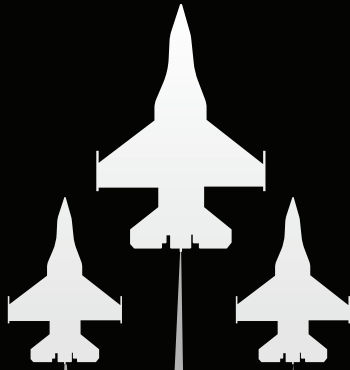


TOP  
GOLD  
GOLD  
GOLD  
BANK  
BANK  
BANK  
BANK

 EQUITY BANK



**TOP BANK**



DEPOSITS  
**\$4.2** BILLION

STOCK PRICE  
**\$32.67**

As of 12/30/2022

COMMERCIAL LOANS  
**\$2.69**  
BILLION

NUMBER OF LOCATIONS  
**67**



UNIQUE WEBSITE VISITORS/MONTH  
**661,300**

EQUITY CONNECT ACTIVITIES  
**25,706**

EQUITY CONNECT INCIDENTS  
**151,206**

MOBILE DEPOSITS  
**92,161**



TELLER TRANSACTIONS  
**2,516,963**

CUSTOMER CARE CALLS RECEIVED  
**179,286**



**QUICK FACTS\***  
2022

NET INCOME  
**66.1**  
MILLION

NEW CHECKING ACCOUNTS  
**11,036**



NUMBER OF CHECKING ACCOUNTS  
**174,499**

BRAND NEW HOUSEHOLDS IN 2022  
**12,557**

IT TICKETS  
**14,743**

DEBIT CARD TRANSACTIONS  
**11,298,510**

ONLINE ACCOUNT APPLICATION ENTRIES  
**8,450**

ONLINE BILL PAYMENTS  
**\$143**  
MILLION

MARKET CAPITALIZATION  
**\$520.7**  
MILLION

EQUITY BANK WINGMEN  
**768**

AVERAGE ONLINE BANKING LOGINS PER DAY  
**52,858**

ASSETS  
**\$5.0**  
BILLION

\*All statistics are quoted as of December 30, 2022 and are not official financial results. Compiled by Equity Bank Marketing, from Internal Financial Reports.

## WELCOME!

Equity Bank's All Employee Meeting is a 19-year tradition for our company, featuring a guest speaker, strategic alignment, and the gathering of employees across departments and states for a full day of activities.

Enjoy the day and thank you for a great 2022!



## AGENDA

**9:00 AM** | Welcome!  
*John Hanley*

**11:45 PM** | Lunch

**9:05 AM** | Top Bank  
*Brad Elliott*

**12:30 PM** | Ben Franklin Day  
*Brad Elliott & Eric Newell*

**10:00 AM** | Keynote Speaker  
*Trent Green*

**12:50 PM** | Local Breakouts!

**10:50 AM** | Panel: Sales & Service  
*Eric Newell, Greg Duran, Greg Kossover & Craig Anderson*

**1:50 PM** | Security Game Show  
*Blake Penner, Hetal Desai, John Creech & Greg Lawson*

**11:20 AM** | Awards & Recognition  
*Craig Anderson, Julie Huber & Matt Brewer*

**2:30 PM** | Closing Remarks  
*Brad Elliott*  
Top Bank: The Movie

## TODAY'S KEYNOTE SPEAKER: TRENT GREEN

Trent Green is a former NFL Quarterback. He retired after the 2008 season, having played 15 years with five teams and was a two time Pro Bowler. He graduated from Indiana University with a degree in Business. His most notable years in the NFL were with the St. Louis Rams and the Kansas City Chiefs. He was a member of the Super Bowl XXXIV Champion Rams. While with the Chiefs from 2001-2006, he became only the fourth quarterback in NFL history to have three consecutive seasons of passing for more than 4000 yards. For his career, he finished with 28,475 yards, 162 touchdowns, and a QB rating of 86.0. Trent is now working as a broadcaster. He and his wife, Julie, have 3 children.



# WHAT'S YOUR CALL SIGN?

Take the quiz and find out! Take the month you were born, then find the first letter of your name from your group to find out your Top Bank Call Sign.

**January: Strike Fighter**

**February: Danger Zone**

**March: Rolling Thunder**

**April: Danger Zone**

**May: Strike Fighter**

**June: Rolling Thunder**

**July: Strike Fighter**

**August: Danger Zone**

**September: Strike Fighter**

**October: Rolling Thunder**

**November: Danger Zone**

**December: Rolling Thunder**

## Danger Zone

## Strike Fighter

## Rolling Thunder

<b>A:</b> Viper	<b>N:</b> Echo	<b>A:</b> Goose	<b>N:</b> Gator	<b>A:</b> Phantom	<b>N:</b> Cowboy
<b>B:</b> Charlie	<b>O:</b> Wolfman	<b>B:</b> Hawkeye	<b>Q:</b> Bravo	<b>B:</b> Pelican	<b>O:</b> Texas
<b>C:</b> Jester	<b>P:</b> Maverick	<b>C:</b> Lightning	<b>P:</b> Calvin	<b>C:</b> Thunder	<b>P:</b> Hawk
<b>D:</b> Stinger	<b>Q:</b> Goofy	<b>D:</b> Breaker	<b>Q:</b> Magnet	<b>D:</b> Skyhawk	<b>Q:</b> Mouse
<b>E:</b> Chipper	<b>R:</b> Slider	<b>E:</b> Snapper	<b>R:</b> Striker	<b>E:</b> Talon	<b>R:</b> Buzz
<b>F:</b> Hollywood	<b>S:</b> Woody	<b>F:</b> Dragon	<b>S:</b> Venom	<b>F:</b> Gunner	<b>S:</b> Sharky
<b>G:</b> Merlin	<b>T:</b> Frogman	<b>G:</b> Ace	<b>T:</b> Scorpion	<b>G:</b> Duke	<b>T:</b> Shorty
<b>H:</b> Sundown	<b>U:</b> Glider	<b>H:</b> Cosmo	<b>U:</b> T-Bone	<b>H:</b> Hurricane	<b>U:</b> Wiggins
<b>I:</b> Kranksy	<b>V:</b> Joker	<b>I:</b> Garmin	<b>V:</b> Tango	<b>I:</b> Crash	<b>V:</b> Dozer
<b>J:</b> Fudge	<b>W:</b> Wildcat	<b>J:</b> Alabama	<b>W:</b> Alpha	<b>J:</b> Smudge	<b>W:</b> Wolf
<b>K:</b> Dazzle	<b>X:</b> Firefly	<b>K:</b> Buddy	<b>X:</b> Casper	<b>K:</b> Blondie	<b>X:</b> Jungle
<b>L:</b> Goliath	<b>Y:</b> Eagle	<b>L:</b> Lefty	<b>Y:</b> Peanut	<b>L:</b> Charger	<b>Y:</b> Spider
<b>M:</b> Grover	<b>Z:</b> Zeus	<b>M:</b> Jabber	<b>Z:</b> Zephyr	<b>M:</b> Delta	<b>Z:</b> Zulu

## FIND SOMEBODY WITH THE SAME CALL SIGN

We'd love to see! Take a picture with your Call Sign Wingman and email it to [marketing@equitybank.com](mailto:marketing@equitybank.com). The first twenty wingman pairs to submit their photo will win a prize!

## OUR FOOTPRINT

### Southwest Region

Garden City  
Holcomb  
Hugoton  
Liberal - Fourth St.  
Liberal - Lincoln Ave.  
Liberal - South  
Liberal - Walmart

### Western KS

Almena  
Ellis  
Grinnell  
Hays  
Hoxie  
Norton  
Quinter

### Southeast KS

Coffeyville  
Independence  
Neodesha  
Pittsburg

### Central KS

Great Bend - Main St.  
Great Bend - South  
Larned  
Macksville  
St. John

### North Central KS

Salina - Downtown  
Salina - Ohio St.

### Tulsa

### Wichita

Andover  
Augusta  
Rose Hill  
Wichita - Ridge Rd.  
Wichita - Rock Rd.  
Wichita - Webb  
Wichita - West

### Topeka

Topeka - Main  
Topeka - 8th St.  
Topeka - Gage

### Guymon

Guymon Drive-Up  
Guymon Main  
Guymon Walmart

### Northern OK

Newkirk  
Ponca City - Downtown  
Ponca City - NorthPark  
Ponca City - Plaza

### Western MO

Clinton  
Higginsville  
Knob Noster  
Sedalia  
Sweet Springs  
Warrensburg  
Warsaw  
Windsor

### Ozark Mountain

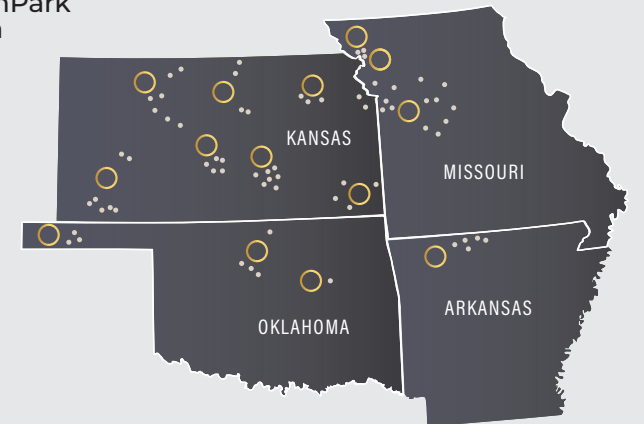
Berryville  
Eureka Springs  
Harrison - Downtown  
Harrison - North  
Pea Ridge

### Kansas City

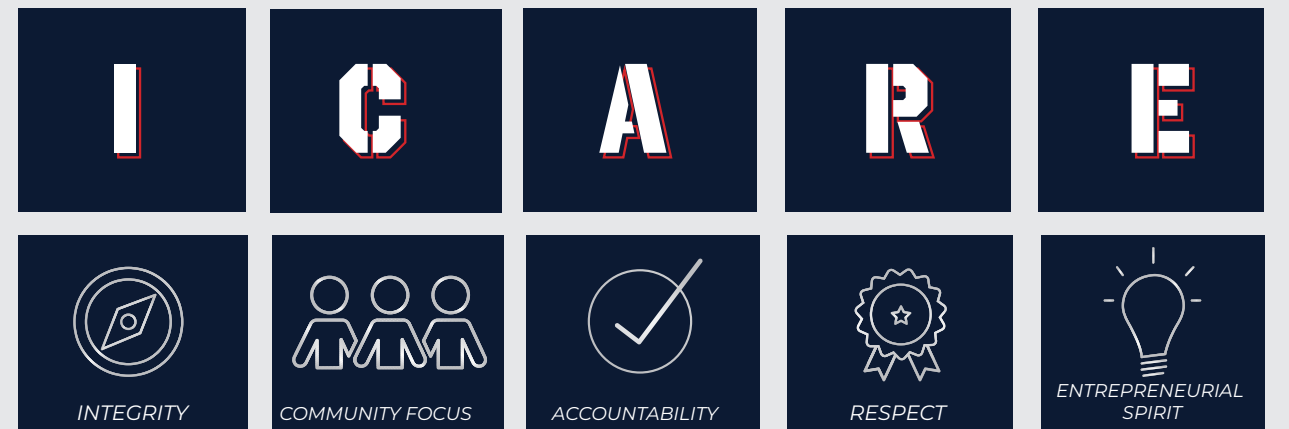
Blue Springs  
Kansas City - Northland  
Lee's Summit - Downtown  
Lee's Summit - North  
Lee's Summit - West  
Overland Park - KCHQ  
Overland Park - 151st St.

### St. Joseph

St. Joseph - Edmond St.  
St. Joseph - Lake Ave.  
St. Joseph - Woodbine Rd.



## CORE VALUES



## OUR MISSION

Our mission is to build the most attractive commercial banking franchise in our region from the perspective and positive experience of our customers, our shareholders, our associates, and our peers.



## TODAY'S SPEAKERS



### Brad Elliott, Chairman & CEO

Our Chairman and Chief Executive Officer, Brad Elliott, founded Equity Bancshares in 2002 in Andover, Kansas. Brad has led Equity Bank to growth from one location to 67 locations, including our IPO in 2015. Brad earned regional Entrepreneur of the Year honors in 2018.



**Craig Anderson**  
President



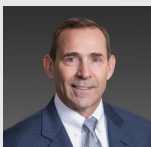
**Eric Newell**  
Chief Financial Officer



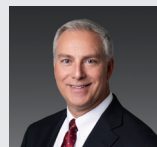
**Julie Huber**  
EVP, Strategic Initiatives



**Greg Kossover**  
Chief Operating Officer



**John Creech**  
Chief Credit Officer



**Greg Lawson**  
Chief Information Officer



**Hetal Desai**  
Chief Risk Officer



**Matt Brewer**  
Director of Talent Development



**Blake Penner**  
Information Security Officer

### Today's Emcee

**John Hanley**  
Director of Marketing



## EQUITY UNIVERSITY

Equity University is the most advanced career development program offered at Equity Bank. The program consists of a twelve-month leadership development training designed to actively enhance the leadership, organizational, and performance skills of highly motivated employees.



### Equity University Graduates, Class of 2023

**Shannon Capps**  
Senior Compliance Officer

**Brian Chamberlin**  
Sr. Lending Officer

**Kate Harris**  
Marketing Manager

**Jefferson Keyes**  
Equity Bank President, Kansas City

**Paige Meader**  
Credit Manager

**Trey Mowery**  
Market President

**Andrew Musgrave**  
Director of Trust Operations

**Jonathan Roop**  
Chief Deposit Strategy Officer

**Nick Smith**  
Corporate Development & IR Manager

**Stephanie Whitekiller**  
Human Resources Manager

**Becky Winter**  
Application Support Manager

## DID YOU KNOW?

Equity Bank is committed to the development of our employees. To that commitment, our tuition reimbursement program gives up to \$2,500 to qualified education. Equity Bank supports the flexibility employees need to finish their degree. To learn more contact the HR team at [hr@equitybank.com](mailto:hr@equitybank.com).



# New!

# \$100

STARTING JANUARY 1, EQUITY BANK EMPLOYEES WILL BE AWARDED \$100 OF LOGOWEAR CREDIT ON EACH WORK ANNIVERSARY.

THANK YOU FOR ALL THAT YOU DO FOR EQUITY BANK!

## AWARDS

We'll recognize the following individuals and prestigious performance awards later today! Thank you for your service and congratulations!

### 5 Years of Service

Stuart Atherton  
Matt Brewer  
Jo Brown  
Teresa Butler  
Debbie Cook  
Liliana Delgado  
Jenna Ginther  
Alex Goodpaster  
Alondra Gutierrez-Cisneros  
Cristy Hinkson  
Steve Howland  
Misty Jacobsen  
Ashley Kelley  
Michele Kieffer  
Kolt Kinder  
Bonnie Mohl  
Leandra Myers  
Vickii Rios  
Chuck Rock  
Kathy Sifford  
Ben Wilburn  
Donna Withrow  
Taylor Yardley  
Jessica Zavala

### 10 Years of Service

Agueda Alvarado  
Kristen Capranica  
Michael Doyle  
John Hanley  
Larry Hillier  
Vickie Jones  
David King  
Deborah Maseberg  
June Pressnell  
Brady Rodgers  
Chris Ryan  
Dalonda Sanders  
Elina Spiegel

### 15 Years of Service

Renee Dowell  
Idalia Saucedo  
Karen Small  
Steve Tustin

### 20 Years of Service

Tina Annunziato  
Karen Bechtold  
Brad Elliott  
Connie Fox

### 25 Years of Service

Susan Askren  
Tammy Jones

### 30 Years of Service

Steffani Martinez  
Gary Scott

### 35 Years of Service

Mike Mense

## WE CARE

Giving back to our communities is at the core of what we do. We believe being community focused means more than showing up to an event, it's the giving of your time and talents to benefit the organization and your community. Equity Bank recognizes team members for actively seeking the betterment of their community and our company.



## PERFORMANCE AWARDS

### Community

Bank Leader of the Year  
Commercial Relationship Officer of the Year  
Regional Retail Manager of the Year  
Retail Personal Banker or CSM of the Year  
Teller of the Year

### Specialty Awards

Equity Impact Award Winner  
Mortgage Lender of the Year  
Treasury Management Officer of the Year

### Metro

Bank Manager of the Year  
Commercial Relationship Officer of the Year  
Deposit Bank of the Year  
Loan Assistant of the Year  
Retail Personal Banker or CSM of the Year  
Teller of the Year

### WeCare Awards

WeCare Outstanding Market







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