



BSVN

Q2 2021

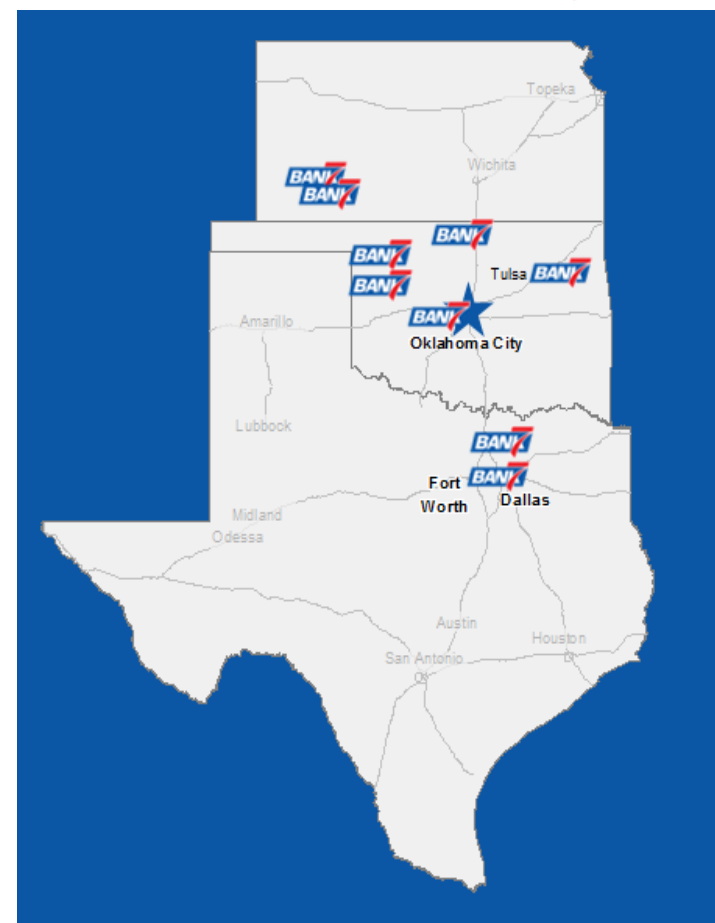
EARNINGS RELEASE

July 29, 2021

BSVN – Corporate Overview



- Positioned in dynamic markets, with a commercial banking emphasis that delivers services via a branch-lite model
- Experienced and talented bankers focused on high-touch personalized service
- Highly disciplined credit culture that adheres to a robust risk management framework resulting in excellent credit quality and a history of low loan losses
- Shareholder alignment due to 71.5% insider ownership and zero insider sales
- Continued focus on organic growth in our geographic footprint, while pursuing strategic acquisitions
- Multiple year recipient of annual Raymond James Community Bankers Cup award recognizing top 10% of community banks across the U.S.



- Consistently highly ranked by S & P Global Market Intelligence as one of the Top Performing Community Banks in the United States

	June 30,		\$ Change	% Change
	2021	2020		
<i>(Dollars in thousands)</i>				
Balance Sheet Data:				
Total assets	\$ 1,133,031	\$ 1,004,085	\$ 128,946	12.8%
Total loans	931,993	837,943	94,050	11.2%
Total deposits	1,008,549	894,231	114,318	12.8%

Double-digit PPE Growth

- PPE totaled \$9.4 million⁽¹⁾ for the quarter, an increase of 15.6% compared to the prior quarter
- PPE strength is far greater than our peer group: 3.30% PPE to average assets vs. peer average of 1.61% PPE to average assets⁽²⁾

Continued Strong Performance

- EPS of \$0.67, an increase of 19.6% compared to the prior quarter
- Efficiency ratio of 35.02% as of Q2 2021
- Continued focus on cost control, noninterest expense to average assets equaled 1.89% through Q2 2021

Consistent & Robust Growth

- Our talented sales team grew core loans⁽³⁾ by \$86.8 million, or 11% during the quarter, reaching a record of \$887.7 million
- Core deposits continue to keep pace with our loan demand
- During the quarter, we grew total deposits by \$79.5 million, of which 76.7% was non-interest bearing

All data as of June 30, 2021, unless indicated otherwise.

(1) Pre-tax pre-provision earnings (PPE) is a non-GAAP financial measure, see Appendix for reconciliation to the most comparable GAAP measure for this metric.

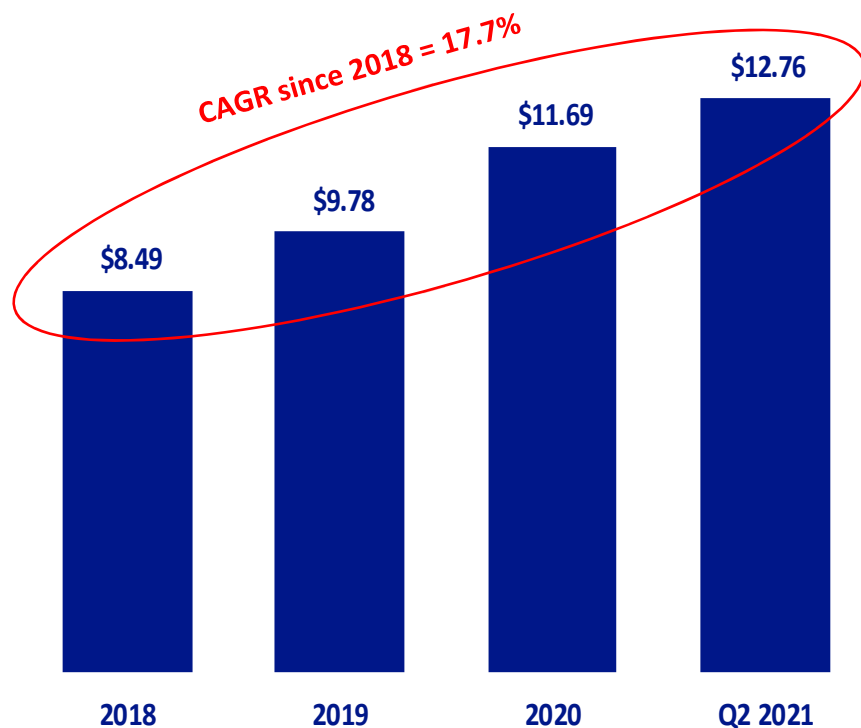
(2) As of Q1 2021, the latest figures available. Peer group is defined as 184 exchange-traded banks nationwide with assets between \$500 million and \$5 billion. Source: S&P Global Market Intelligence

(3) Core loans is defined as gross loans less PPP loans of \$48.4 million for June 30, 2021

Exceptional Book Value Appreciation



Tangible Book Value Per Share



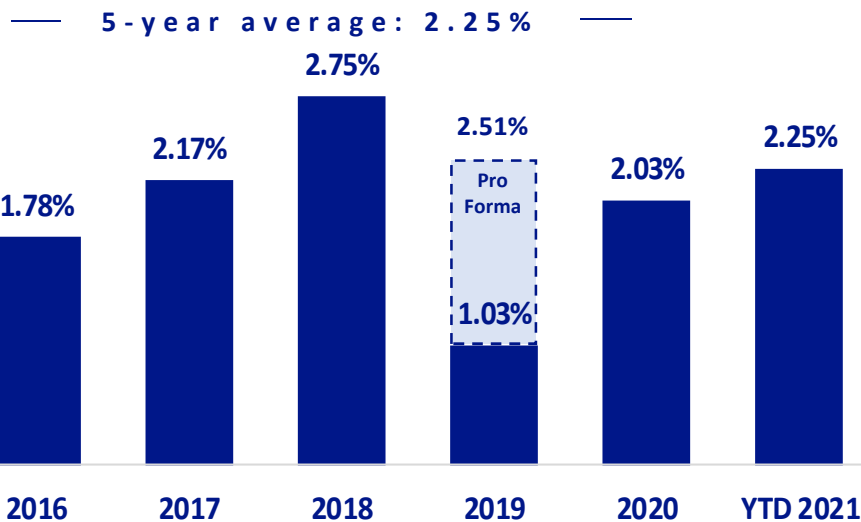
- At YE 2018 – the year of our IPO – tangible book value per share was \$8.49, compared to tangible book value of \$12.76 for the current quarter, an increase of 50.38%
- Including cash dividends, BSVN has produced a 64.87% overall return over the same period

	YE 2018	Q2 2021	% Change	\$ Change
Total tangible shareholders' equity	\$86,471	\$115,520	33.59%	\$29,049
Shares outstanding	10,187.5	9,050.6	-11.16%	-1,136.9
Tangible book value per share	\$8.49	\$12.76	50.38%	\$4.28
Add: cash dividends per share			14.49%	\$1.23
	OVERALL RETURN:		64.87%	\$5.51

Reliable BSVN Performance

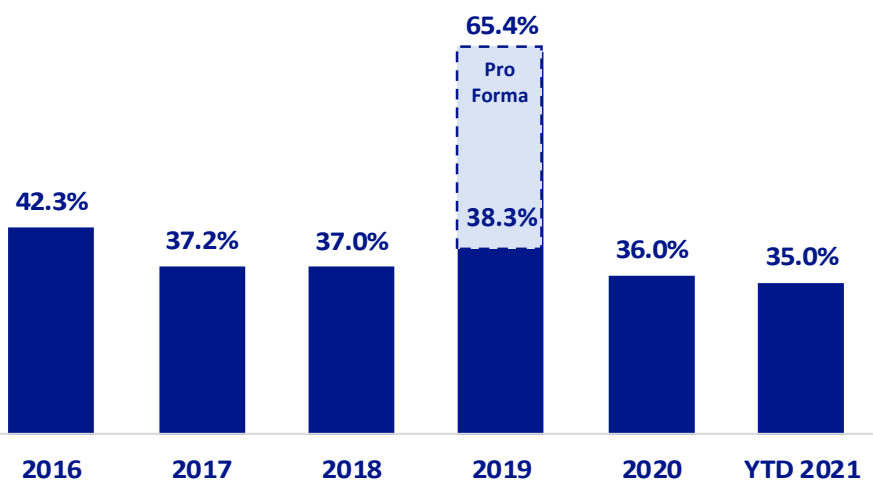


Return on Average Assets ⁽²⁾⁽³⁾

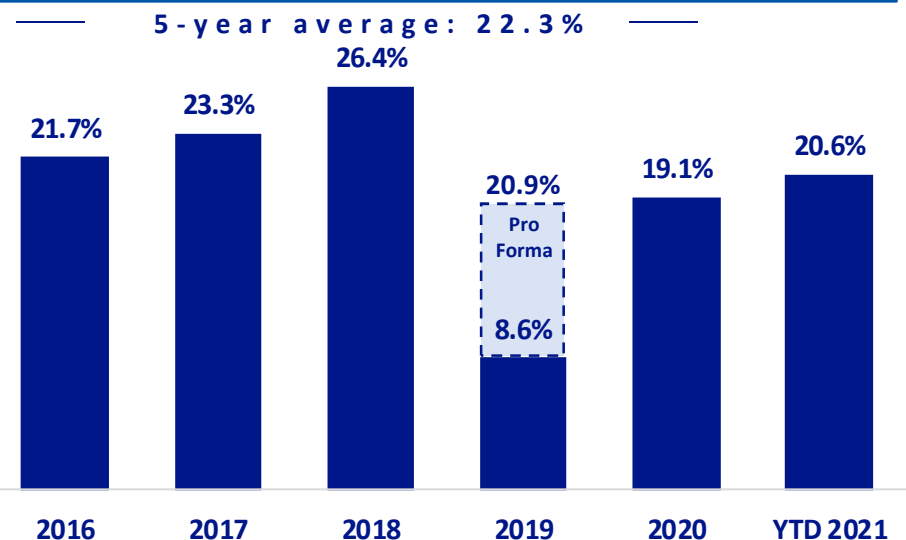


- Annualized ROAA and ROATCE as of Q2 2021: 2.25% and 20.6%, respectively. Even with the additional ALLL build and a challenging rate environment, we continue to produce robust annualized ROAA and ROATCE
- Industry-leading efficiency ratio⁽¹⁾

Efficiency Ratio ⁽³⁾



Return on Average Tangible Common Equity ^{(2) (3)}



Dollars are in millions

Financial data is as of or for the twelve months ended December 31 of each respective year and as of and for the six months ended June 30, 2021.

(1) Efficiency ratio of 35.56% vs. peer average of 60.67% as of Q1 2021. Peer group is defined as exchange-traded banks nationwide with assets between \$500mm-\$5bn (184 banks); Source: S&P Global Market Intelligence. See slide 6.

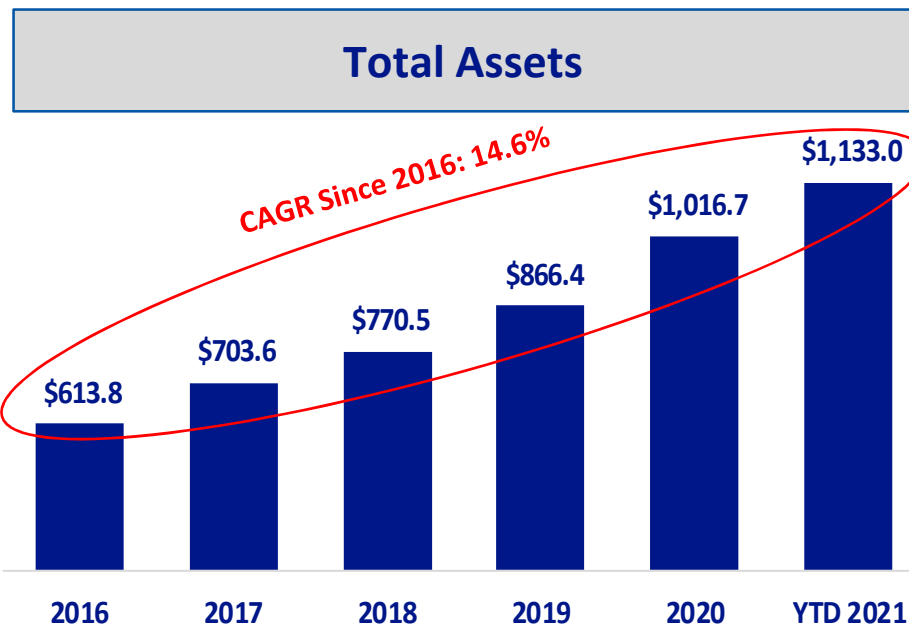
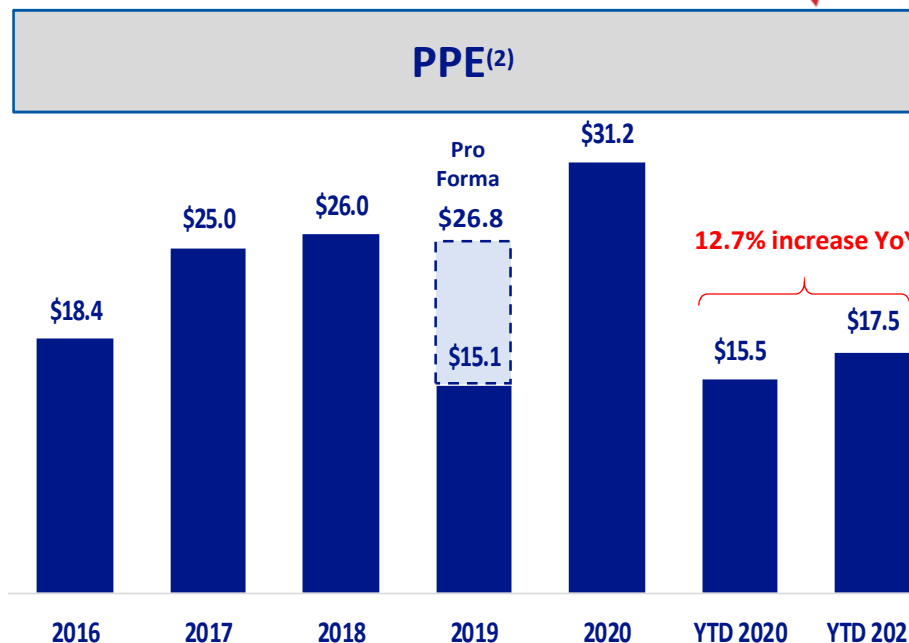
(2) Profitability metrics are tax-adjusted as if the Company were a C Corporation at the estimated tax rates for the respective periods.

(3) Pro Forma YTD ROAA, ROATCE and efficiency ratio are non-GAAP financial measures, see slide 16 for reconciliation to the most comparable GAAP measures for these metrics.

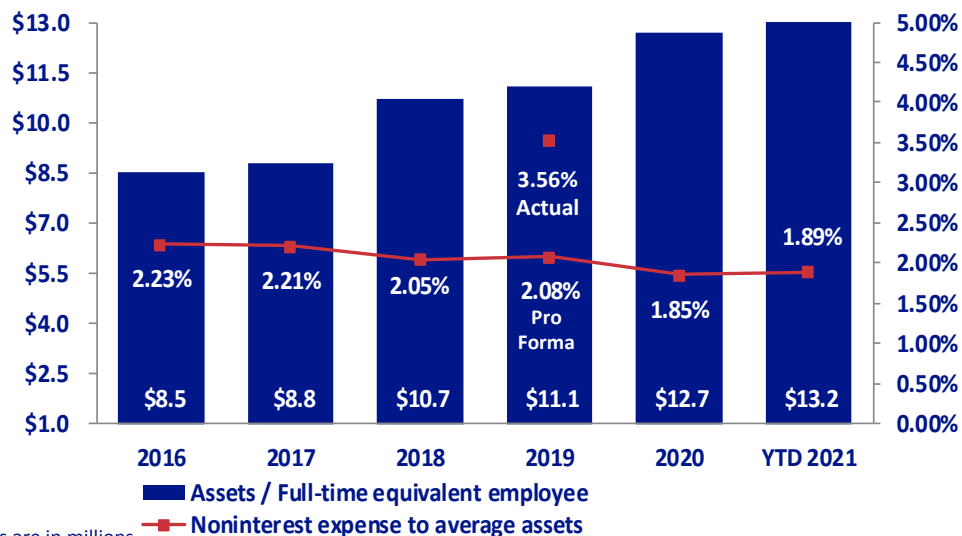
Robust and Consistent Organic Growth



- PPE grew 12.7% YoY- Our high level of PPE is achieved in part because of our strategy of having fewer, but better FTEs, who excel at providing services and solutions utilizing our technology and processes, delivered through our branch-lite model



Leveraging Our Employee Base⁽¹⁾



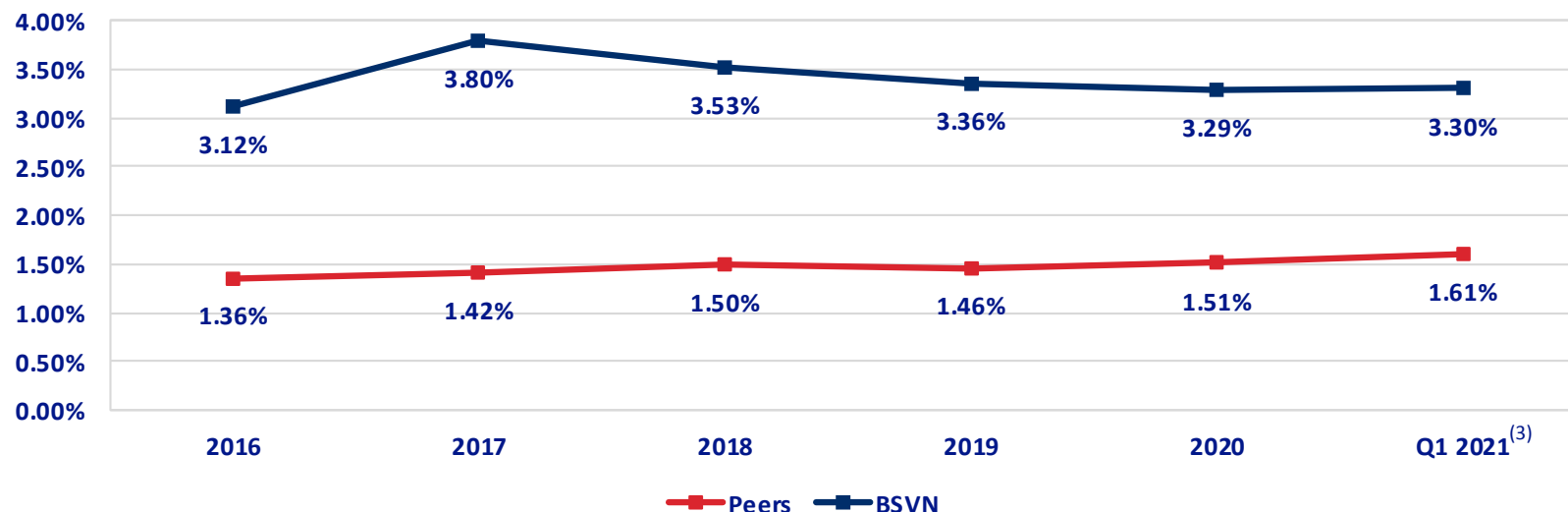
Dollars are in millions.

Financial data is as of or for the twelve months ended December 31 of each respective year and as of and for the six months ended June 30, 2020 and 2021.

(1) Pro Forma noninterest expense to average assets is a non-GAAP financial measure. See slide 16 for reconciliation to their most comparable GAAP measure.

(2) Pro Forma 2019 PPE is a non-GAAP financial measure which adds back the one-time, extraordinary compensation expense related to the non-cash executive stock transaction that took place during the period. See Pro Forma Net Income reconciliation table for detailed calculation of this measure.

PPE to Average Assets



Income Statement as a Percentage of Average Assets

	2016		2017		2018		2019		2020		Q1 2021 ⁽³⁾	
	Peer Group Median ⁽¹⁾	BSVN	Peer Group Median ⁽¹⁾	BSVN	Peer Group Median ⁽¹⁾	BSVN	Peer Group Median ⁽¹⁾	BSVN ⁽²⁾	Peer Group Median ⁽¹⁾	BSVN	Peer Group Median ⁽¹⁾	BSVN
Net Interest Income	3.29%	5.07%	3.30%	5.79%	3.42%	5.38%	3.37%	5.28%	3.17%	4.97%	3.09%	5.02%
Non-Interest Income	0.75%	0.28%	0.72%	0.22%	0.66%	0.18%	0.69%	0.16%	0.73%	0.18%	0.77%	0.14%
Non-Interest Expense	2.75%	2.23%	2.70%	2.21%	2.72%	2.03%	2.64%	2.08%	2.51%	1.85%	2.36%	1.85%
PPE	1.36%	3.12%	1.42%	3.80%	1.50%	3.53%	1.46%	3.36%	1.51%	3.29%	1.61%	3.30%
Provision Expense	0.11%	0.26%	0.11%	0.19%	0.10%	0.03%	0.08%	0.00%	0.32%	0.56%	0.04%	0.52%
Net Income	0.90%	1.77%	0.76%	2.17%	1.11%	2.72%	1.10%	2.51%	0.95%	2.03%	1.19%	2.08%
ROATCE	9.86%	22.01%	8.37%	23.58%	11.55%	26.61%	11.16%	19.85%	10.49%	19.30%	13.78%	19.17%
Net Interest Margin	3.60%	5.16%	3.67%	5.87%	3.73%	5.49%	3.65%	5.35%	3.39%	5.01%	3.33%	5.12%
Efficiency Ratio	65.13%	41.48%	63.16%	35.98%	61.84%	36.02%	62.63%	38.53%	61.12%	35.61%	60.67%	35.56%

Dollars are in thousands

(1) Peer group is defined as exchange-traded banks nationwide with assets between \$500mm-\$5bn (184 banks); Source: S&P Global Market Intelligence.

(2) Excludes one-time, non-cash executive stock transfer compensation expense of \$11.8 million.

(3) As of Q1 2021, the latest data available.

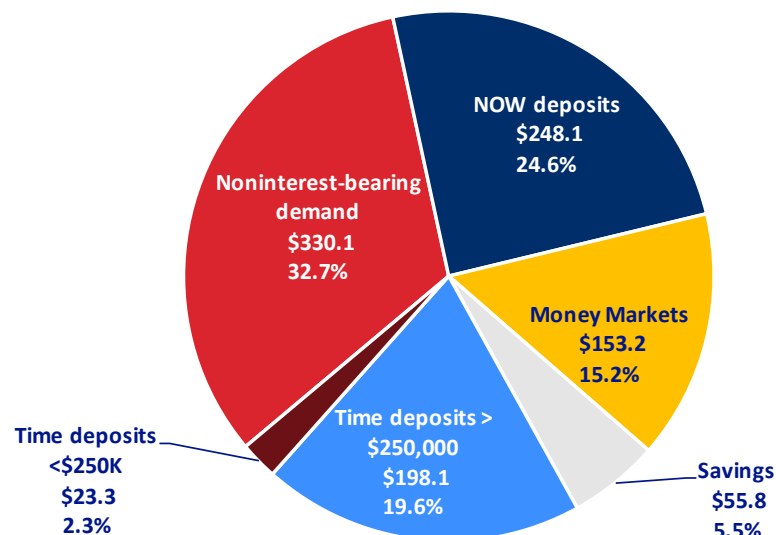
Deposit Composition



Core Deposits⁽¹⁾

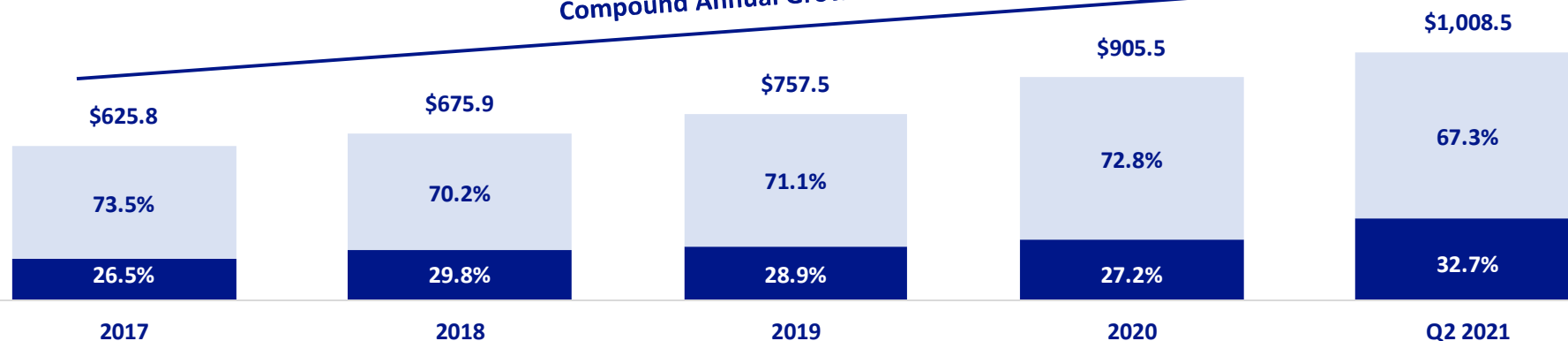
- 82.30% of our loan customers also had a deposit relationship with us as of June 30, 2021
- Total organic core deposit growth YoY was \$108 million, or 13.5%
- Core deposits totaled \$910.8 million as of June 30, 2021 compared to \$802.8 million as of June 30, 2020

Deposit Composition as of June 30, 2021



Historical Deposit Growth

Compound Annual Growth Rate = 14.6%



Dollars are in millions.

■ Noninterest-bearing deposits ■ Interest-bearing deposits

Financial data is as of or for the twelve months ended December 31 of each respective year and as of or for the six months ended June 30, 2021.

(1) We define core deposits as deposits obtained directly from the depositor and exclude deposits obtained from listing services and brokered deposits that are obtained through an intermediary.

Earnings-driven Capital Shock-absorption

Earnings-driven cushion far exceeds regulatory capital minimums as illustrated over a two-year period, consistent with DFAST parameters⁽¹⁾

	Regulatory Minimum Target Ratios	Q2 2021 Capital Ratios	Excess Capital to Target Ratio Expressed in % ⁽²⁾	Excess Capital to Target Ratio Expressed in \$ ⁽³⁾	Add: PPE Cushion ⁽⁴⁾	Total Shock Absorption Ability Prior to Hitting Reg Minimums
Tier 1 Leverage	5%	11.26%	125.11%	\$64.2	+ \$66.4	= \$130.6
CET1	7%	13.22%	88.81%	\$54.3	+ \$66.4	= \$120.7
Tier 1 Risk Based Capital	8.5%	13.22%	55.49%	\$41.2	+ \$66.4	= \$107.6
Total Risk Based Capital	10.5%	14.47%	37.79%	\$34.7	+ \$66.4	= \$101.1

Dollars are in millions

The above assumes no cash dividends and is simply an illustration and should not be considered a projection or forward-looking guidance of any kind.

(1) DFAST = Dodd-Frank Act Stress Test.

(2) Excess capital to target ratio expressed in % is the difference between the actual ratio and regulatory minimum divided by the regulatory minimum.

(3) Excess capital to target ratio expressed in \$ is the excess capital % multiplied by either average assets or risk-weighted assets, assuming a static balance sheet over the next 24 months.

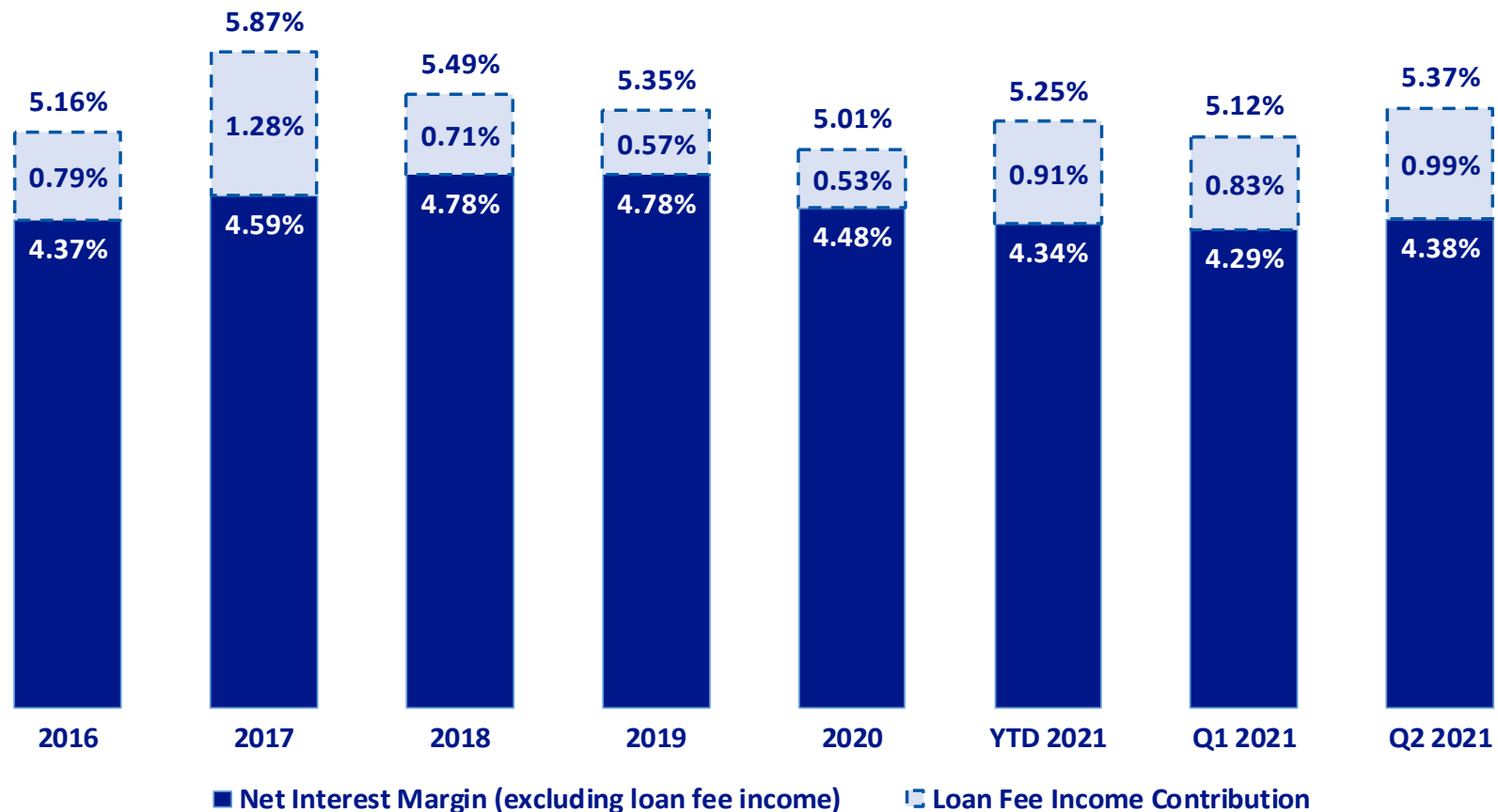
(4) Trailing twelve months PPE of \$33.19 million extrapolated over two years.

Net Interest Margin Strength



- Despite a challenging yield curve, low-yielding PPP loans, and excess liquidity, our net interest margin continues to show strength
- PPP loan fee income recognized during the quarter totaled \$913,000, with \$830,000 remaining to be recognized; YTD PPP loan fees recognized totaled \$1.74 million.

Net Interest Margin



■ Net Interest Margin (excluding loan fee income) □ Loan Fee Income Contribution

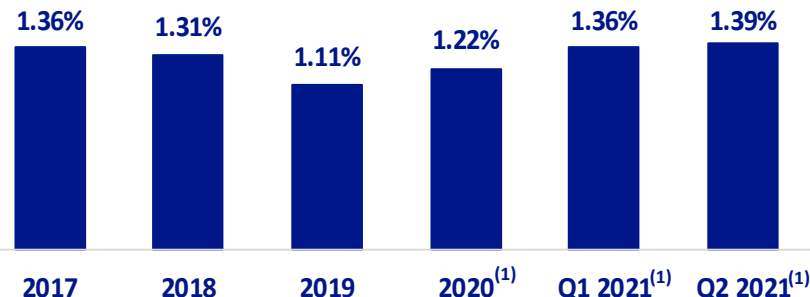
Financial data is as of or for the twelve months ended December 31 of each respective year and as of or for the six months ended June 30, 2021 and for the three months ended March 31, 2021 and June 30 2021.

Net interest margin (excluding loan fee income) is a non-GAAP financial measure, see Appendix for reconciliation to the most comparable GAAP measure for this metric.

Asset Quality

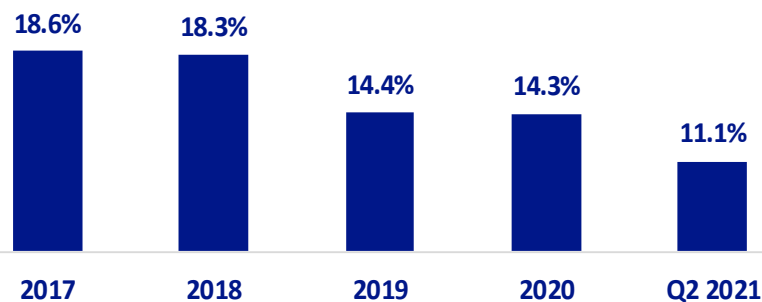


Allowance for Loan Losses to Total Loans



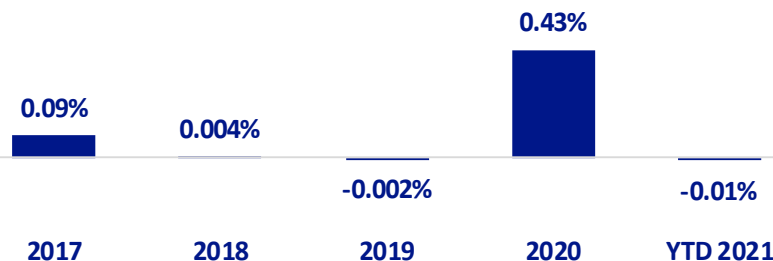
- Driven by growth in the loan portfolio during the quarter, ALLL increased by \$1.44 million, or 13.3%, totaling \$12.3 million, or 1.39% of total loans⁽¹⁾

Energy Portfolio as a % of Total Loans



- Reduction of energy loan portfolio; down from 18.6% of total loans at YE 2017 to 11.1% of total loans as of June 30, 2021

Net Charge-Offs to Average Loans



- Full effect of the pandemic-related downturn continues to become more clear and management remains confident that the overall cycle NCOs will be within our expected range and within historical norms

Financial data is as of or for the twelve months ended December 31 of each respective year and as of or for the six months ended June 30, 2021.

(1) "Total Loans" excludes \$44.9, \$64.7 and \$48.4 million in PPP loans for YE 2020, Q1 2021 and Q2 2021, respectively. With PPP loans included, ratio is 1.15%, 1.26% and 1.32%, respectively.

Energy Portfolio Potential Exposure



Exploration & Production				
37%	Liquid Guarantor [1], Low decline production with amortizing ability at \$30/barrel oil	5%	\$2.07	} Minimal risk of loss
	Hedged Production into 2022 or beyond; short remaining amortization, low loan to value	91%	36.46	
	Low decline natural gas production	1%	0.36	
			\$38.89	
Midstream				
21%	Midstream A/R, Equipment; minimally impacted by recent decline	16%	\$3.55	Minimal risk of loss
	Midstream Technology with secondary support [3]	34%	7.37	Moderate risk of loss
	Midstream Equipment; Significant Decline in business related to Covid during Q2	49%	10.66	Elevated risk of loss
			\$21.58	
Mineral/Royalty				
17%	Loan to cost below 50% and/or strong secondary support	91%	\$15.95	Minimal risk of loss
	Loan to cost above 50%	9%	1.59	Elevated risk of loss
			\$17.54	
Service				
25%	Liquid Guarantor [1]	85%	\$22.11	} Minimal risk of loss
	Oilfield activity minimally impacted [2]	0%	0.00	
	Heavily Impacted; Not Oilfield Specific Collateral [3]	12%	3.13	Moderate risk of loss
	Heavily Impacted; Oilfield Specific Equipment, A/R, Inventory and/or Real Estate [4]	3%	0.72	Elevated risk of loss
			\$25.96	
		2Q 21	2Q 20	Δ
Energy Portfolio Total Loan Balance		\$103.97	\$90.21	\$13.76
Less: Minimal Risk of Loss due to Liquid Guarantor Support		(24.18)	(11.20)	
Less: Minimal Risk of Loss due to Hedged Production, Low LTV, and/or Long Production Life/Rapid Amortization		(36.82)	(11.06)	
Less: Minimal Risk of Loss due to Environmentally Driven Midstream Activity		(3.55)	(0.99)	
Less: Minimal Risk of Loss due to Low LTV on Income Producing Mineral Rights/Royalties and/or Strong Secondary Support		(15.95)	(16.69)	
Less: Minimal Risk of Loss due to Insignificant Impact of Low Oil Prices to Date		-	(3.26)	
Sub-Total - Remaining Loans With Moderate or Elevated Risk of Loss		\$23.47	\$47.01	(\$23.54)
Less: Moderate Risk of Loss due to Primary Collateral Type (ex. Trucks, Cranes etc.)		(3.13)	(7.84)	
Less: Moderate Risk of Loss due to Primary Collateral Type (ex. Technology, Patents, Contracts) and Secondary Support		(7.37)	(7.37)	
Sub-Total - Remaining Loans With Elevated Risk of Loss		\$12.97	\$31.79	(\$18.82)

[1] Liquid Guarantor: Includes any loan that is backed by a guarantor with liquidity that exceeds 50% of the outstanding balance of a secured loan.

[2] Minimally Impacted: Includes borrowers that were minimally impacted by lower prices in the 2019 -2020 downturn

[3] Moderate Loss Risk: Includes borrowers that have been significantly impacted by lower prices but collateral that is useful in other industries (ex. Trucks, Cranes etc.) or collateral that is expected to maintain its value plus secondary support that is expected to reduce loss potential

[4] Includes drilling contractors, roustabout operations and various suppliers

Dollars are in millions

Hospitality Loan Portfolio Detail



Hotel Portfolio Exposure by Class

Flag Type	# of Hotels	Balance as of Q2 2021
Economy	16	\$42.21
Midscale	20	90.09
Upper Midscale	9	75.81
Upscale	0	-
Luxury	0	-
Grand Total	45	\$208.11

Hotel Portfolio Exposure by Flag

Hotel Flag	# of Hotels	Balance as of Q2 2021
Springhill Suites by Marriott	4	\$35.78
Motel 6, Studio 6, Days Inn	6	14.85
Aloft Hotels	3	24.69
Quality Inn & Suites	3	15.29
Holiday Inn Express & Suites	5	25.62
Other Brands	8	21.92
La Quinta Inn & Suites	5	22.63
Red Roof Inn	4	12.82
Wingate by Wyndham Hotel	2	14.38
Home2Suites by Hilton	3	17.70
Independent	2	2.43
Grand Total	45	\$208.11

- Blue collar portfolio that is well-protected by the “cycle-down” effect of a recession
- Experienced owner/operators with decades of history that spans multiple recessions
- Average occupancy for June 2021 within the portfolio was 75% compared to 63% for June 2020. Average Daily Rate for June 2021 was \$75 compared to \$61 for June 2020
- Diversified lending to many reputable brands

Hospitality Loan Portfolio Detail



Metro	#	Outstanding Balance		Commitment	
Dallas / Ft. Worth Metro Area	26	\$135.72	65.22%	\$177.63	68.86%
Other Texas Metros	10	\$32.64	15.68%	\$32.64	12.65%
Other	9	\$39.75	19.10%	\$47.69	18.49%
Total	45	\$208.11	100.00%	\$257.96	100.00%

- Concentrated primarily in “Drive-To” markets in the Dallas/Fort Worth metropolitan area, with most of the remaining exposure also in Texas
- No exposure to towns or cities that are heavily dependent on the energy space, or that are “gateway” cities that depend on airline traffic

Loan Type	Hotels	Outstanding Balance
Operating	36	\$175.88
Construction	9	\$32.23

Portfolio Metrics – 36 Operating Properties

Average Loan Size	\$ 4.29 million
Average Loan to Value	63%
Average Remaining Amortization	15.2 Years

- Consistent underwriting fundamentals with disciplined equity requirements, debt coverage ratio requirements, personal recourse, and rapid amortization

Appendix

Bank7 Corp. Financials



	As of or for the Six		For the Year Ended December 31,					
	Months Ended June 30,		2020		2019		2018	2017
	2021	2020	2020	2019	2019	2018	2017	
					Pro Forma ⁽³⁾			
<i>(Dollars in thousands, except per share data)</i>								
Income Statement Data:								
Total interest income	\$ 27,624	\$ 27,064	\$ 53,314	\$ 51,709		\$ 46,800	\$ 42,870	
Total interest expense	1,647	3,702	6,153	9,516		7,168	4,739	
Provision for loan losses	2,575	2,050	5,350	-		200	1,246	
Total noninterest income	917	631	1,665	1,308		1,331	1,435	
Total noninterest expense	9,419	8,476	17,592	28,432	\$ 16,636	14,967	14,531	
Provision for income taxes	3,690	3,379	6,618	6,844	6,836	797	-	
Pre-tax net income	14,899	13,466	25,884	15,069	26,842	25,796	23,789	
Net income – C Corp	11,209	10,087	19,266	8,225	20,006	20,077	14,280	
Balance Sheet Data:								
Cash and cash equivalents	\$ 193,210	\$ 155,645	\$ 170,313	\$ 147,275		\$ 159,849	\$ 130,222	
Total loans	931,993	837,943	836,613	707,304		599,910	563,001	
Allowance for loan losses	12,306	9,878	9,639	7,846		7,832	7,654	
Total assets	1,133,031	1,004,085	1,016,669	866,392		770,511	703,594	
Interest-bearing deposits	678,488	589,981	658,945	538,262		474,744	459,920	
Noninterest-bearing deposits	330,061	304,250	246,569	219,221		201,159	165,911	
Total deposits	1,008,549	894,231	905,514	757,483		675,903	625,831	
Total shareholders' equity	117,011	101,619	107,319	100,126		88,466	69,176	
Share and Per Share Data:								
Earnings per share (basic) ⁽¹⁾	\$ 1.24	\$ 1.05	\$ 2.05	\$ 0.81	\$ 1.96	\$ 2.48	\$ 1.96	
Earnings per share (diluted) ⁽¹⁾	1.24	1.05	2.05	0.81	1.96	2.44	1.96	
Dividends per share	0.22	0.20	0.41	0.60		0.84	1.34	
Book value per share	12.93	11.01	11.87	9.96		8.68	9.49	
Tangible book value per share ⁽²⁾	12.76	10.83	11.69	9.78		8.49	9.19	
Weighted average common shares outstanding—basic	9,050,295	9,598,232	9,378,769	10,145,032	10,192,930	8,105,856	7,287,500	
Weighted average common shares outstanding—diluted	9,066,797	9,598,692	9,379,154	10,147,311	10,195,209	8,238,753	7,287,500	
Shares outstanding at end of period	9,050,295	9,226,252	9,044,765	10,057,506	10,206,931	10,187,500	7,287,500	

(1) Net income and earnings per share are tax-adjusted as if the Company were a C Corporation at the estimated tax rates for the respective periods. EPS calculation is based on diluted shares. Combined federal and state effective tax rates for the six months ended June 30, 2020 and 2021 of 25.1% and 24.8%, respectively.

(2) Represents a non-GAAP financial measure. See non-GAAP reconciliations table for reconciliation to most comparable GAAP measure for this metric.

(3) All pro forma amounts relate to the one-time, non-cash executive stock transfer which occurred in September 2019. These amounts remove the compensation and related tax impact from net income. See detail and reconciliation on slide 19 of this presentation.

Bank7 Corp. Financials



Performance Ratios:	As of or for the Six Months Ended June 30,		For the Year Ended December 31,				
	2021	2020	2020	2019	2019	2018	2017
					Pro Forma ⁽⁵⁾		
Return on average:							
Assets ⁽¹⁾	2.25%	2.20%	2.03%	1.03%	2.51%	2.75%	2.17%
Tangible common equity ⁽¹⁾	20.63	20.52	19.14	8.61	20.92	26.40	23.31
Shareholders' equity ⁽¹⁾	20.34	20.17	18.82	8.42	20.53	25.69	22.47
Yield on earnings assets	5.59	5.95	5.67	6.55		6.48	6.60
Yield on loans	6.37	6.77	6.37	7.58		7.58	7.69
Yield on loans excluding fees	5.32	6.03	5.76	6.88		6.71	6.14
Cost of funds	0.37	0.91	0.73	1.37		1.11	0.80
Cost of int bearing deposits	0.53	1.30	1.05	1.89		1.52	1.35
Cost of total deposits	0.37	0.91	0.73	1.37		1.08	0.77
Net interest margin	5.25	5.14	5.01	5.35		5.49	5.87
Net interest margin excluding loan fees	4.34	4.50	4.48	4.78		4.78	4.59
Noninterest expense to average assets	1.89	1.85	1.85	3.56	2.08	2.05	2.21
Efficiency ratio ⁽²⁾	35.02	35.33	36.03	65.39	38.26	37.04	37.24
Loan to deposit ratio	92.41	93.71	92.39	93.38		88.76	89.96
Liquidity ratio	25.47	17.26	25.48	19.22		23.44	20.53
Credit Quality Ratios:							
Nonperforming assets to total assets	1.21%	0.79%	1.63%	0.38%		0.35%	0.28%
Nonperforming assets to total loans and OREO	1.47	0.94	1.98	0.47		0.45	0.35
Nonperforming loans to total loans	1.47	0.94	1.98	0.47		0.43	0.34
Allowance for loan losses to nonperforming loans	89.65	124.82	58.29	235.47		299.50	404.55
Allowance for loan losses to total loans	1.32	1.18	1.15	1.11		1.31	1.36
Net charge-offs to average loans	(0.011)	0.002	0.432	(0.002)		0.00	0.09
Capital Ratios:							
Total shareholders' equity to total assets	10.33%	10.12%	10.56%	11.56%		11.48%	9.83%
Tangible equity to tangible assets ⁽³⁾	10.21	9.97	10.42	11.37		11.25	9.55
Tier 1 leverage ratio ⁽⁴⁾	11.28	10.30	10.78	11.65		11.26	10.53
Tier 1 risk-based capital ratio ⁽⁴⁾	13.23	13.09	13.51	14.28		14.78	12.58
Total risk-based capital ratio ⁽⁴⁾	14.48	14.34	14.75	15.42		16.03	13.83

(1) Return on average assets and shareholders' equity are tax-adjusted as if the Company were a C Corporation at the estimated tax rates for the respective periods.

(2) Efficiency ratio is calculated by dividing noninterest expense by the sum of net interest income on a tax equivalent basis and noninterest income.

(3) Represents a non-GAAP financial measure, see non-GAAP reconciliations table for reconciliation to the most comparable GAAP measure for this metric.

(4) Ratios are based on Bank level financial information rather than consolidated information. At June 30, 2021, Tier 1 leverage ratio, Tier 1 risk based capital ratio, and total risk-based capital ratios were 11.26%, 13.22%, and 14.47% respectively for the Company.

(5) All pro forma amounts relate to the one-time, non-cash executive stock transfer which occurred in September 2019. These amounts remove the compensation expense and related tax impact from net income. See detail and reconciliation on slide 19 of this presentation.

Non-GAAP Reconciliations

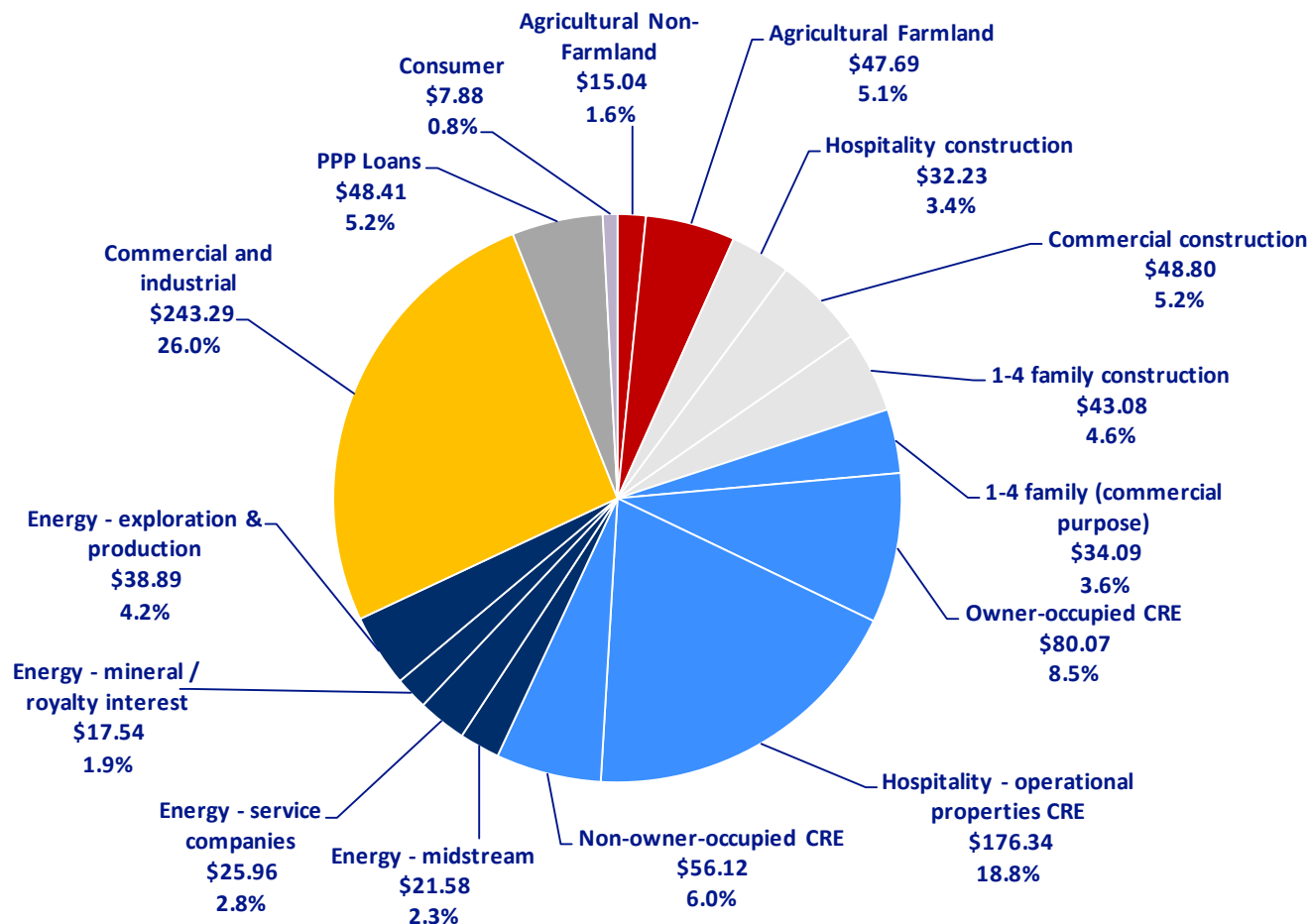


	As of or for the Six Months Ended June 30,		For the Year Ended December 31,			
	2021	2020	2020	2019	2018	2017
<i>(Dollars in thousands, except per share data)</i>						
Tangible shareholders' equity						
Total shareholders' equity	\$ 117,011	\$ 101,619	\$ 107,319	\$ 100,126	\$ 88,466	\$ 69,176
Goodwill and other intangibles	(1,491)	(1,686)	(1,583)	(1,789)	(1,995)	(2,201)
Tangible shareholders' equity	115,520	99,933	105,736	98,337	86,471	66,975
Tangible assets						
Total assets	\$ 1,133,031	\$ 1,004,085	\$ 1,016,669	\$ 866,392	\$ 770,511	\$ 703,594
Less: goodwill and other Intangibles	(1,491)	(1,686)	(1,583)	(1,789)	(1,995)	(2,201)
Tangible assets	1,131,540	1,002,399	1,015,086	864,603	768,516	701,393
Average tangible common equity						
Average shareholders' equity	\$ 111,108	\$ 100,593	\$ 102,359	\$ 97,431	\$ 78,148	\$ 63,558
Less: average goodwill and other Intangibles	(1,535)	(1,709)	(1,684)	(1,893)	(2,087)	(2,304)
Average tangible common equity	109,573	98,884	100,675	95,538	76,061	61,254
End of period common shares outstanding	9,050,606	9,226,252	9,044,765	10,057,506	10,187,500	7,287,500
Book value per share	12.93	11.01	11.87	9.96	8.68	9.49
Tangible book value per share	12.76	10.83	11.69	9.78	8.49	9.19
Total shareholders' equity to total assets	10.33%	10.12%	10.56%	11.56%	11.48%	9.83%
Tangible shareholders' equity to tangible assets	10.21%	9.97%	10.42%	11.37%	11.25%	9.55%
Loan interest income (excluding loan fees):						
Total loan interest income, including fees	\$ 27,450	\$ 26,491	\$ 52,450	\$ 48,200	\$ 44,279	\$ 41,450
Loan fee income	(4,517)	(2,892)	(5,035)	(4,443)	(5,121)	(8,331)
Loan interest income excluding loan fees	22,933	23,599	47,415	43,757	39,158	33,119
Average total loans	\$ 868,526	\$ 786,943	\$ 823,228	\$ 636,274	\$ 583,821	\$ 539,302
Yield on loans	6.37%	6.77%	6.37%	7.58%	7.58%	7.69%
Yield on loans (excluding loan fee income)	5.32%	6.03%	5.76%	6.88%	6.71%	6.14%
Net interest margin (excluding loan fees):						
Net interest income	\$ 25,977	\$ 23,361	\$ 47,161	\$ 42,193	\$ 39,631	\$ 38,131
Loan fee income	(4,517)	(2,892)	(5,035)	(4,443)	(5,121)	(8,331)
Net interest income excluding loan fees	21,460	20,469	42,126	37,750	34,510	29,800
Average earning assets	\$ 997,354	\$ 914,118	\$ 940,890	\$ 789,009	\$ 721,935	\$ 649,757
Net interest margin	5.25%	5.14%	5.01%	5.35%	5.49%	5.87%
Net interest margin (excluding loan fee income)	4.34%	4.50%	4.48%	4.78%	4.78%	4.59%

Loan Portfolio Distribution



Gross Loan Portfolio Composition by Purpose Type



Loan Portfolio Trends - Selected Categories

Industry	Q2 2020	% of Total	Q2 2021	% of Total
Commercial & Industrial	\$218.37	26.00%	\$243.29	25.97%
Hospitality	179.81	21.41%	208.57	22.26%
Energy	90.21	10.74%	103.97	11.10%
Agricultural	49.22	5.86%	62.72	6.69%

Top 20 Relationships

Industry	12/31/2019	12/31/2020	6/30/2021
C&I	\$60.58 21%	\$103.67 31%	\$81.08 24%
Hospitality	98.63 35%	127.29 37%	132.09 39%
CRE - Owner Occupied	47.96 17%	53.04 16%	83.11 24%
Energy	49.72 17%	43.10 13%	43.00 13%
Other	28.98 10%	11.42 3%	0.00 0%
Total	\$285.86	\$338.52	\$339.28

2019 Pro Forma Net Income Reconciliation

- On September 5, 2019, our largest shareholders, the Haines Family Trusts, contributed approximately 6.5% of their shares (656,925 shares) to the Company. Subsequently, the Company immediately issued those shares to certain executive officers, which was charged as compensation expense of \$11.8 million, including payroll taxes, through the income statement of the Company. Additionally, at the discretion of the employees receiving shares to assist in paying tax withholdings, 149,425 shares were withheld and subsequently canceled, resulting in a charge to retained earnings of \$2.6 million.

	For the Year Ended December 31, 2019	
<i>(Dollars in thousands)</i>		
Pro Forma Net Income		
Total Interest Income	\$	51,709
Total Interest Expense		9,516
Net Interest Margin		<u>42,193</u>
Provision for Loan Losses	\$	<u>-</u>
Noninterest Income	\$	<u>1,308</u>
Noninterest Expense	\$	28,432
Less: Stock Transfer Comp. Expense		<u>(11,796)</u>
Pro Forma Noninterest Expense		<u>16,636</u>
Pro Forma Pre-Tax Income	\$	<u>26,866</u>
Pro Forma Income Tax Expense	\$	<u>6,836</u>
Pro Forma Net After-Tax Income	\$	<u>20,030</u>

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