



EQUITY BANCSHARES, INC.

2025 4th Quarter Financial Results

January 21, 2026



Forward Looking Statements

This presentation contains “forward-looking statements” within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements reflect the current views of the management of Equity Bancshares, Inc. (“Equity,” “we,” “us,” “our,” “the company”) with respect to, among other things, future events, the expected benefits of the Frontier Holdings, LLC (“Frontier”) transaction, and Equity’s financial performance. These statements are often, but not always, made through the use of words or phrases such as “may,” “should,” “could,” “predict,” “potential,” “believe,” “will likely result,” “expect,” “continue,” “will,” “anticipate,” “seek,” “estimate,” “intend,” “plan,” “project,” “forecast,” “goal,” “target,” “would” and “outlook,” or the negative variations of those words or other comparable words of a future or forward-looking nature. These forward-looking statements are not historical facts, and are based on current expectations, estimates and projections about Equity’s industry, management’s beliefs and certain assumptions made by management, many of which, by their nature, are inherently uncertain and beyond Equity’s control. Accordingly, Equity cautions you that any such forward-looking statements are not guarantees of future performance and are subject to risks, assumptions and uncertainties that are difficult to predict. Although Equity believes that the expectations reflected in these forward-looking statements are reasonable as of the date made, actual results may prove to be materially different from the results expressed or implied by the forward-looking statements. Factors that could cause actual results to differ materially from Equity’s expectations include competition from other financial institutions and bank holding companies; the effects of and changes in trade, monetary and fiscal policies and laws, including interest rate policies of the Federal Reserve Board; changes in the demand for loans; fluctuations in value of collateral and loan reserves; inflation, interest rate, market and monetary fluctuations; changes in consumer spending, borrowing and savings habits; the possibility that the expected benefits related to the proposed transaction Frontier and the completed transaction with NBC Corp. of Oklahoma may not materialize as expected; the proposed transaction not being timely completed, if completed at all; prior to the completion of the proposed transaction, the business of Frontier experiencing disruptions due to transaction-related uncertainty or other factors making it more difficult to maintain relationships with employees, customers, other business partners or governmental entities, difficulty retaining key employees; the ability to obtain regulatory approval of the Frontier transactions; and the ability to successfully implement integration strategies or to achieve expected synergies and operating efficiencies within the expected time-frames or at all; and similar variables. The foregoing list of factors is not exhaustive.

For discussion of these and other risks that may cause actual results to differ from expectations, please refer to “Cautionary Note Regarding Forward-Looking Statements” and “Risk Factors” in Equity’s Annual Report on Form 10-K filed with the Securities and Exchange Commission on March 7, 2025, and any updates to those risk factors set forth in Equity’s subsequent Quarterly Reports on Form 10-Q or Current Reports on Form 8-K. If one or more events related to these or other risks or uncertainties materialize, or if Equity’s underlying assumptions prove to be incorrect, actual results may differ materially from what Equity anticipates. Accordingly, you should not place undue reliance on any such forward-looking statements. Any forward-looking statement speaks only as of the date on which it is made, and Equity does not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise, except as required by law. New risks and uncertainties arise from time to time and it is not possible for us to predict those events or how they may affect us. In addition, Equity cannot assess the impact of each factor on Equity’s business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements. All forward-looking statements, expressed or implied, included in this press release are expressly qualified in their entirety by this cautionary statement. This cautionary statement should also be considered in connection with any subsequent written or oral forward-looking statements that Equity or persons acting on Equity’s behalf may issue.

Non-GAAP Financial Measures

This presentation contains certain non-GAAP financial measures intended to supplement, not substitute for, comparable GAAP measures. Reconciliations of non-GAAP financial measures to GAAP financial measures are provided at the end of this presentation. Numbers in the presentation may not sum due to rounding.

Overview

\$6.4B

Total Assets

\$4.2B

Total Loans

\$5.1B

Total Deposits

\$851M

Market Capitalization¹

9.94%

Tangible Common Equity /
Tangible Assets²

13.08%

Common Equity
Tier 1

16.31%

Total Risk-Based
Capital

\$32.86

Tangible Book Value
Per Share²

Strategic Execution Of Acquisitions

EQBK Growth Since 2010

+26.2%

Asset CAGR
including
acquisitions³

15

Total
Acquisitions

2 Years

Avg. Tangible
Book Value
Earnback

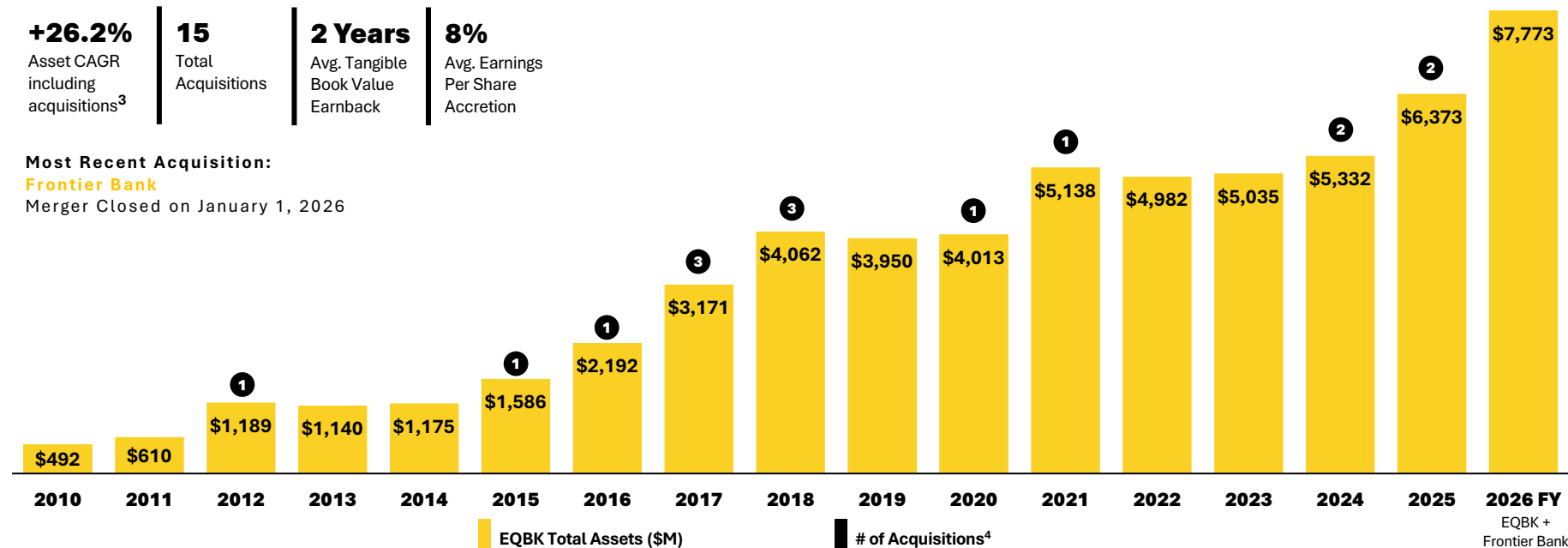
8%

Avg. Earnings
Per Share
Accretion

Most Recent Acquisition:

Frontier Bank

Merger Closed on January 1, 2026



1) Market Capitalization as of 12/31/2025
 2) Non-GAAP Financial Measure. Refer to the Non-GAAP reconciliation at the end of this presentation.
 3) Compound Annual Growth Rate since 2010
 4) # of acquisitions based on date of completion.

Leadership Team



Brad Elliott

Equity Bancshares, Inc. Chairman & CEO

Years in Banking: 37

Founded Equity Bank in 2002

2018 EY Entrepreneur of the Year National Finalist

2014 Most Influential CEO, *Wichita Business Journal*



Chris Navratil

Chief Financial Officer

Years in Banking: 15

Chief Financial Officer since August 2023. Previously served as Bank CFO and prior to Equity, spent 7 years within the Financial Institution Audit Practice with Crowe LLP



Brett Reber

General Counsel

Years in Law: 38

Prior to joining Equity Bank, he served as Managing Member of the Wise & Reber, L.C. law firm. Brett has practiced corporate and business law for over 30 years.



David Pass

Chief Information Officer

Years in Banking: 25

Previously served in IT leadership positions at UMB Financial Corporation and CoBiz Financial.



Rick Sems

Equity Bank CEO

Years in Banking: 26

Equity Bank CEO since May 2024. Joined Equity Bank as President in May 2023. Prior to joining, Rick served as Chief Banking Officer of First Bank in St. Louis and President & CEO of Reliance Bank



Julie Huber

Chief Operating Officer

Years in Banking: 36

Chief Operating Officer since May 2024. Served in variety of leadership roles in her time at Equity Bank including overseeing our operations, HR, compliance functions and sales and training, and as managed the integration process for each acquisition.



Krysztof Slupkowski

Chief Credit Officer

Years in Banking: 13

Chief Credit Officer since September 2023. Served as Metro Market CCO since 2018, previously served in various credit function at Commerce Bancshares.



Ann Knutson

Chief Human Resources Officer

Years in Banking: 18

Previously served in human resource leadership positions at Bank Five Nine and Summit Credit Union

Our Value Proposition

Our guiding principles
and commitment to
entrepreneurial spirit
are part of our
longstanding framework
for delivering
shareholder value

Organic Growth



Strategic Mergers & Acquisitions



Disciplined Credit Standards



Effective Balance Sheet & Capital Management

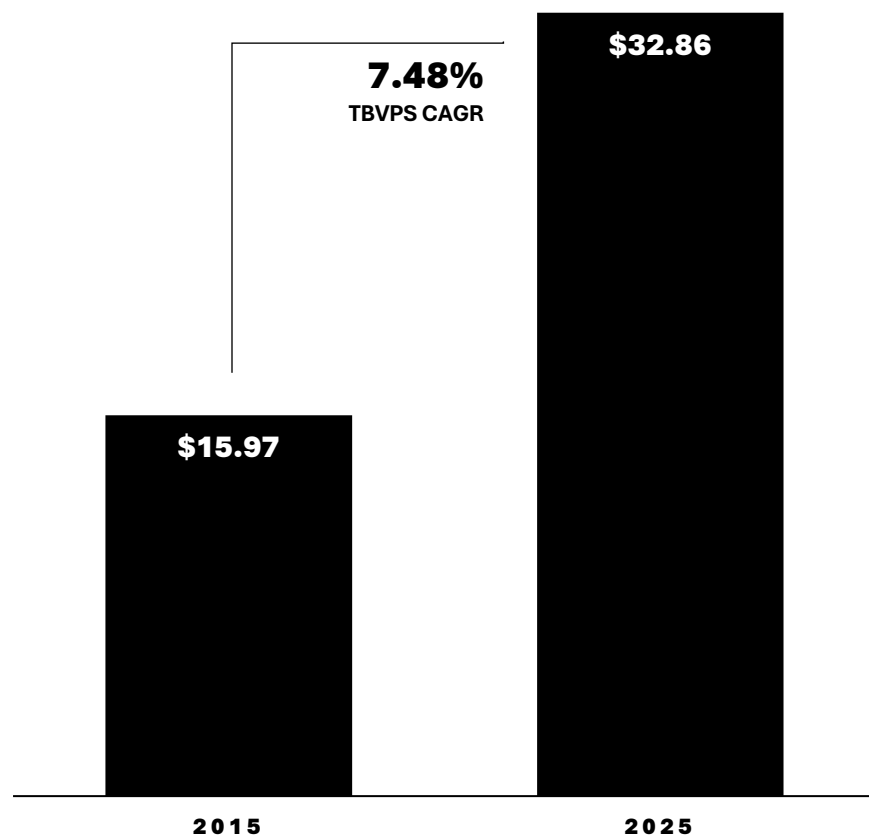


EPS & Tangible Book Value Growth

Tangible Book Value Per Share¹

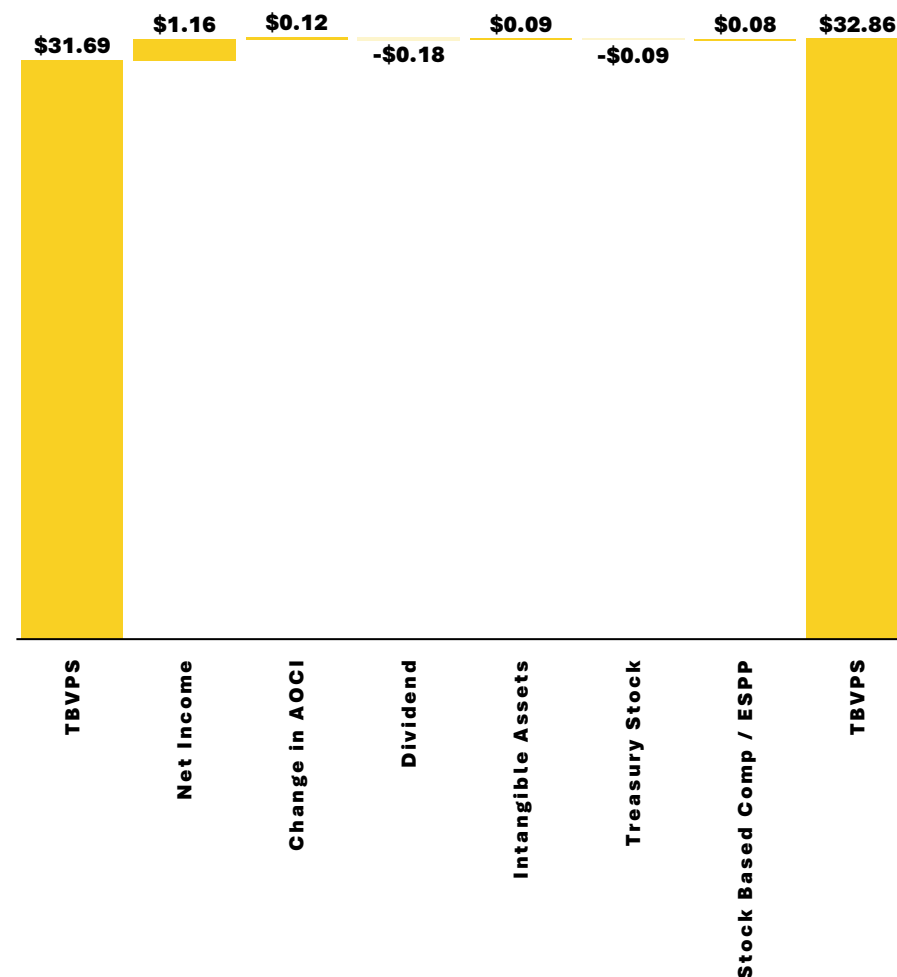
Tangible Book Value Per Share | IPO to Current

Since IPO, Tangible Book Value increased \$16.89 from \$15.97 to \$32.86



Tangible Book Value Per Share | Quarter over Quarter Walk

During the quarter, Tangible Book Value increased \$1.17 from \$31.69 to \$32.86



1) Tangible Book Value per common share. Non-GAAP Measure. For a reconciliation of Non-GAAP measures, please see appendix.

4th Quarter 2025 | Financial Highlights

\$24.2M

Core Net Income¹

\$1.26

Core Earnings
Per Share¹

\$5.1B

Total Deposits

\$4.2B

Gross Loans

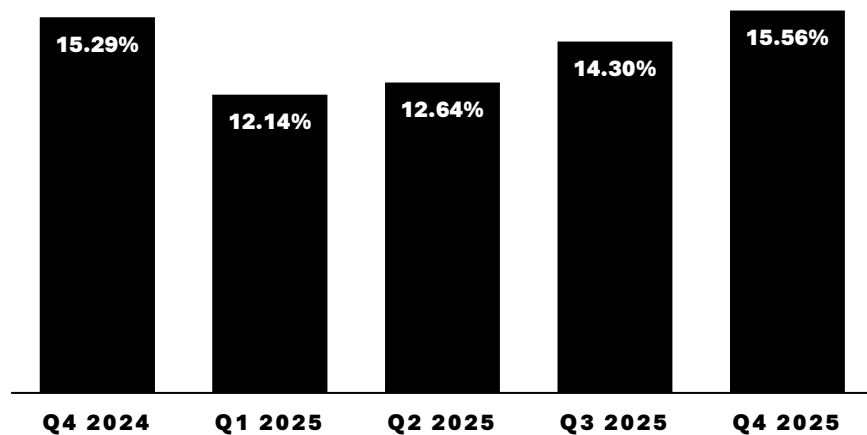
Key Performance Metrics		4Q 2025	3Q 2025	2Q 2025
Earnings & Profitability	Earnings Per Share Core Earnings Per Share ¹	\$1.16 \$1.26	\$(1.55) \$1.21	\$0.87 \$0.99
	Book Value Per Share TBV Per Share ¹	\$38.64 \$32.86	\$37.25 \$31.69	\$36.27 \$32.17
	Net Income Core Net Income ¹	\$22.1M \$24.2M	\$(29.7)M \$23.3M	\$15.3M \$17.5M
	Net Interest Margin	4.47%	4.45%	4.17%
	Efficiency Ratio ¹	59.98%	58.31%	63.62%
	ROAA Core ROAA ¹	1.43% 1.57%	(1.93)% 1.51%	1.18% 1.35%
	ROAE Core ROATCE ¹	12.07% 15.56%	(16.45)% 14.30%	9.76% 12.64%
Balance Sheet & Capital	Total Loans	\$4.2B	\$4.3B	\$3.6B
	Total Deposits	\$5.1B	\$5.1B	\$4.2B
	Total Equity / Total Assets TCE / TA ¹	11.49% 9.94%	11.18% 9.68%	11.83% 10.63%
	CET 1 Capital Ratio	13.08%	12.84%	15.07%
	Total Risk-based Capital Ratio	16.31%	16.09%	16.84%
Asset Quality	Provision for Credit Losses	\$(0.0)M	\$0.0M ²	\$0.0M
	NCOs / Avg. Loans	0.07%	0.10%	0.06%
	NPAs / Total Assets	0.73%	0.83%	0.85%
	Classified Assets / Regulatory Capital	12.06%	12.37%	11.39%

1) Non-GAAP Financial Measure. Refer to the Non-GAAP reconciliation at the end of this presentation.

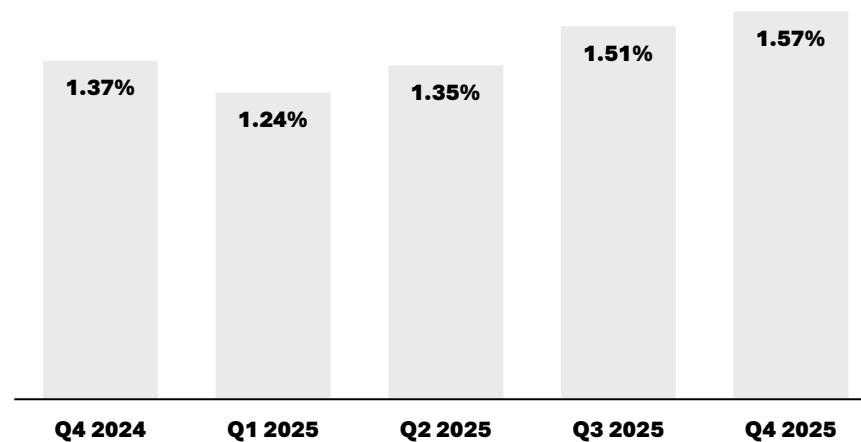
2) Excludes Day 2 Merger provision of \$6.2M

Performance Metrics

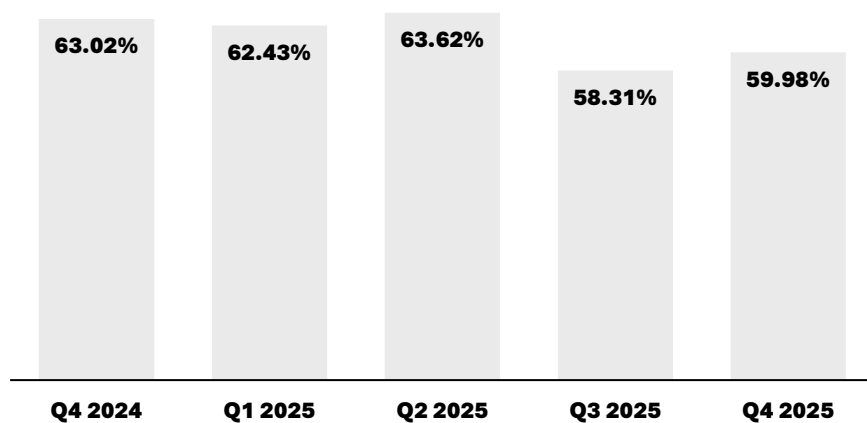
Return On Average Tangible Common Equity - Core¹



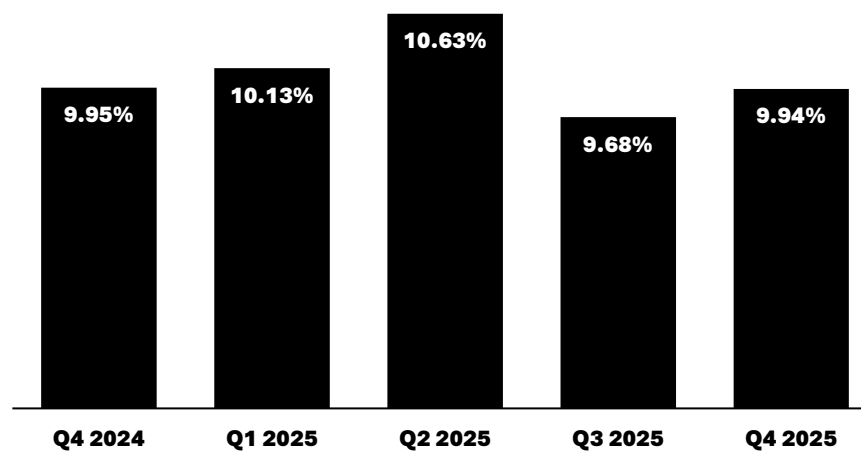
Return on Average Assets - Core¹



Efficiency Ratio¹



Tangible Common Equity / Tangible Assets¹



1) Non-GAAP Financial Measure. Refer to the Non-GAAP reconciliation at the end of this presentation.

Net Income

Net Interest Income

Net interest income was \$63.5 million for the period, as compared to \$62.5 million in the previous quarter.

The increase reflects a full quarter's benefit from the investment portfolio repositioning executed during the third quarter.

Net Interest Margin expanded during the quarter from 4.45% to 4.47%.

Noninterest Income

Total non-interest income was \$9.4 million for the period, as compared to \$8.9 million in the previous quarter, excluding the impact of our securities repositioning.

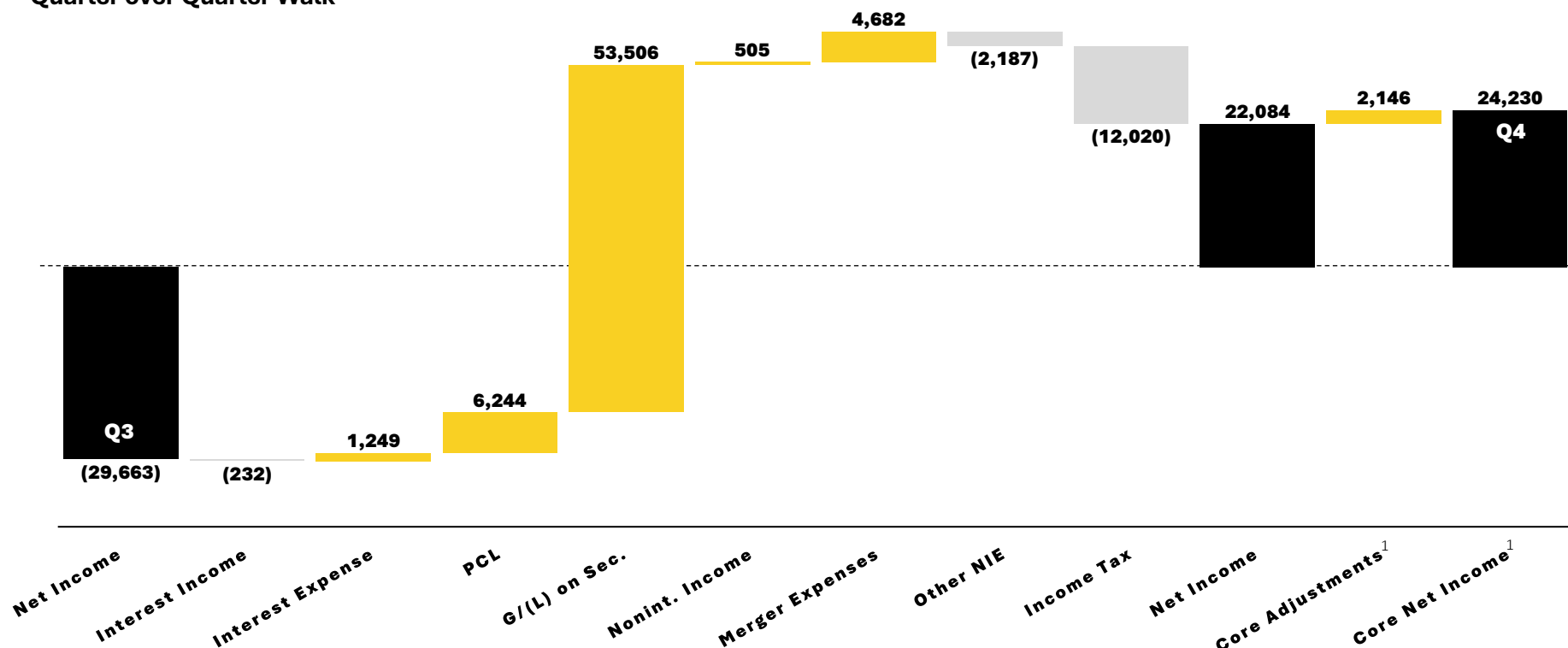
The periodic change was driven by increased mortgage production and benefit from the resolution of a previously sold government guaranteed loan.

Noninterest Expense

Excluding the impact of merger-related expenses, total non-interest expense for the quarter was \$45.1 million, as compared to \$42.9 million for the previous quarter.

The increase during the period is primarily attributable the recognition of a \$1.0 million reserve for settlement costs related to ongoing litigation as well as a comparative change of \$1.2 million in the reserve for unfunded commitments.

Quarter over Quarter Walk

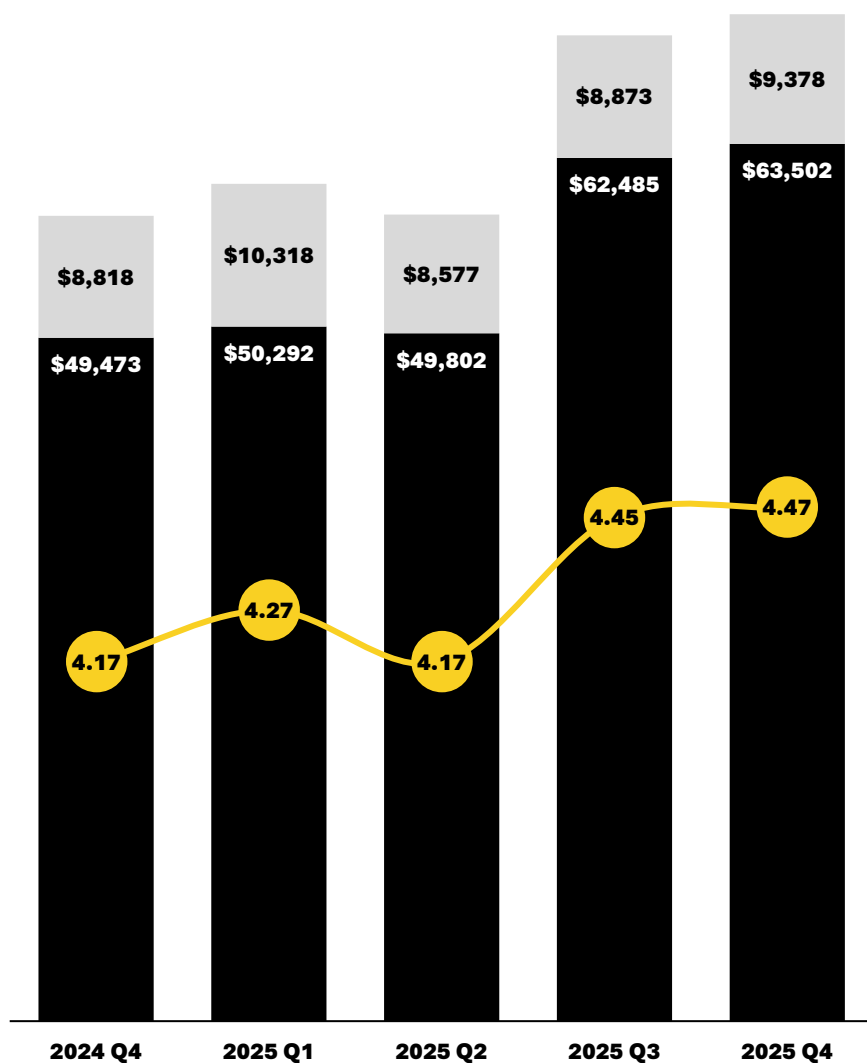


1) Non-GAAP Financial Measure. Refer to the Non-GAAP reconciliation at the end of this presentation.

Profitability

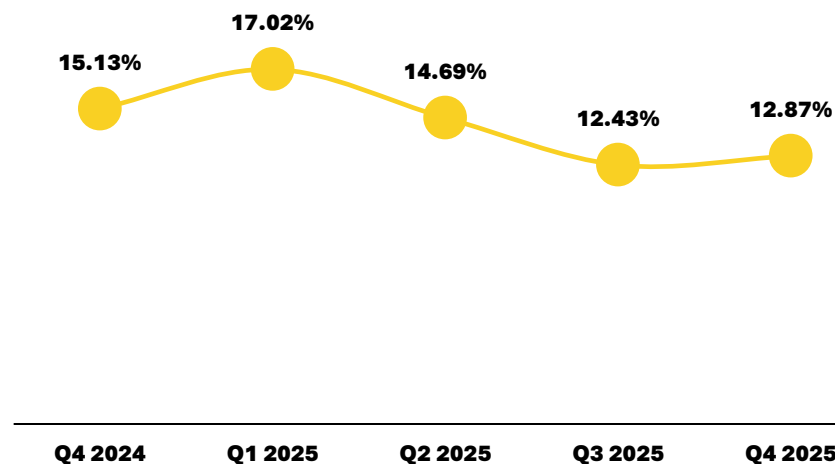
Revenue Composition¹

■ Net Interest Income ■ Noninterest Income
 — Net Interest Margin (%)

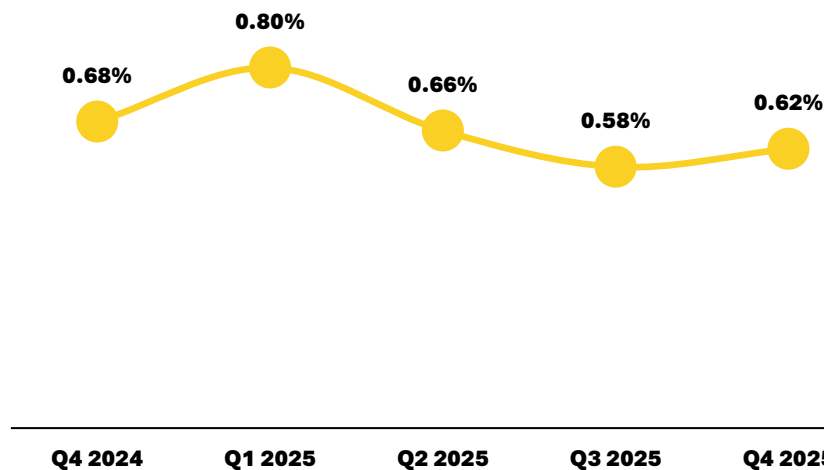


Profitability Ratios¹

— Noninterest Income / Operating Revenue



— Noninterest Income / Average Assets



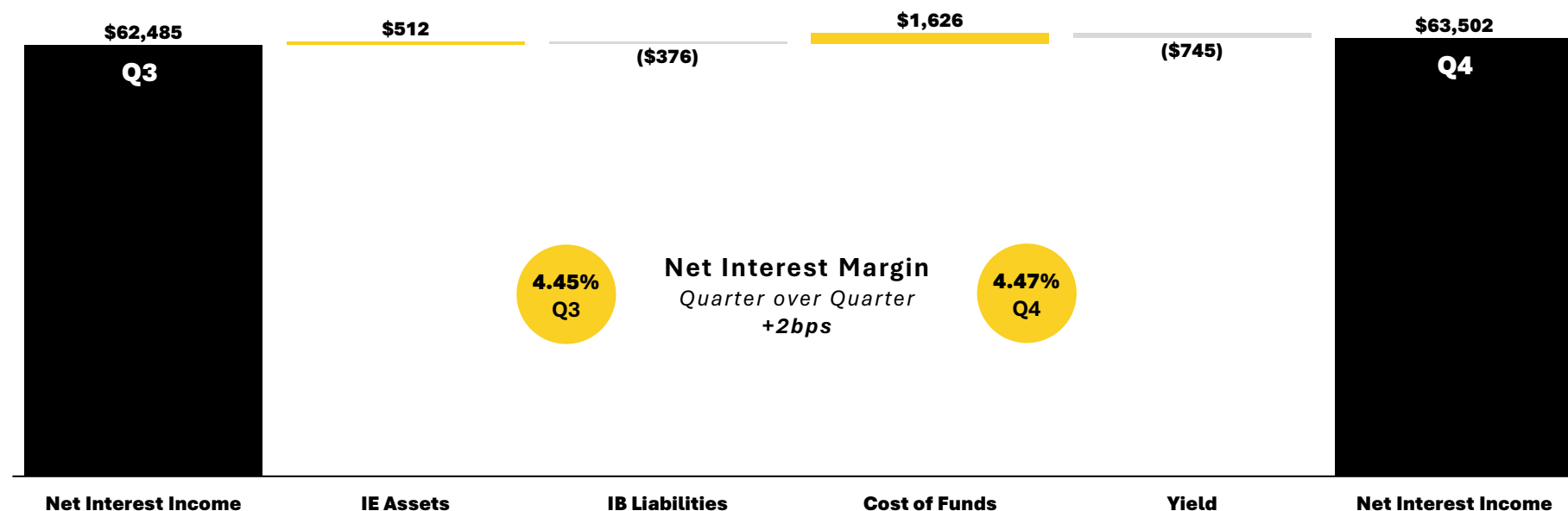
1) Noninterest income is adjusted to exclude and gain/(loss) on securities transactions



Net Interest Income

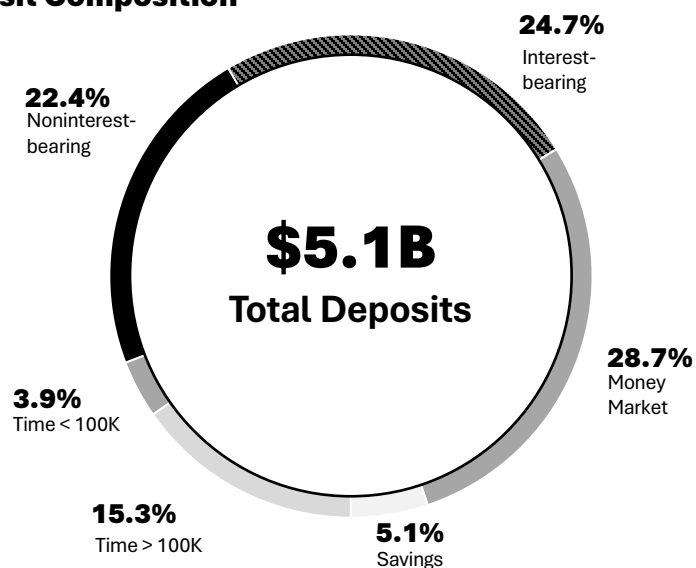
Deposits	Cost of Deposits	Loan Yield	Investment Yield
<p>Noninterest-bearing deposits constitute 22.4% of total deposits.</p> <p>Interest-bearing demand deposits, including money market and savings, increased 1.9% from 58.9% to 58.5% of total deposits, QoQ.</p> <p>Time deposits decreased 1.7% from 20.9% to 19.2% of total deposits, QoQ.</p>	<p>Cost of total deposits decreased 10bps to 1.88%, and cost of interest-bearing deposits decreased 15 bps to 2.43% during the quarter.</p> <p>The comparative decrease was driven by rate cuts during the quarter.</p>	<p>Loan yield decreased 17bps to 7.01% quarter-over-quarter, driven by rate cuts during the quarter.</p>	<p>Investment yield increased 71bps to 4.92% quarter-over-quarter due to a full quarter impact of the portfolio repositioning that took place during the third quarter.</p>

Quarter over Quarter Walk

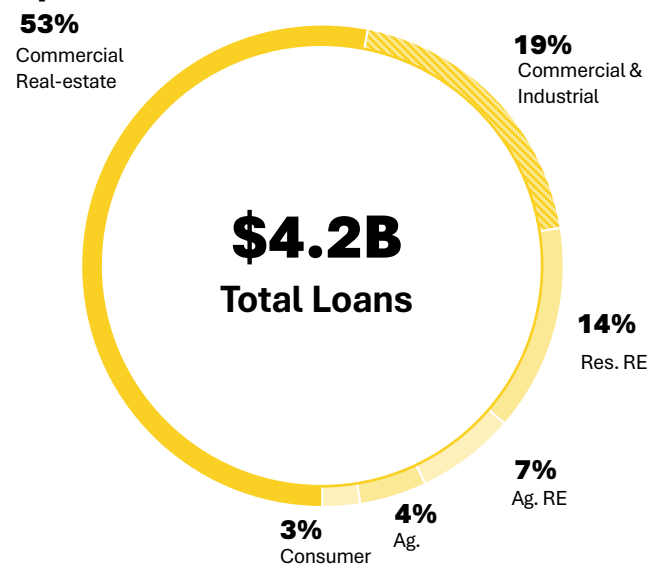


Balance Sheet

Deposit Composition



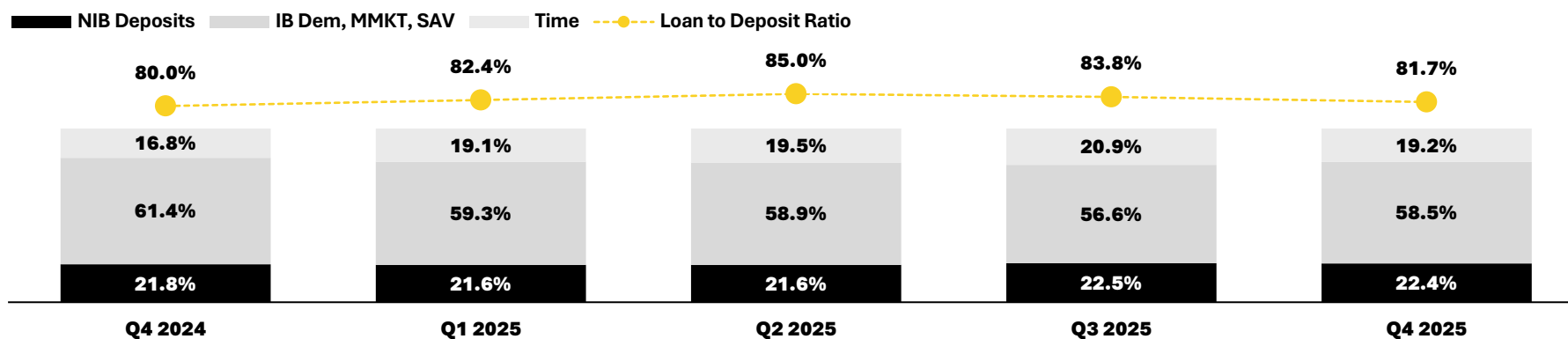
Loan Composition



Performance Highlights

81.70% Loan-to-Deposit Ratio	98.60% Core Dep. / Total Deposit	1.88% Cost of Total Deposits	2.43% Cost of Int-bearing Deposits	7.01% Yield on Total Loans	6.62% Loan Coupon Yield ¹	0.07% NCOs / Average Loans	12.06% Classified Assets / Reg. Capital
--	--	--	--	--------------------------------------	--	--------------------------------------	---

Trending Loan-to-Deposit Ratio

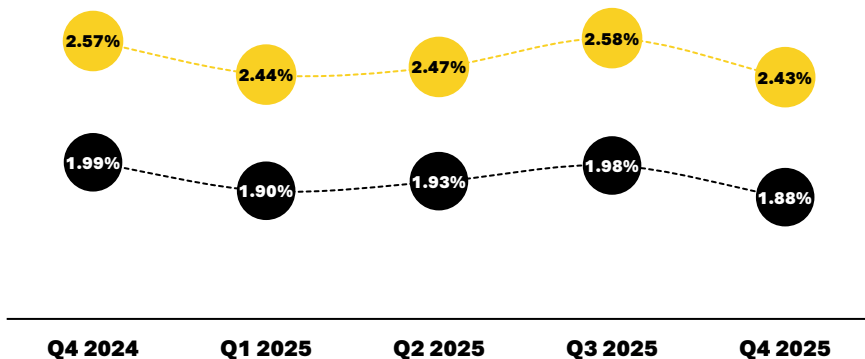


1) Loan Coupon exclusive of the impact of derivatives, purchase accounting, non-accrual, mortgage premium amort, and loan fees

Yield / Cost Components

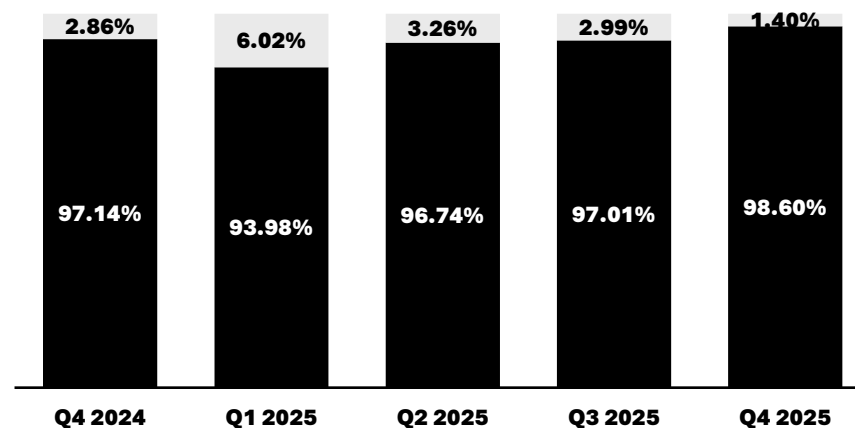
Cost Analysis

---●--- Cost of Deposits -●- Cost of IB Deposits



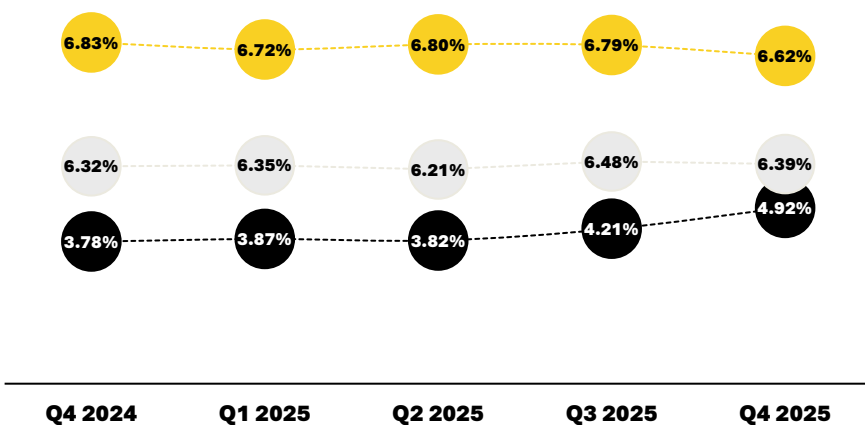
Core Deposits / Total Deposits

■ Core Deposits ■ Brokered Deposits



Yield Analysis

-●- Loan Coupon ---●--- Securities Yield -●- Total EA Yield



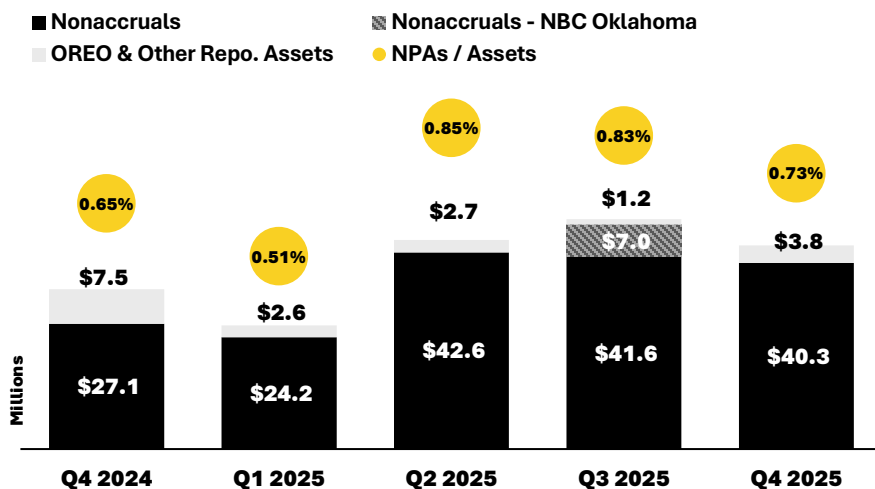
Cumulative Betas

	Q3 2024	Q2 2025	Q3 2025	Q4 2025
Fed Funds Effective Rate	5.33%	4.33%	4.29%	3.90%
Change Since Beginning of Rate Cycle – Sept 2024	-0.07%	-1.00%	-1.04%	-1.43%
Loan Coupon		20%	20%	27%
IB Deposits		38%	26%	29%
Total Deposits		27%	21%	22%

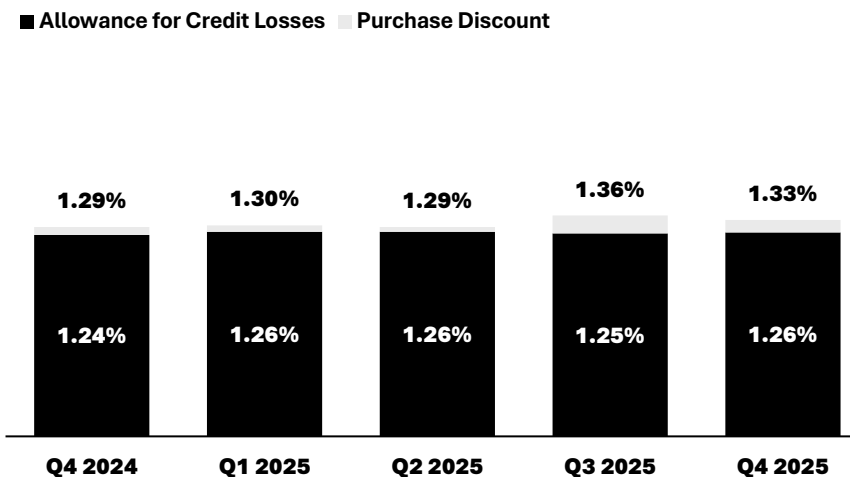
1) Loan Coupon exclusive of the impact of derivatives, purchase accounting, non-accrual, mortgage premium amort, and loan fees

Asset Quality Trends | Quarterly

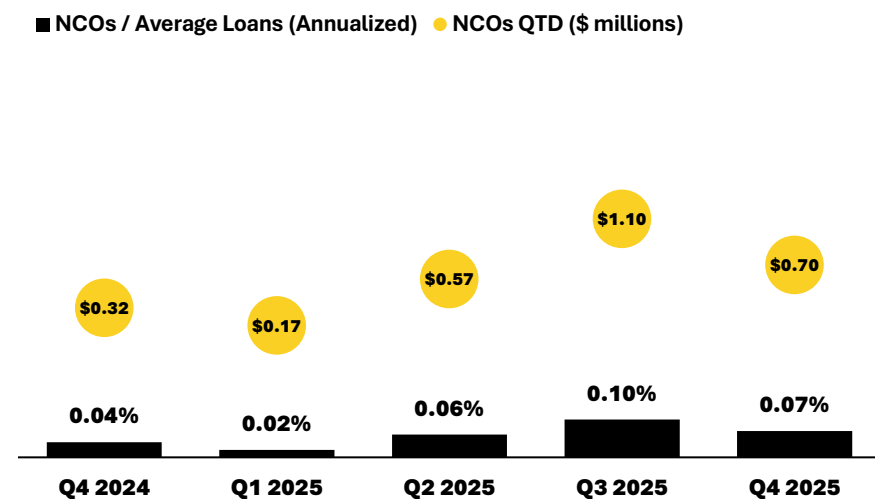
Nonperforming Assets^{1,2}



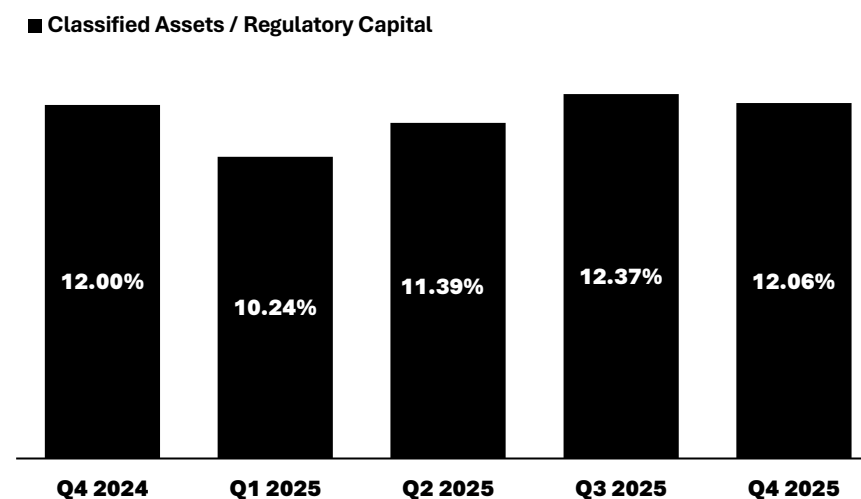
Total Reserve Ratio



Net Charge-offs / Average Loans



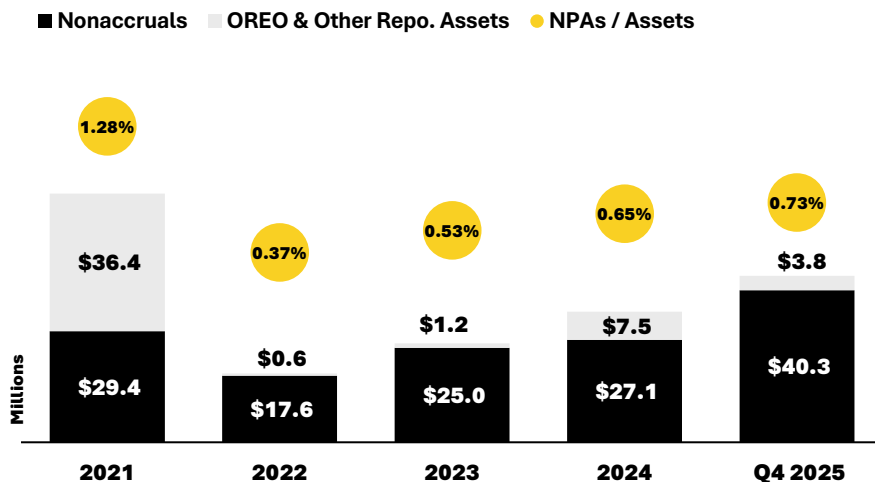
Classified Assets



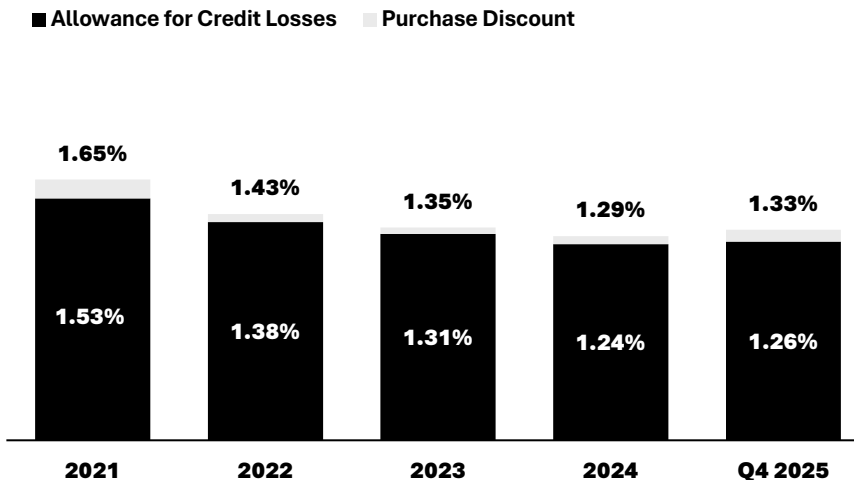
1) OREO & Other Rep. Assets excludes Bank owned branch assets, totaling \$1.1M, classified as Other Real Estate Owned within the Statements of Condition.
2) NPAs / Assets Includes loans 90+ days past due which are not highlighted in the table.

Asset Quality Trends | Annual

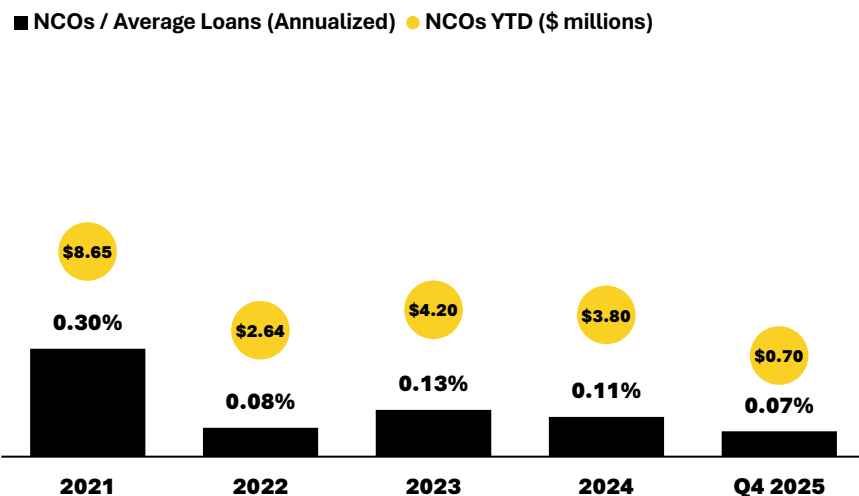
Nonperforming Assets^{1,2}



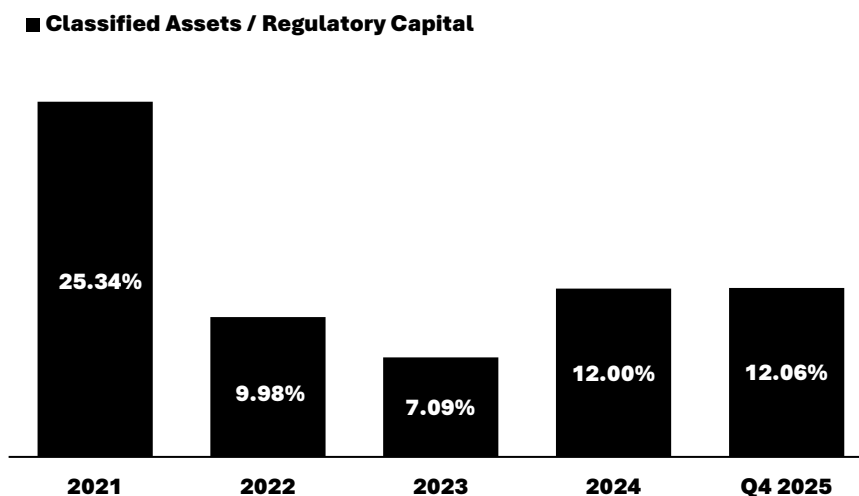
Total Reserve Ratio



Net Charge-offs / Average Loans



Classified Assets



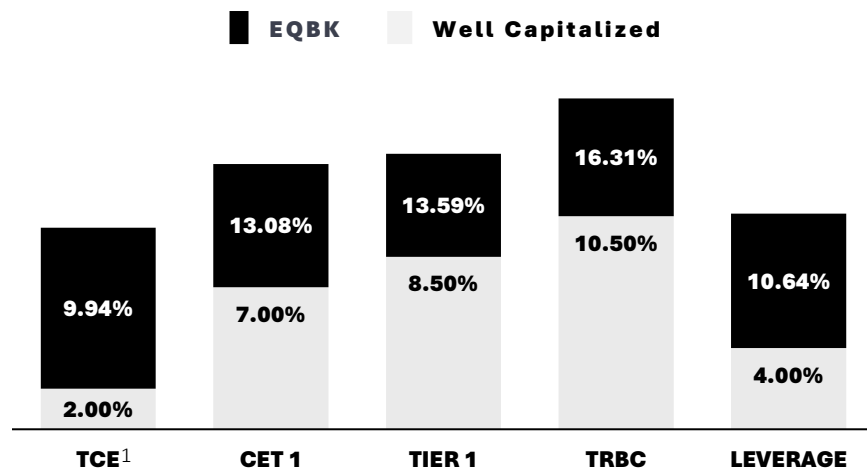
1) OREO & Other Rep. Assets excludes Bank owned branch assets, totaling \$1.1M, classified as Other Real Estate Owned within the Statements of Condition.

2) NPAs / Assets Includes loans 90+ days past due which are not highlighted in the table.



Capital Management

The Company's capital ratios are well capitalized levels as of 12/31/2025



CAPITAL PRIORITIES

Maintain well capitalized regulatory levels

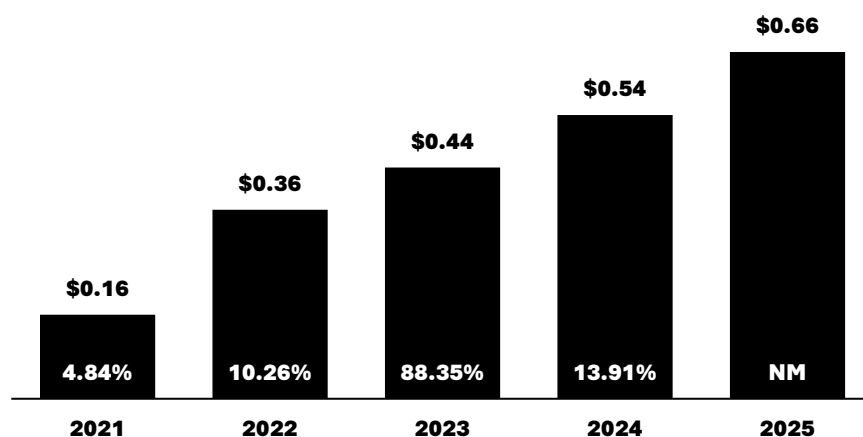
Capacity for organic growth

Merger & acquisitions

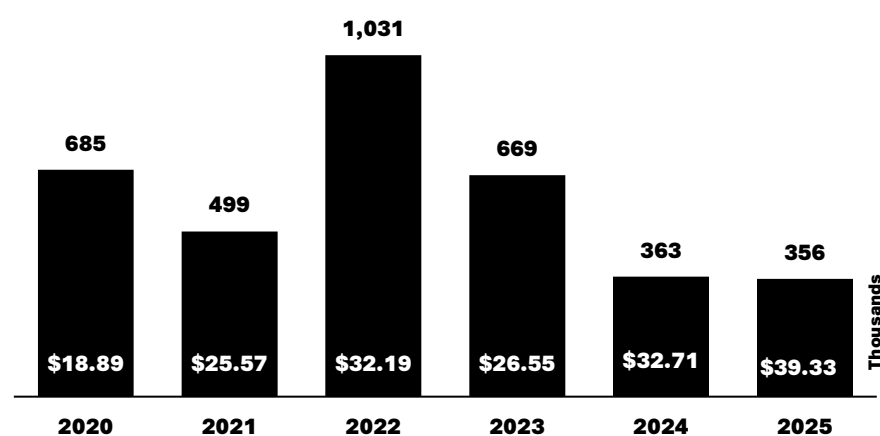
Dividend payout ratio targeted at 10-20%

Common stock repurchases

Dividends Declared Per Share & Dividend Payout Ratio



Shares Repurchased & Weighted Avg. Price Per Share



1) Non-GAAP Financial Measure. Refer to the Non-GAAP reconciliation at the end of this presentation.

Outlook on Key Business Drivers

4 TH Quarter 2025			Forward Looking
Results	Estimates		2026FY
\$5,074M	\$5,000 – 5,100M	Avg. Deposits	\$6,200 – 6,300M
\$4,210M	\$4,250 – 4,300M	Avg. Loans	\$5,600 – 5,700M
\$5,642M	\$5,550 – 5,650M	Avg. Earning Assets	\$6,900 – 7,050M
4.47%	4.40 – 4.50%	Net Interest Margin	4.20 – 4.35%
\$(0.0)M	\$0.5 – 1.5M	Provision For Credit Losses ¹	\$6 – 8M
\$9.4M	\$8.50 – 9.0M	Core Non-interest Income ²	\$38 – 42M
\$45.1M	\$42 – 44M	Core Non-interest Expense ³	\$194 – 198M
16.6%	17 – 19%	Effective Tax Rate	22 – 23%

NOTE: Figures presented in this outlook represent forward-looking statements and are not guarantees of future performance and are subject to risks, assumptions, and uncertainties that are difficult to predict. Please see Special Note Concerning Forward-Looking Statements and Focus Variables for Outlook and Forecast

1) Exclusive of Day 2 Provision from Merger
2) Core Non-interest Income is exclusive of gain / (loss) on securities transactions
3) Core Non-interest Expense is exclusive of merger expenses



Focus Variables for Outlook & Forecast

Our outlook requires clarity around certain variables, including:

Economic Environment	Customer Needs	Cost of Funding	Competitive Market	Investment Opportunities	Political Environment
<p>Business activity creates opportunity for lending and deposit growth.</p> <p>Current macro-environment response and resolution will be a significant driver.</p>	<p>Directly related to credit quality as well as trust in our business.</p>	<p>Impacts rates on our product offerings and applies pressure to earnings.</p> <p>Must be able to manage cost and profit yields effectively.</p>	<p>Providing customers with rates and services that are competitive with our peers.</p> <p>Irrational operators may have short term impact on opportunities.</p>	<p>Growth strategy must be flexible to the other variables that affect our investment options.</p>	<p>U.S. politics affect banking regulations, international relationships, tax policies and more.</p>

Our Markets

Market Share

Kansas

#6	\$2.5B	3.93%
Market Rank	Market Deposits	Market Share

Oklahoma

#10	\$1.3B	1.53%
Market Rank	Market Deposits	Market Share

Missouri

#8	\$1.0B	1.50%
Market Rank	Market Deposits	Market Share

Nebraska – Entered Nebraska with Acquisition of Frontier Bank

#9	\$1.1B	2.12%
Market Rank	Market Deposits	Market Share

Arkansas

#10	\$319M	2.56%
Market Rank	Market Deposits	Market Share

Market Footprint¹

Expansion into focus markets of Omaha and Lincoln, create a network that is both diverse and complementary to EQBK's legacy franchise



Non-GAAP Reconciliations





Non-GAAP reconciliations

Calculations of tangible common equity and related measures

(\$ in thousands, except per share data)

	Quarter Ended				
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
Total stockholder's equity	\$732,054	\$711,892	\$635,636	\$617,324	\$592,918
Goodwill	(82,101)	(77,573)	(53,101)	(53,101)	(53,101)
Core deposit intangibles, net	(21,634)	(22,895)	(12,908)	(13,924)	(14,969)
Naming rights, net	(5,703)	(5,778)	(5,852)	(5,926)	(957)
Tangible Common Equity	\$622,616	\$605,646	\$563,775	\$544,373	\$523,891
Common shares outstanding at period end	18,944,987	19,111,084	17,527,191	17,522,994	17,419,858
Diluted common shares outstanding at period end	19,196,160	19,279,741	17,680,489	17,673,132	17,636,843
Book value per common share	\$38.64	\$37.25	\$36.27	\$35.23	\$34.04
Tangible book value per common share	\$32.86	\$31.69	\$32.17	\$31.07	\$30.07
Tangible book value per diluted common share	\$32.43	\$31.41	\$31.89	\$30.80	\$29.70
Total assets	\$6,373,172	\$6,356,187	\$5,373,837	\$5,446,100	\$5,332,047
Goodwill	(82,101)	(77,573)	(53,101)	(53,101)	(53,101)
Core deposit intangibles, net	(21,634)	(22,895)	(12,908)	(13,924)	(14,969)
Naming rights, net	(5,703)	(5,778)	(5,852)	(5,926)	(957)
Tangible assets	\$6,263,734	\$6,249,941	\$5,301,976	\$5,373,149	\$5,263,020
Total stockholders' equity to total assets	11.49%	11.20%	11.83%	11.34%	11.12%
Tangible common equity to tangible assets	9.94%	9.69%	10.63%	10.13%	9.95%



Non-GAAP reconciliations

Calculations of return on average tangible common equity and efficiency ratio

(\$ in thousands, except per share data)

	Quarter Ended				
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
Total average stockholders' equity	\$725,651	\$715,319	\$627,103	\$605,917	\$533,227
Average intangible assets	(108,779)	(95,046)	(72,406)	(72,389)	(69,570)
Average tangible common equity	\$616,872	\$620,273	\$544,697	\$533,528	\$463,657
Net income (loss) allocable to common stockholders	22,084	(29,663)	15,264	15,041	16,986
Net gain on acquisition	0	0	0	0	0
Net gain (loss) on securities transactions	(154)	53,352	(12)	(12)	2
Merger expenses	1,481	6,163	355	66	0
Loss on debt extinguishment	0	0	1,361	0	0
Day 2 Merger provision	0	6,228	0	0	0
Amortization of intangible assets	1,390	1,312	1,145	1,144	1,071
Tax effect of intangible assets amortization	(571)	(14,082)	(598)	(252)	(225)
Core net income (loss) allocable to common stockholders	\$24,230	\$23,310	\$17,515	\$15,987	\$17,834
Return on total average stockholders' equity (ROAE) annualized	12.07%	(16.45)%	9.76%	10.07%	12.67%
Average tangible common equity	\$616,872	\$620,273	\$554,697	\$533,528	\$463,657
Average impact from core earnings adjustments	1,073	26,487	1,126	473	424
Core average tangible common equity	\$617,945	\$646,760	\$555,823	\$534,001	\$464,081
Return on total average tangible common equity (ROATCE) annualized	14.91%	(18.31)%	11.69%	12.12%	15.30%
Core return on total average tangible common equity (CROATCE) annualized	15.56%	14.30%	12.64%	12.14%	15.29%
Non-interest expense	\$46,857	\$49,082	\$40,001	\$39,050	\$37,806
Merger expense	(1,481)	(6,163)	(355)	(66)	0
Amortization of intangible assets	(1,390)	(1,312)	(1,145)	(1,144)	(1,071)
Loss on debt extinguishment	0	0	(1,361)	0	0
Adjusted non-interest expense	\$43,716	\$41,607	\$37,140	\$37,840	\$36,735
Net interest income	\$63,502	\$62,485	\$49,802	\$50,292	\$49,473
Non-interest income	9,532	(44,479)	8,589	10,330	8,816
Net gains (losses) from securities transactions	(154)	53,352	(12)	(12)	2
Adjusted non-interest income	\$9,378	\$8,873	\$8,577	\$10,318	\$8,818
Net interest income plus adjusted non-interest income	\$72,880	\$71,358	\$58,379	\$60,610	\$58,291
Non-interest expense to net interest income plus non-interest income	63.79%	272.59%	68.51%	64.42%	64.86%
Efficiency ratio	59.98%	58.31%	63.62%	62.43%	63.02%
Average Assets	\$6,141,284	\$6,084,961	\$5,206,950	\$5,212,417	\$5,163,166
Core non-interest expense to average assets	2.82%	2.71%	2.86%	2.94%	2.83%



Non-GAAP reconciliations

Calculations of return on average assets, average equity and operating income

(\$ in thousands, except per share data)

	Quarter Ended				
	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
Net income (loss) allocable to common stockholders	22,084	(29,663)	15,264	15,041	16,986
Amortization of intangible assets	1,390	1,312	1,145	1,144	1,071
Tax effect of adjustments	(292)	(276)	(240)	(240)	(225)
Adjusted net income allocable to common stockholders	\$23,182	\$(28,627)	\$16,169	\$15,945	\$17,832
Net gain (loss) on securities transactions	(154)	52,352	(12)	(12)	2
Merger expenses	1,481	6,163	355	66	0
Loss on debt extinguishment	0	0	1,361	0	0
Day 2 Merger provision	0	6,228	0	0	0
Tax effect of adjustments	(279)	(13,806)	(358)	(12)	0
Core net income (loss) allocable to common stockholders	\$24,230	\$23,310	\$17,515	\$15,987	\$17,834
Total average assets	\$6,141,284	\$6,085,064	\$5,206,950	\$5,212,417	\$5,163,166
Total average stockholders' equity	\$725,651	\$715,319	\$627,103	\$605,917	\$533,227
Weighted Average Diluted Shares	19,235,412	19,129,726	17,651,298	17,666,834	16,262,965
Diluted earnings (loss) per share	\$1.15	\$(1.55)	\$0.86	\$0.85	\$1.04
Core earnings (loss) per diluted share	\$1.26	\$1.21	\$0.99	\$0.90	\$1.10
Return on average assets (ROAA) annualized	1.43%	(1.93)%	1.18%	1.17%	1.31%
Core return on average assets annualized	1.57%	1.51%	1.35%	1.24%	1.37%
Return on average equity (ROAE)	12.07%	(16.45)%	9.76%	10.07%	12.67%
Core return on average equity	13.23%	12.47%	11.18%	10.69%	13.29%



investor.equitybank.com