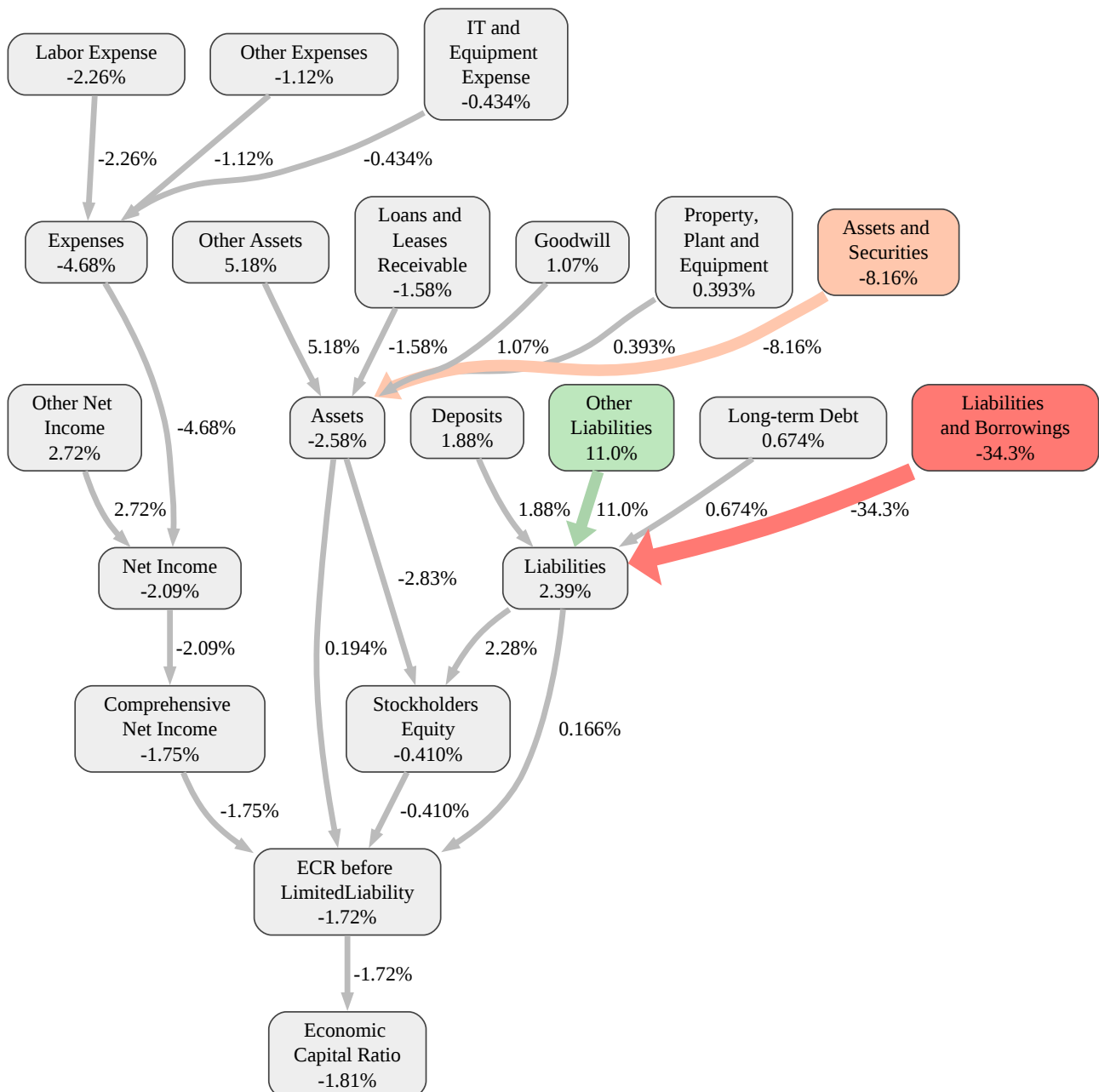




The relative strengths and weaknesses of Equity Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Equity Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Equity Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.8% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	19,808
Cash Deposits and Cash Equivalents	197,809
Deposits	3,123,447
Fees	4,938
Goodwill	131,712
IT and Equipment Expense	8,094
Labor Expense	48,018
Liabilities and Borrowings	2,669,684
Loans and Leases Receivable	2,566,926
Long-term Debt	0
Occupancy	8,126
Other Assets	1,065,019
Other Compr. Net Income	-1,786
Other Expenses	28,504
Other Liabilities	-2,187,356
Other Net Income	120,828
Other Noninterest Expense	7,057
Other Revenues	5,008
Property, Plant and Equipment	80,442

Output Variable	Value in 1000 USD
Liabilities	3,605,775
Assets	4,061,716
Expenses	104,737
Revenues	5,008
Stockholders Equity	455,941
Net Income	21,099
Comprehensive Net Income	19,313
BaseVar	4,255,477
ECR before Limited Liability	11%
Economic Capital Ratio	11%