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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549**

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): January 02, 2026**

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**EQUITY BANCSHARES, INC.**

(Exact name of Registrant as Specified in Its Charter)

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**Kansas**  
(State or Other Jurisdiction  
of Incorporation)

**001-37624**  
(Commission File Number)

**72-1532188**  
(IRS Employer  
Identification No.)

**7701 East Kellogg Drive**  
**Suite 300**  
**Wichita, Kansas**  
(Address of Principal Executive Offices)

**67207**  
(Zip Code)

**Registrant's Telephone Number, Including Area Code: 316 612-6000**

(Former Name or Former Address, if Changed Since Last Report)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Securities registered pursuant to Section 12(b) of the Act:**

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Class A, Common Stock, par value \$0.01 per share	EQBK	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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**Item 8.01 Other Events.**

On January 2, 2026, Equity Bancshares, Inc. (“the Company”) issued a press release announcing that it has completed its merger with Frontier Holdings LLC (“Frontier”), the holding company of Frontier Bank, pursuant to an Agreement and Plan of Reorganization, dated August 29, 2025, by and among the Company, Winston Merger Sub, Inc, and Frontier effective January 1, 2026.

A copy of the press release issued by the Company reporting the closing of the merger is attached hereto as Exhibit 99.1 and is incorporated herein by reference, including the cautionary language regarding forward-looking statements.

**Item 9.01 Financial Statements and Exhibits.**

Exhibit No.	Description
99.1	<a href="#">Press release dated January 2, 2026</a>
104	Cover Page Interactive Data File

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Equity Bancshares, Inc.

Date: January 2, 2026

By: /s/ Chris M. Navratil

Chris M. Navratil

Executive Vice President and Chief Financial Officer

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**Equity Bancshares, Inc. Completes Merger with Frontier Holdings, LLC*****Equity Adds Seven Nebraska Locations, Now Operating in Six States***

WICHITA, Kan., Jan. 2, 2026 -- Equity Bancshares, Inc. (NYSE: EQBK) (“Equity” or the “Company”), the Wichita-based holding company of Equity Bank, announced the completion of its merger with Frontier Holdings, LLC (“Frontier”), the parent company of Frontier Bank, in Omaha, Nebraska, effective January 1, 2026. With this merger, Equity entered Nebraska, adding seven locations in the state.

“Today marks an important milestone for Equity as we welcome Frontier Bank and its team, customers, and communities into our organization,” said Brad Elliott, Chairman and Founder of Equity Bancshares, Inc. “Entering Nebraska represents strategic growth rooted in shared values — strong relationships, local decision-making, and community commitment. Together, we will honor Frontier’s legacy while delivering the broader capabilities and resources of Equity.”

Frontier locations are reopening as Equity Bank on January 2, 2026. The Company will consolidate the core and digital banking systems in February 2026.

Equity announced the merger with Frontier on September 2, 2025. The Company now has approximately \$7.9 billion in proforma consolidated assets and operates full-service locations in Arkansas, Kansas, Missouri, Nebraska, and Oklahoma. Equity also operates a loan production office in West Des Moines, Iowa, bringing the Company’s total footprint to six states.

“Today is about momentum and opportunity,” said Equity Bank CEO Rick Sems. “Frontier’s team and customers bring tremendous strength to Equity, and together, we’ll deliver greater lending power, modern tools, and a continued commitment to community banking across Nebraska.”

**About Equity Bancshares, Inc.**

Equity Bancshares, Inc. is the holding company for Equity Bank, offering a full range of financial solutions, including commercial loans, consumer banking, mortgage loans, trust and wealth and treasury management services, while delivering the high-quality, relationship-based customer service of a community bank. Equity’s common stock is traded on the New York Stock Exchange under the symbol “EQBK.” Learn more at [www.equitybank.com](http://www.equitybank.com).

**Special Note Concerning Forward-Looking Statements**

This press release 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 Equity’s management with respect to, among other things, future events 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; and acquisitions and integration of acquired businesses; and similar variables. The foregoing list of factors is not exhaustive. In addition, the following factors, among others, related to the transaction between Equity and Frontier, could cause actual outcomes and results to differ materially from forward-looking statements or historical performance: the possibility that the anticipated benefits of the transaction will not be realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy and competitive factors in the areas where companies do business; the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events; diversion of management’s attention from ongoing business operations and opportunities; potential adverse reactions or changes to business or employee relationships, including those resulting

from the completion of the transaction; the business, economic and political conditions in the markets in which the parties operate; the risk that the combination could have an adverse effect the parties' ability to retain customers and retain or hire key personnel and maintain relationships with customers; the risk that the combination may be more difficult, time-consuming or expensive than anticipated; and other factors that may affect future results of Equity.

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. 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.

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