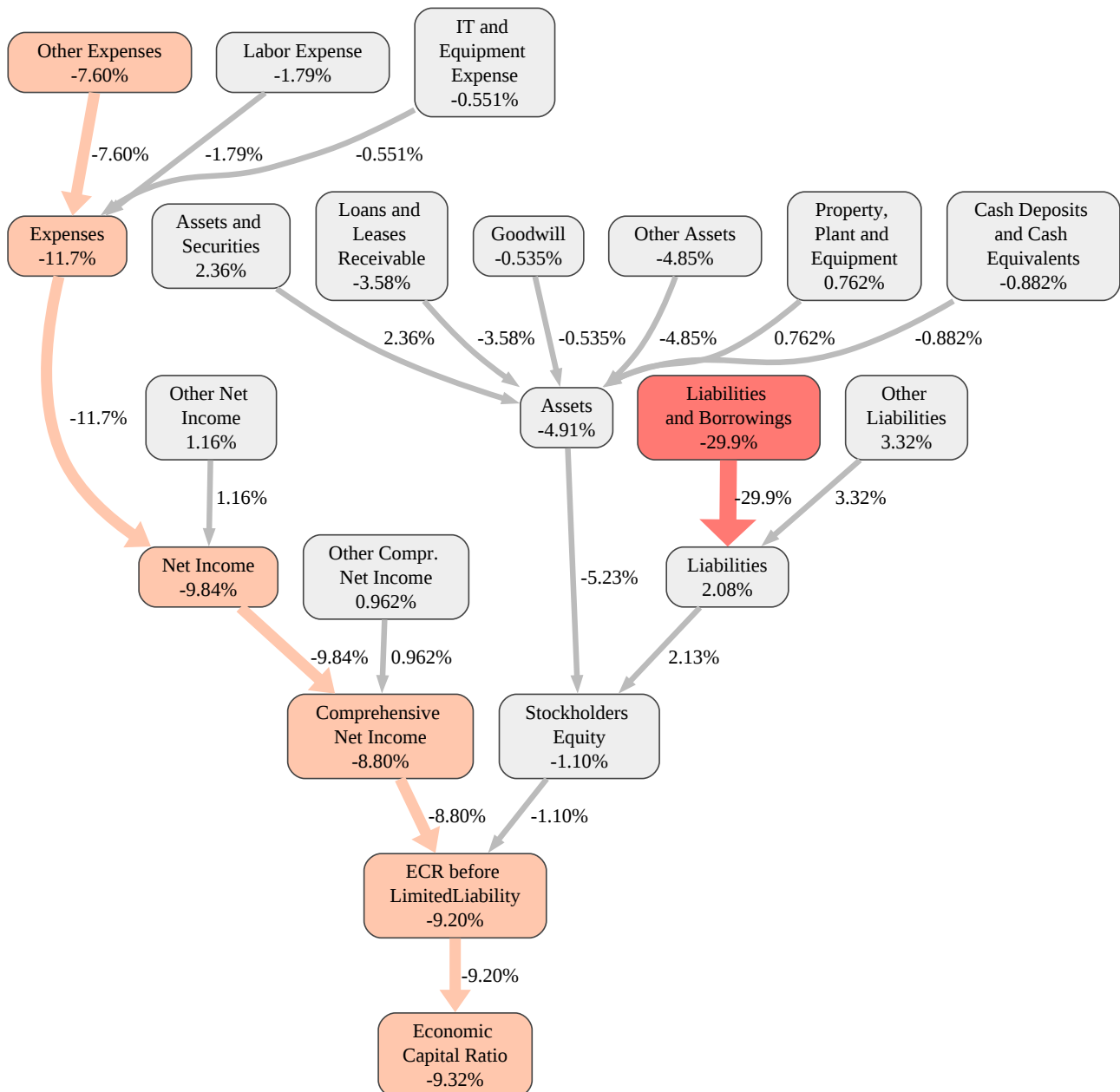




The relative strengths and weaknesses of Equity Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Equity Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 3.3% points. The greatest weakness of Equity Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.3%, being 9.3% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	903,935
Cash Deposits and Cash Equivalents	280,947
Deposits	3,447,590
Fees	6,370
Goodwill	31,601
IT and Equipment Expense	10,991
Labor Expense	54,129
Liabilities and Borrowings	2,691,980
Loans and Leases Receivable	2,570,381
Long-term Debt	0
Occupancy	8,784
Other Assets	137,080
Other Compr. Net Income	19,784
Other Expenses	119,900
Other Liabilities	-2,533,863
Other Net Income	110,553
Other Noninterest Expense	9,216
Other Revenues	4,722
Property, Plant and Equipment	89,412

Output Variable	Value in 1000 USD
Liabilities	3,605,707
Assets	4,013,356
Expenses	209,390
Revenues	4,722
Stockholders Equity	407,649
Net Income	-94,115
Comprehensive Net Income	-74,331
BaseVar	4,434,706
ECR before Limited Liability	1.2%
Economic Capital Ratio	3.3%