EQUITY BANCSHARES, INC.

Policy Regarding Reports of Concern About Illegal or Dishonest Activities

Effective December 11, 2024

I. INTRODUCTION

It is the intent of Equity Bancshares/Equity Bank (Equity) to monitor activities of all company personnel in regards to illegal or dishonest activities; violations of federal, state or local laws; non-compliance with banking regulations, fraudulent financial reporting and violations of company policies. It is the goal of this policy to discourage illegal activity and business conduct that damages Equity's good name, franchise, business interest, and its relationships with shareholders, customers and the community. It is also the intent of Equity to provide employees who report any incident (Reporting Employee) in the above areas, a "safe haven" for reporting such issues.

II RETALIATION

It is the policy of Equity that no Reporting Employee will be in any way retaliated against professionally or personally by any Equity employee or Director. The Company will not discharge, demote, suspend, threaten, harass or in any manner discriminate against any Reporting Employee based upon any lawful actions of such employee with respect to good faith reporting of complaints regarding accounting or auditing matters, securities fraud, wire fraud, violation of Federal or State law or any rule or regulation of a governmental agency. Any Reporting Employee who believes he/she is being retaliated against must contact the Human Resources Director immediately. The right of a whistleblower for protection against retaliation does not include immunity for any personal wrongdoing that is alleged and investigated.

III REPORTING

An employee that has knowledge of or a concern about illegal, dishonest or fraudulent activity may report such concerns confidentially through the special telephone number or email account for receiving such complaints that Equity has established. The concerns or complaints may be submitted via the following methods:

- Via email ConcernLine@equitybank.com
- Via telephone 316-612-6066

Additionally, employees may also communicate their concerns or complaints on an anonymous basis via regular U.S. mail sent to either of the following:

General Counsel Equity Bank 7701 E. Kellogg, Suite 300 Wichita, Kansas 67207 Chairman of Audit Committee Equity Bank 7701 E. Kellogg, Suite 300 Wichita, Kansas 67207

The General Counsel and the Chairman of the Audit Committee will be the designated recipients of any report made in the Company's confidential reporting system.

An employee who wishes to make a report in person may do so by contacting General Counsel or the Chairman of the Audit Committee. Any such reports will be treated in confidence and the identity of the Reporting Employee will not be divulged, unless required by legal or regulatory proceedings.

In the event that a complaint or expression of concern of the type referenced above is received and on its face, involves directly or indirectly, an executive officer or director of the Company, the complaint or expression of concern will be referred immediately to the Chairman of the Audit Committee for review and investigation and possible engagement of outside legal counsel. Other complaints or concerns reported will be investigated by General Counsel. General Counsel will maintain a log of all complaints, tracking receipt, investigation and resolution and will prepare a report thereof to the Audit Committee.

Employees must exercise sound judgment to avoid baseless allegations. An employee who intentionally files a false report of wrongdoing will be subject to disciplinary action up to and including termination.

This policy does not apply to all grievances, such as those related to terms of employment.