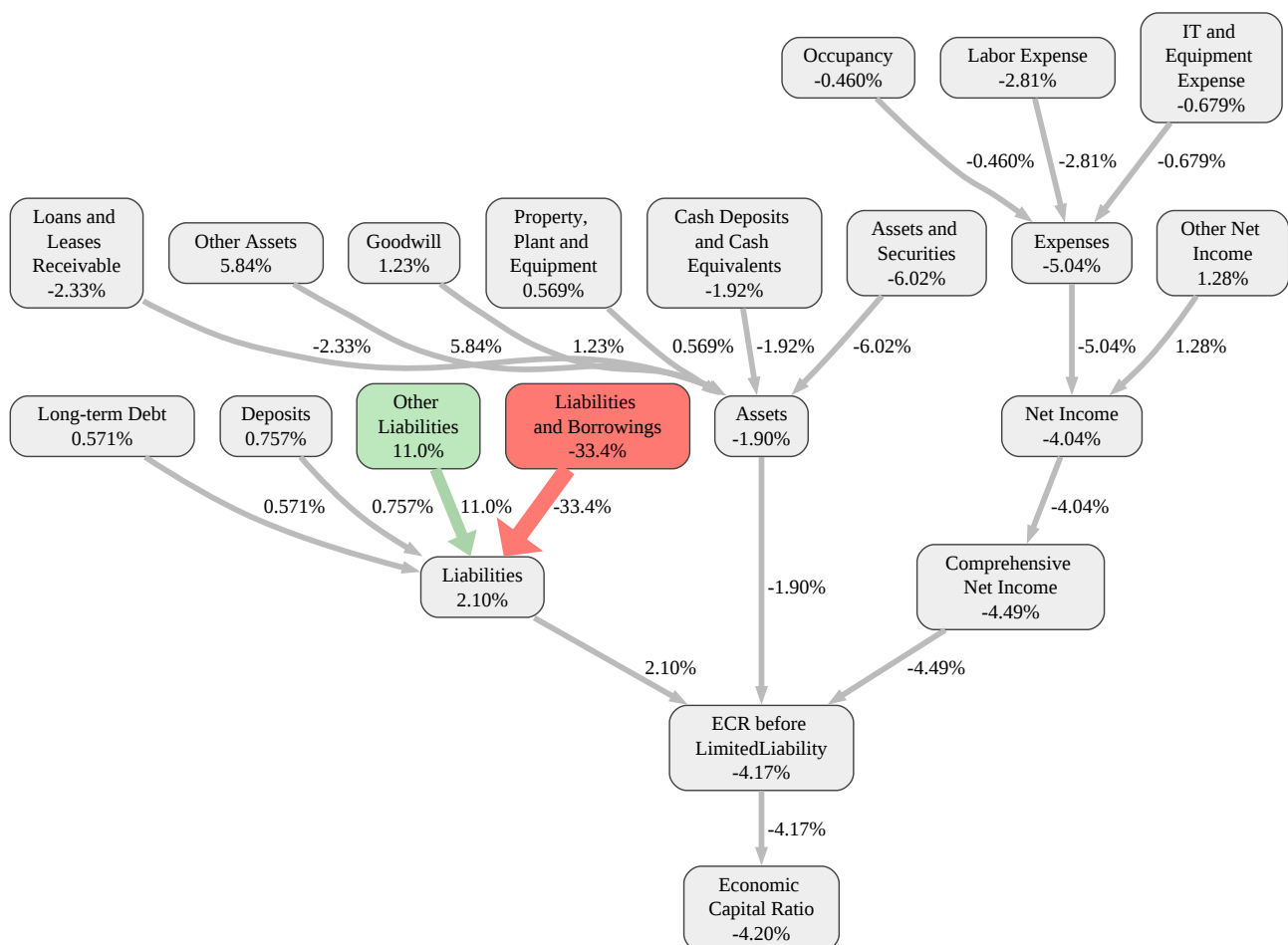




The relative strengths and weaknesses of Equity Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 4.2% points below the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	167,289
Cash Deposits and Cash Equivalents	91,789
Deposits	3,063,516
Fees	5,962
Goodwill	136,432
IT and Equipment Expense	10,124
Labor Expense	52,122
Liabilities and Borrowings	2,617,926
Loans and Leases Receivable	2,550,353
Long-term Debt	0
Occupancy	8,674
Other Assets	919,237
Other Compr. Net Income	4,864
Other Expenses	21,125
Other Liabilities	-2,209,924
Other Net Income	107,518
Other Noninterest Expense	8,906
Other Revenues	5,604
Property, Plant and Equipment	84,478

Output Variable	Value in 1000 USD
Liabilities	3,471,518
Assets	3,949,578
Expenses	106,913
Revenues	5,604
Stockholders Equity	478,060
Net Income	6,209
Comprehensive Net Income	11,073
BaseVar	4,118,740
ECR before Limited Liability	11%
Economic Capital Ratio	11%