

EQUITY BANCSHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3180547	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$5	\$5	14.1%	
Loans	\$4	\$4	14.0%	
Construction & development	\$0	\$0		
Closed-end 1-4 family residential	\$1	\$1	18.1%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-17.6%	
Commercial & Industrial	\$1	\$1	25.5%	
Commercial real estate	\$2	\$2	-2.1%	
Unused commitments	\$0	\$0	0.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	29.2%	
Cash & balances due	\$0	\$0	36.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$4	\$5	15.9%	
Deposits	\$4	\$4	20.0%	
Total other borrowings	\$0	\$0	-100.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$1	\$1	4.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.7%	11.2%	--	
Tier 1 risk based capital ratio	13.4%	12.5%	--	
Total risk based capital ratio	14.0%	13.5%	--	
Return on equity ¹	4.7%	0.5%	--	
Return on assets ¹	0.8%	0.1%	--	
Net interest margin ¹	5.0%	5.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	0.0%	--	
Loss provision to net charge-offs (qtr)	-300.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	-0.1%	0.0%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.0%	0.0%	0.0%	0.0%