

# A Concise Study of LoRA and QLoRA: Efficient Fine-Tuning of Large Language Models

Prepared by: Hassan Gebrill

## Abstract

Large Language Models (LLMs) have shown remarkable performance across diverse natural language processing tasks, but their immense size poses challenges for fine-tuning on specific domains or tasks. Traditional full-parameter fine-tuning is computationally expensive and memory intensive. Low-Rank Adaptation (LoRA) and its extension Quantized LoRA (QLoRA) provide efficient alternatives that significantly reduce resource requirements while preserving model performance. This paper presents a concise overview of LoRA and QLoRA, explaining their core principles, implementation strategies, and comparative efficiency in modern NLP pipelines.

## 1. Introduction

The rapid evolution of transformer-based architectures has led to the development of extremely large models, such as GPT, PaLM, and LLaMA, which contain billions of parameters. Although these models offer strong generalization, adapting them to specific tasks through full fine-tuning is often infeasible due to high GPU memory usage and training costs.

Parameter-efficient fine-tuning (PEFT) techniques were introduced to address this issue by updating only a small subset of parameters. Among these, **Low-Rank Adaptation (LoRA)** and its quantized variant **QLoRA** have gained widespread adoption for enabling fine-tuning of large models on consumer-grade hardware without significant loss in accuracy.

## 2. Low-Rank Adaptation (LoRA)

### 2.1. Concept and Motivation

LoRA was introduced by Hu et al. (2021) as a lightweight fine-tuning approach for large pre-trained models. Instead of updating all parameters, LoRA freezes the original model weights and injects small trainable rank-decomposition matrices into specific layers (typically attention weights).

This method leverages the observation that weight updates during fine-tuning often lie in a low-dimensional subspace, allowing the adaptation to be represented efficiently.

### 2.2. Mathematical Formulation

In a standard transformer, the weight matrix  $W_0 \in R^{d \times k}$  is updated during fine-tuning. LoRA introduces two low-rank matrices,  $A \in R^{d \times r}$  and  $B \in R^{r \times k}$ , where  $r \ll \min(d, k)$ . The adapted weight becomes:

$$W = W_0 + \Delta W = W_0 + AB$$

Here,  $A$  and  $B$  are the only trainable parameters, drastically reducing the number of learnable weights. The base model weights  $W_0$  remain frozen during training.

### 2.3. Advantages

- **Parameter Efficiency:** Only a small fraction (typically 0.1% – 1%) of total parameters are trained.
- **Memory and Compute Savings:** Since  $r$  is small, LoRA reduces GPU memory usage and enables training on smaller hardware.
- **Composable Adapters:** Multiple LoRA adapters can be merged or swapped, allowing a single model to handle multiple tasks efficiently.

### 2.4. Applications

LoRA has been successfully used in fine-tuning large models like GPT-3, Stable Diffusion, and LLaMA for tasks such as text classification, dialogue generation, and image captioning.

### 3. Quantized LoRA (QLoRA)

#### 3.1. Motivation

Despite LoRA’s efficiency, very large models (e.g., 65B parameters) still require significant GPU memory to store frozen base weights in 16-bit or 32-bit precision. **QLoRA**, proposed by Dettmers et al. (2023), further reduces memory footprint by combining LoRA with **quantization** techniques.

#### 3.2. Core Idea

QLoRA fine-tunes a quantized model (typically 4-bit precision) while maintaining numerical stability and preserving accuracy. It keeps LoRA adapters in full precision but stores the base model in a quantized format. This approach enables training of 33B+ parameter models on a single 24GB GPU.

#### 3.3. Technical Design

QLoRA introduces three key innovations:

1. **4-bit NormalFloat (NF4) Quantization:** A custom 4-bit data type optimized for representing normally distributed weights with minimal precision loss.
2. **Double Quantization:** Further compresses quantization constants to save additional memory.
3. **Paged Optimizers:** Efficient memory management for optimizer states to handle large models.

The model is quantized to 4-bit for storage and inference, but during backpropagation, dequantized values are temporarily used to compute gradients accurately.

#### 3.4. Results and Performance

Experiments on models such as LLaMA-65B demonstrated that QLoRA achieves nearly the same performance as full fine-tuning while reducing GPU memory requirements by over 75%. It allows fine-tuning of multi-billion parameter models on consumer hardware, democratizing large model research.

### 4. Comparison Between LoRA and QLoRA

Table 1 summarizes the key differences between LoRA and QLoRA.

Table 1: Comparison of LoRA and QLoRA

Aspect	LoRA	QLoRA
Main Technique	Low-rank decomposition	Low-rank + quantization (4-bit)
Base Model Precision	16-bit or 32-bit	4-bit quantized (NF4)
Trainable Params	~0.1–1%	~0.1–1%
Memory Efficiency	Moderate	Very high (up to 75% saving)
Training Hardware	High-end GPU	Consumer GPU (e.g., 24GB)
Performance Loss	Minimal	Negligible compared to full fine-tuning
Best Use Case	Mid-size models (e.g., 7B–13B)	Large models (33B–70B)

## 5. Conclusion

LoRA and QLoRA represent major steps forward in making large-scale model fine-tuning more practical and accessible. LoRA achieves parameter efficiency by restricting updates to low-rank matrices, while QLoRA further enhances memory efficiency through quantization. Together, these methods have enabled researchers and practitioners to adapt massive models with limited hardware, democratizing access to powerful language models. As future work, integrating LoRA with dynamic quantization and mixture-of-experts architectures may yield even greater efficiency gains in model adaptation.

## References

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