

**EQUITY BANCSHARES, INC.**

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 3180547	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	%chg from prev	
<b>Assets</b>		\$1,178		
Loans		\$726		
Construction & development		\$42		
Closed-end 1-4 family residential		\$170		
Home equity		\$11		
Credit card		\$0		
Other consumer		\$4		
Commercial & Industrial		\$174		
Commercial real estate		\$265		
Unused commitments		\$111		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$232		
Asset-backed securities		\$0		
Other securities		\$82		
Cash & balances due		\$37		
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)		\$8		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$10		
Open-end HELOC originations sold (quarter)		\$0		
<b>Liabilities</b>		\$1,044		
Deposits		\$988		
Total other borrowings		\$49		
FHLB advances		\$21		
<b>Equity</b>				
Equity capital at quarter end		\$134		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio		10.3%	--	
Tier 1 risk based capital ratio		14.0%	--	
Total risk based capital ratio		14.7%	--	
Return on equity <sup>1</sup>		6.8%	--	
Return on assets <sup>1</sup>		0.8%	--	
Net interest margin <sup>1</sup>		4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		55.1%	--	
Loss provision to net charge-offs (qtr)		0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>		0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
Construction & development		2.9%		0.0%
Closed-end 1-4 family residential		1.5%		0.1%
Home equity		0.0%		0.0%
Credit card		0.0%		0.0%
Other consumer		0.7%		2.2%
Commercial & Industrial		1.0%		0.0%
Commercial real estate		1.9%		0.0%
Total loans		1.5%		0.0%