

We never forget ... it's your money.

Our brand promise informs who we are as a company, and who we are as a trusted financial provider that helps individuals, businesses, and communities with their financial futures, never forgetting the trust and the solace that the customer places with their bank. Our teams work extremely hard to earn that trust, each and every day.

As a community bank, our mission is to serve our teammates, our customers, and our regions with innovation, expertise and dedication to a shared future that provides equity for all. You can see this reflected in pages of this report, with Equity Bank team members helping schools and helping communities, with a focus on sustainable energy in our facilities, products, and mission, and in our response to the COVID-19 pandemic.

Our goal in providing this overview is to highlight the work of our Equity Bank team in partnership with our customers and communities, with the hope of a brighter, better future in mind as we collectively tackle challenges looming in the future – a change in environment, community challenges, public health, and more. A bank like ours should help lead these efforts within our walls and within our regions, and we hope to showcase some of our efforts in these pages.

It is our belief that our Environmental, Social and Governance report reflects our shared Equity Bank values: Integrity, Community Focus, Accountability, Respect and Entrepreneurial Spirit. We don't intend for this report to a final word. I'm pleased to use these pages to help tell the story of Equity Bank, and our responsibility to work together with our customers and communities in partnership for a better world, for all of us.

We never forget ... it's our future.

A handwritten signature in black ink that reads "Brad Elliott". The signature is written in a cursive, flowing style with a large initial "B".

Brad Elliott

*Chairman and Chief Executive Officer Equity Bancshares, Inc.*