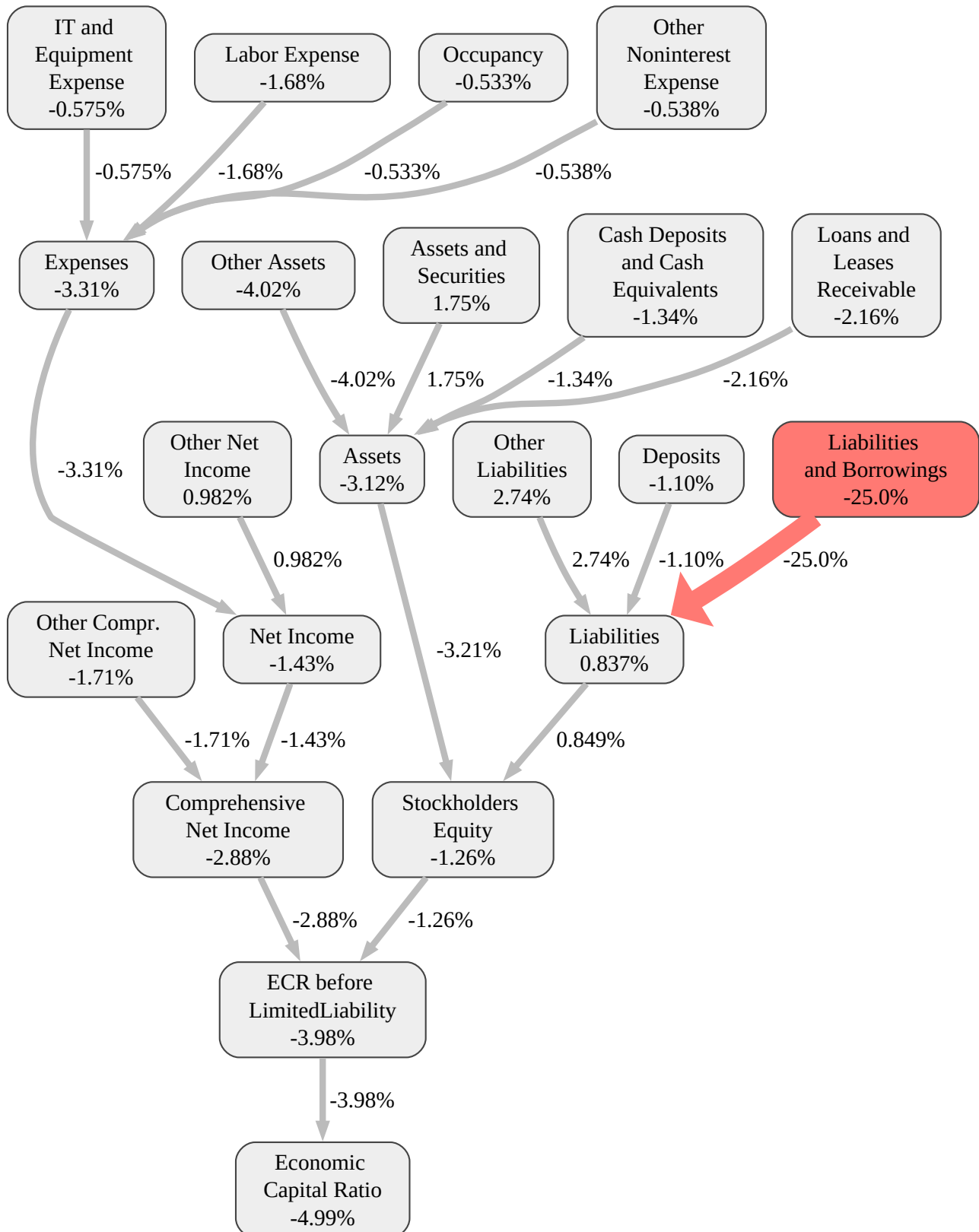




The relative strengths and weaknesses of Equity Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Equity Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 2.7% points. The greatest weakness of Equity Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.7%, being 5.0% points below the market average of 7.7%.

| Input Variable                     | Value in<br>1000 USD | Output Variable             | Value in<br>1000 USD |
|------------------------------------|----------------------|-----------------------------|----------------------|
| Assets and Securities              | 1,274,126            | Liabilities                 | 4,571,593            |
| Cash Deposits and Cash Equivalents | 104,428              | Assets                      | 4,981,651            |
| Deposits                           | 4,241,807            | Expenses                    | 140,974              |
| Fees                               | 6,091                | Revenues                    | 12,265               |
| Goodwill                           | 53,101               | Stockholders Equity         | 410,058              |
| IT and Equipment Expense           | 15,883               | Net Income                  | 34,963               |
| Labor Expense                      | 62,006               | Comprehensive Net Income    | -80,324              |
| Liabilities and Borrowings         | 3,190,386            | BaseVar                     | 5,561,061            |
| Loans and Leases Receivable        | 3,266,050            | ECR before LimitedLiability | 0.51%                |
| Long-term Debt                     | 0                    | Economic Capital Ratio      | 2.7%                 |
| Occupancy                          | 12,223               |                             |                      |
| Other Assets                       | 182,454              |                             |                      |
| Other Compr. Net Income            | -115,287             |                             |                      |
| Other Expenses                     | 29,589               |                             |                      |
| Other Liabilities                  | -2,860,600           |                             |                      |
| Other Net Income                   | 163,672              |                             |                      |
| Other Noninterest Expense          | 15,182               |                             |                      |
| Other Revenues                     | 12,265               |                             |                      |
| Property, Plant and Equipment      | 101,492              |                             |                      |