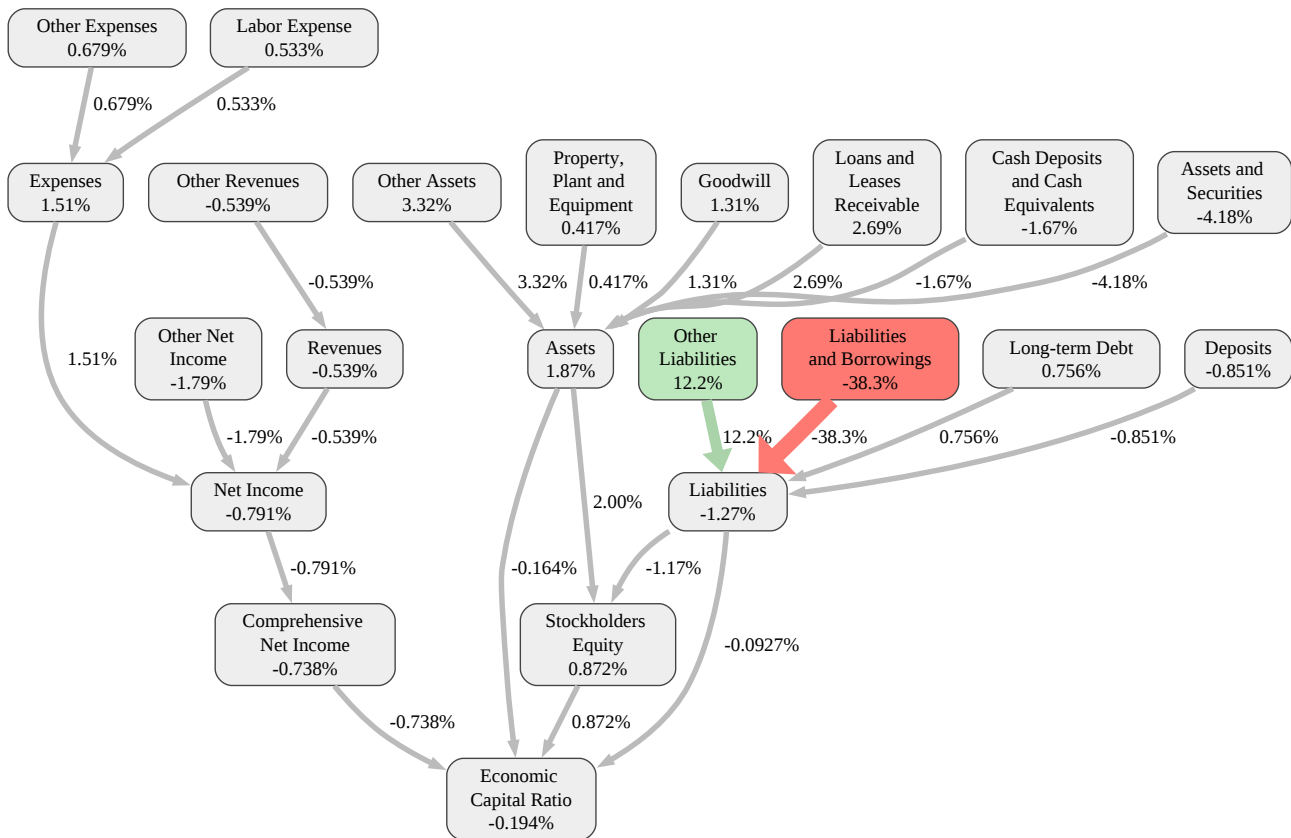




The relative strengths and weaknesses of Equity Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Equity Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Equity Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.19% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	13,830
Cash Deposits and Cash Equivalents	55,691
Deposits	2,382,013
Fees	0
Goodwill	104,907
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,052,975
Loans and Leases Receivable	2,111,125
Long-term Debt	0
Occupancy	0
Other Assets	821,507
Other Compr. Net Income	145
Other Expenses	10,377
Other Liabilities	-1,638,623
Other Net Income	31,026
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	63,449

Output Variable	Value in 1000 USD
Liabilities	2,796,365
Assets	3,170,509
Expenses	10,377
Revenues	0
Stockholders Equity	374,144
Net Income	20,649
Comprehensive Net Income	20,794
BaseVar	3,058,847
ECR before Limited Liability	12%
Economic Capital Ratio	12%