

EQUITY BANCSHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3180547	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$385	\$439	13.9%	
Loans	\$295	\$306	3.7%	
<i>Construction & development</i>	\$22	\$11	-48.5%	
<i>Closed-end 1-4 family residential</i>	\$58	\$53	-8.7%	
<i>Home equity</i>	\$4	\$4	4.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$5	-29.0%	
<i>Commercial & Industrial</i>	\$77	\$74	-3.7%	
<i>Commercial real estate</i>	\$109	\$140	28.4%	
Unused commitments	\$63	\$47	-25.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$23	\$70	196.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$32	\$15	-53.5%	
Cash & balances due	\$7	\$15	108.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$38	\$11	-72.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$34	\$11	-67.5%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$339	\$390	14.7%	
Deposits	\$307	\$348	13.4%	
Total other borrowings	\$31	\$40	30.9%	
FHLB advances	\$20	\$34	69.5%	
Equity				
Equity capital at quarter end	\$46	\$49	7.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	8.6%	--	
Tier 1 risk based capital ratio	10.8%	11.3%	--	
Total risk based capital ratio	11.6%	12.5%	--	
Return on equity ¹	4.3%	10.3%	--	
Return on assets ¹	0.5%	1.2%	--	
Net interest margin ¹	4.1%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	63.7%	90.8%	--	
Loss provision to net charge-offs (qtr)	180.6%	14.3%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	8.6%	12.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.3%	1.4%	0.0%	-0.1%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.2%	0.4%	0.2%
<i>Commercial & Industrial</i>	1.1%	0.4%	0.1%	0.0%
<i>Commercial real estate</i>	0.3%	1.3%	0.0%	0.0%
<i>Total loans</i>	1.3%	1.4%	0.0%	0.0%