

EQUITY BANCSHARES, INC.

| | CPP Disbursement Date 05/15/2009 | RSSD (Holding Company) 3180547 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2012 \$ millions | 2013 \$ millions | %chg from prev | |
| Assets | | \$1,141 | | |
| Loans | | \$659 | | |
| Construction & development | | \$31 | | |
| Closed-end 1-4 family residential | | \$147 | | |
| Home equity | | \$7 | | |
| Credit card | | \$0 | | |
| Other consumer | | \$3 | | |
| Commercial & Industrial | | \$139 | | |
| Commercial real estate | | \$269 | | |
| Unused commitments | | \$100 | | |
| Securitization outstanding principal | | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | | \$258 | | |
| Asset-backed securities | | \$0 | | |
| Other securities | | \$92 | | |
| Cash & balances due | | \$25 | | |
| Residential mortgage originations | | | | |
| Closed-end mortgage originated for sale (quarter) | | \$5 | | |
| Open-end HELOC originated for sale (quarter) | | \$0 | | |
| Closed-end mortgage originations sold (quarter) | | \$5 | | |
| Open-end HELOC originations sold (quarter) | | \$0 | | |
| Liabilities | | \$1,011 | | |
| Deposits | | \$965 | | |
| Total other borrowings | | \$38 | | |
| FHLB advances | | \$9 | | |
| Equity | | | | |
| Equity capital at quarter end | | \$131 | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | | \$0 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | | 10.0% | -- | |
| Tier 1 risk based capital ratio | | 14.7% | -- | |
| Total risk based capital ratio | | 15.5% | -- | |
| Return on equity ¹ | | 4.7% | -- | |
| Return on assets ¹ | | 0.5% | -- | |
| Net interest margin ¹ | | 4.1% | -- | |
| Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans) | | 42.5% | -- | |
| Loss provision to net charge-offs (qtr) | | 165.2% | -- | |
| Net charge-offs to average loans and leases ¹ | | 0.2% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2012 | 2013 | 2012 | 2013 |
| Construction & development | | 4.1% | | 0.0% |
| Closed-end 1-4 family residential | | 3.3% | | 0.1% |
| Home equity | | 0.5% | | 0.0% |
| Credit card | | 0.0% | | 0.0% |
| Other consumer | | 0.0% | | 1.8% |
| Commercial & Industrial | | 0.9% | | 0.1% |
| Commercial real estate | | 2.1% | | 0.1% |
| Total loans | | 2.0% | | 0.1% |