrogate parenting arrangement;
- Expenses for the adoption of your spouse's or domestic partner's child;
- Expenses for medical examination fees for the adopting parents;
- Cost of personal items such as clothing, food, etc. for either parents or child, except as allowed under "travel expenses" in the above list;
- Expenses paid or incurred while you are not an Eligible Employee;
- Pregnancy expenses for the birth mother;
- Expenses paid using funds received from any federal, state, or local program. If any expenses are reimbursed by the Company and those expenses are later reimbursed from any other source, the employee must repay to the Company the amount reimbursed from the other source;
- Expenses allowed as a credit or deduction under any other federal income or provincial tax rule;
- Expenses that are reimbursed under any other Company program or otherwise (including through external resources); and
- Expenses incurred with respect to an adoption after you cease being an Eligible Employee.

Timing and Procedure for Reimbursement

Eligible Employees may request the reimbursement of Qualified Adoption Expenses by completing and submitting an adoption assistance reimbursement request form ("**Reimbursement Request Form**"), with all applicable itemized receipts (written in English and using U.S. dollars) attached, to Human Resources at QCRH-benefits@qcrh.com. A Reimbursement Request Form, with all applicable receipts, must be submitted no later than 90 days after a Qualified Adoption Expense is paid or incurred to qualify for reimbursement. Reimbursements will be made, for domestic adoptions, within 60 days of the Company receiving a timely submitted and complete Reimbursement Request Form or, for foreign adoptions, within 60 days of the date that such adoption is finalized. Once an adoption of an Eligible Child is finalized, the Eligible Employee must notify the Company within 15 days of such finalization.

An Eligible Employee must also submit all other documentation requested by Human Resources and comply with all other procedures established by the Plan Administrator for the reimbursement of Qualified Adoption Expenses.

Any claim for adoption assistance benefits will be processed in accordance with this Plan and any procedures established by the Plan Administrator, in its sole discretion. The Plan Administrator will provide notice in writing if a claim for adoption assistance benefits is denied, and the Plan Administrator will provide a review of that claim, if requested.

Federal Income Tax Considerations

Exclusion from Income

The tax exclusion for Qualified Adoption Expenses begins to phase out for taxpayers with certain modified adjusted gross incomes (the phase out limits are published by the IRS annually). Although a particular Eligible Employee's personal tax situation may result in such benefits not being excludable from gross income, benefits under this Plan are generally designed to be excludable from gross income under Section 137 of the Code. Nevertheless, benefits under the Plan are subject to the federal unemployment tax ("**FUTA**") and Social Security and Medicare taxes under the Federal Insurance Contributions Act ("**FICA**") and may be subject to state and/or local taxes. In addition to the

income exclusion discussed above, Eligible Employees may also be entitled to a federal income tax credit for adoption expenses other than those reimbursed under this Plan or elsewhere. Eligible Employees are responsible for coordinating the income exclusion and tax credit and for determining which one will provide them with the greatest financial and tax benefit. For additional information about the income exclusion and tax credit, employees should refer to the Instructions to Form 8839, available from the IRS and on the IRS website at www.irs.gov.

Tax Withholdings
The Company has the right to withhold any applicable federal (including FICA and FUTA), state, and local taxes, as required by law, from any payments made under the Plan and/or from the Eligible Employee's compensation from the Company and report the total amount of reimbursements to the IRS on Eligible Employees' Form W-2s. The Company will reimburse paid or incurred expenses only (and not pay expenses directly). If any benefit under this Plan becomes subject to federal income taxes (whether as a result of nondiscrimination testing, payment of benefits in excess of statutory limits or otherwise), any federal income tax withholding attributable to the taxable portion of any benefit may be deducted from the employee's other compensation in the same calendar year in which the benefit is provided.

Tax Mitigation
The Plan is intended to provide adoption assistance benefits to Eligible Employees excludable from gross income under Section 137 of the Code. The Company will, however, provide the benefits described in the Plan even if such benefits are taxable or are in excess of the amount excludable under Section 137 of the Code. Provided further, however, that no such benefit will be provided to an individual if the benefit would cause the Plan to become discriminatory.

Filing Requirements for Married Employees
An Eligible Employee who is married must file a joint federal income return to treat the adoption assistance benefits as excludable from gross income. For purposes of the Plan and this income exclusion, an Eligible Employee who is legally separated under a decree of divorce or separate maintenance is not considered married.

Tax Liability
The tax liability on any payments made under the Plan is the sole responsibility of each Eligible Employee. Employees are responsible for understanding the tax treatment of reimbursements under the Plan and for claiming the applicable income exclusion by filing Form 8839 with their federal income tax returns. State taxes may also apply to reimbursements under the Plan. Neither the Company nor the Plan makes any warranty or representation as to whether any payment received by a person under the Plan will be treated as excludable from gross income for federal or state income tax purposes. An Eligible Employee should consult a tax advisor to determine the proper treatment of the payments made under the Plan.

Foreign Adoptions
Although the Company will reimburse Qualified Adoption Expenses for a foreign adoption generally under the same terms and conditions that apply to a domestic adoption, applicable law does not permit an Eligible Employee receiving such assistance in connection with a foreign adoption to exclude it from his or her income until the taxable year in which the adoption becomes final. As a result, any amounts reimbursed by the Company in a year before the year the adoption is final must be included in the Eligible Employee's income for that year, which would require the Eligible Employee to make an appropriate adjustment on his or her Form 1040. Making any necessary adjustments to income in the case of a foreign adoption is the employee's sole responsibility.

Special Needs Adoptions
In addition to the benefits provided to an Eligible Employee under this Plan, an Eligible Employee may be eligible for tax credits for the adoption of a child with special needs under Section 137 of the Code. Each Eligible Employee should consult with such Eligible Employee's tax advisor to determine eligibility for such additional tax credit.

General Provisions

The Plan operates on a calendar-year basis.

Eligible Employees are not required or permitted to contribute to the Plan. All Plan benefits are to be paid the Company or its subsidiaries from their general assets.

The Company reserves the right to amend, modify, or terminate the Plan at any time in whole or in part for any reason or no reason without prior notice to any employee or any other individual.

The Plan is to be construed, administered, and governed by the laws of the state of Iowa, to the extent not superseded by the Internal Revenue Code or other federal law.

QCR Holdings Signature:
Name: Nicole Lee
Title: EVP, Chief HR Officer