

BANK7 CORP.

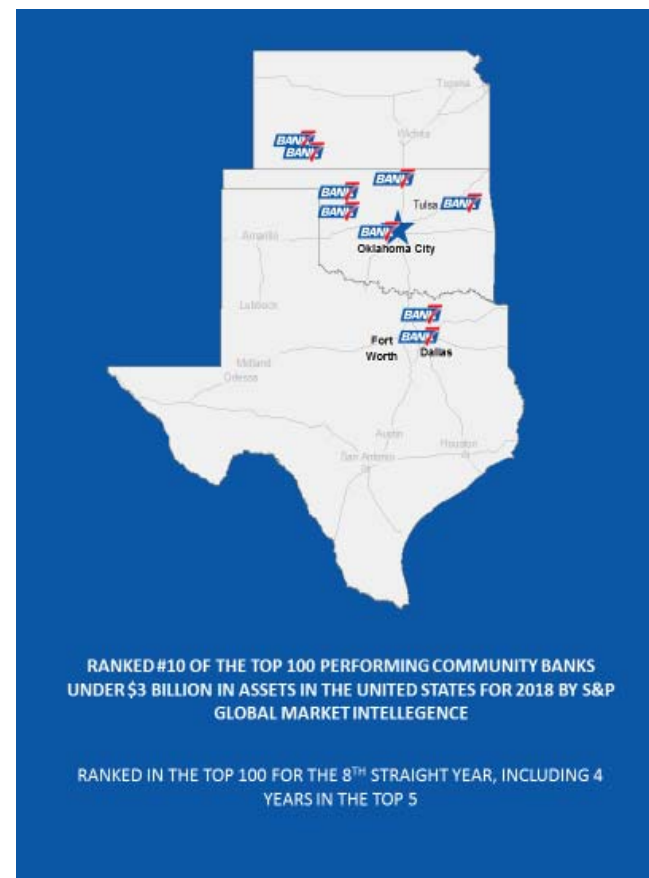
**4Q AND FULL YEAR 2019
EARNINGS RELEASE**

January 30, 2020





- One of the Top Performing Community Banks in the United States⁽¹⁾
- Track Record of Strong Profitability and Expense Control
- Intense Focus on Underwriting and Asset Quality
- Scalable and Consistently Growing Platform



| | December 31, 2018 | December 31, 2019 | \$ Change | % Change |
|----------|-------------------|-------------------|---------------|----------|
| Assets | \$771 million | \$866 million | \$96 million | 12.4% |
| Loans | \$600 million | \$707 million | \$107 million | 17.9% |
| Deposits | \$676 million | \$758 million | \$82 million | 12.1% |

(1) Best-performing community banks of 2018 under \$3B in assets, S&P Global Market Intelligence - <https://www.spglobal.com/marketintelligence/en/news-insights/trending/5zt6a8x6w9-uBR3RAAq5xg2>

Fourth Quarter & Full Year Accomplishments



All-time Highs & Robust Growth

- The Company ended the year with \$866.4 million in total assets, \$707.3 million in total loans, and \$757.5 million in total deposits.
- Changes from 2018 to 2019:
 - Total assets increased \$95.9 million, or 12.4%
 - Total loans increased \$107.4 million, or 17.9%
 - Total deposit growth of \$81.6 million, or 12.1%
 - Tangible shareholders' equity increased \$11.8 million, or 13.7%

Strong Core Earnings

- Loan growth generated a higher net interest income, and combined with our stable net interest margin to boost pro forma pre-tax income⁽²⁾ by \$1.0 million YOY, or 4.05%, despite facing a falling interest rate environment and adding two new locations during the year.
- The Company earned a record \$37.8 million in net interest income excluding loan fees in 2019 compared to \$34.3 million for 2018⁽¹⁾.
- Management maintained a stable net interest margin within historical ranges.

Capital Management

- The Company established a quarterly dividend, which paid 10 cents per share (40 cents per share or 2.1% yield annualized).
- In addition to the regular quarterly dividend, a special dividend of 40 cents per share (2.1% yield) was declared and paid.

Footprint Expansion

- During 4Q, we converted our existing Tulsa LPO to a full-service branch, which was opened in January 2020.
- Modernized our Oklahoma City corporate headquarters and renovated our Oklahoma City branch into a state-of-the-art banking center.

(1) Net interest income excluding fees is a non-GAAP financial measure. See non-GAAP reconciliation table for detailed calculation of this measure.

(2) Pro Forma pre-tax income 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.

Bank7 Corp. Key Statistics



For the Year Ended December 31, 2019

Balance Sheet

| | |
|--|---------|
| Total assets | \$866.4 |
| Total loans | 707.3 |
| Total deposits | 757.5 |
| Noninterest-bearing deposits | 219.2 |
| Tangible shareholders' equity ⁽¹⁾ | 98.3 |

Profitability

| | | Pro Forma ⁽²⁾⁽³⁾ |
|--|--------|-----------------------------|
| Net Income ⁽²⁾⁽³⁾ | \$8.2 | \$20.0 |
| Efficiency ratio ⁽²⁾⁽³⁾ | 65.39% | 38.26% |
| Return on average assets ⁽²⁾⁽³⁾ | 1.03 | 2.51 |
| Return on average tangible common equity ⁽²⁾⁽³⁾ | 8.58 | 20.92 |
| Net interest margin | 5.35 | |
| Net interest margin (excluding loan fee income) ⁽⁴⁾ | 4.78 | |
| Loans to deposits | 93.4 | |

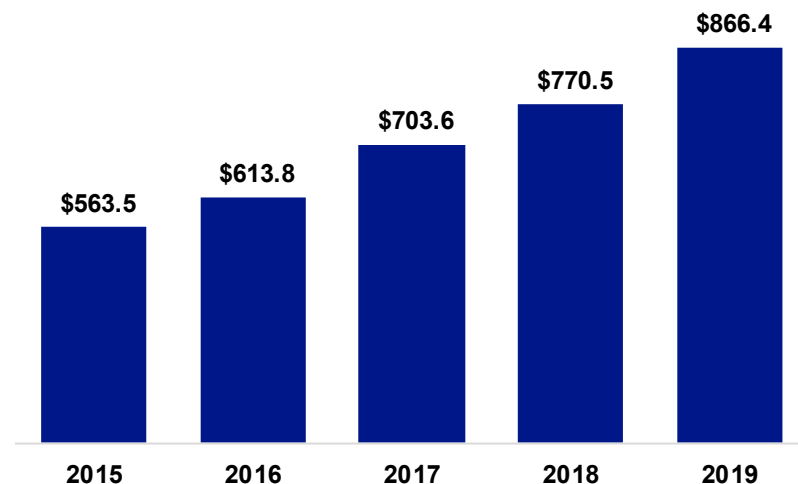
Capital Ratios

| | |
|---|--------|
| Tangible shareholders' equity to tangible assets ⁽¹⁾ | 11.37% |
| Tier 1 leverage ratio ⁽⁵⁾ | 11.65 |
| Tier 1 risk-based capital ratio ⁽⁵⁾ | 14.28 |
| Total risk-based capital ratio ⁽⁵⁾ | 15.42 |

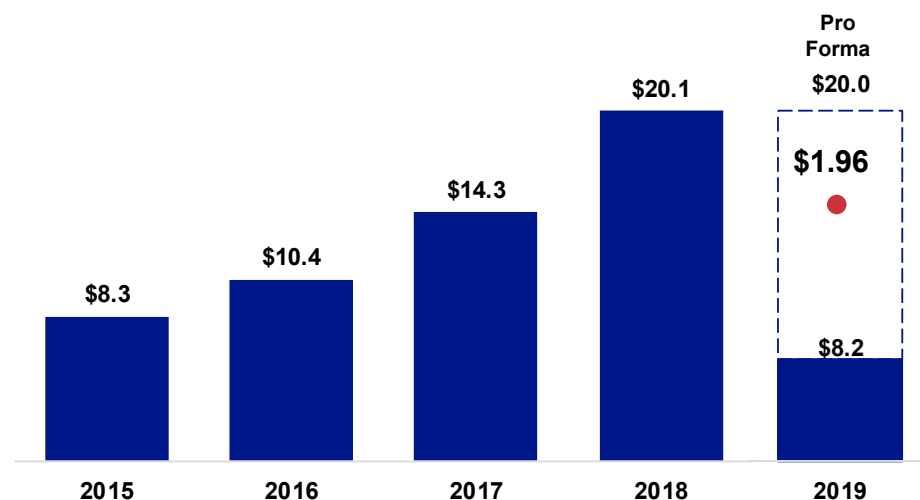
Asset Quality

| | |
|--|--------|
| Nonperforming assets to loans and OREO | 0.47% |
| Nonperforming loans to total loans | 0.47 |
| Allowance for loan losses to total loans | 1.11 |
| Allowance for loan losses to nonperforming loans | 235.5 |
| Net charge-offs to average loans | -0.002 |

Total Assets



After Tax Net Income & EPS ⁽²⁾⁽³⁾



● Pro Forma EPS

Dollars are in millions, except earnings per share.

Financial data is as of or for the twelve months ended December 31 of each respective year.

(1) Tangible shareholders' equity and tangible shareholders' equity to tangible assets are non-GAAP financial measures. See non-GAAP reconciliation table for reconciliation to their most comparable GAAP measures.

(2) Profitability metrics 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 basic and diluted shares and pro forma net income. Combined federal and state effective tax rates for 2018 and 2019 were 22.2% and 45.5%, respectively.

(3) Pro Forma YTD net income 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.

(4) Net interest margin (excluding loan fee income) is a non-GAAP financial measure. See non-GAAP reconciliation table for reconciliation to its most comparable GAAP measure.

(5) At December 31, 2019, Tier 1 leverage ratio, Tier 1 risk based capital ratio, and total risk-based capital ratios were 11.49%, 14.06%, and 15.20% respectively for the Company.

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 | 2018 | \$ Change | % Change |
| <i>(Dollars in thousands)</i> | | | | |
| Pro Forma Net Income | | | | |
| Total Interest Income | \$ 51,709 | \$ 46,800 | \$ 4,909 | 10.49% |
| Total Interest Expense | 9,516 | 7,169 | 2,347 | 32.73% |
| Net Interest Margin | <u>42,193</u> | <u>39,631</u> | <u>2,562</u> | <u>6.47%</u> |
| Provision for Loan Losses | \$ - | \$ 200 | \$ (200) | |
| Noninterest Income | \$ 1,284 | \$ 1,331 | \$ (47) | (3.51%) |
| Noninterest Expense | \$ 28,432 | \$ 14,966 | \$ 13,466 | 89.98% |
| Less: Stock Transfer Comp. Expense | (11,796) | - | (11,796) | |
| Pro Forma Noninterest Expense | <u>16,636</u> | <u>14,966</u> | <u>1,670</u> | <u>11.16%</u> |
| Pro Forma Pre-Tax Income | \$ 26,842 | \$ 25,796 | \$ 1,046 | 4.05% |
| Pro Forma Income Tax Expense ⁽¹⁾ | \$ 6,836 | \$ 5,719 | \$ 1,117 | 19.53% |
| Pro Forma Net After-Tax Income | <u>\$ 20,006</u> | <u>\$ 20,077</u> | <u>\$ (71)</u> | <u>(0.36%)</u> |

(1) Due to the Company's status as a subchapter S corporation for a portion of 2018, this Pro forma income tax expense was adjusted as if the Company were a C Corporation at the estimated tax rates for the period presented. Combined federal and state effective tax rate for 2018 was 22.2%.

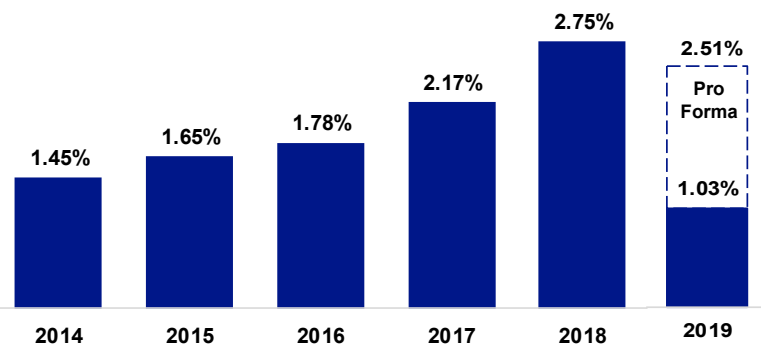
Strong Historical Performance



- We continue to produce excellent returns on average assets (ROAA) and also on average tangible common equity (ROATCE). Excluding the one-time non-cash executive stock transaction, pro forma ROAA and ROATCE for the year were 2.51% and 20.9%, respectively.
- We have maintained our excellent efficiency ratio, as highlighted by our low noninterest expense to average assets ratio. Excluding the one-time non-cash executive stock transaction, our pro forma efficiency ratio for the year was 38.3%.

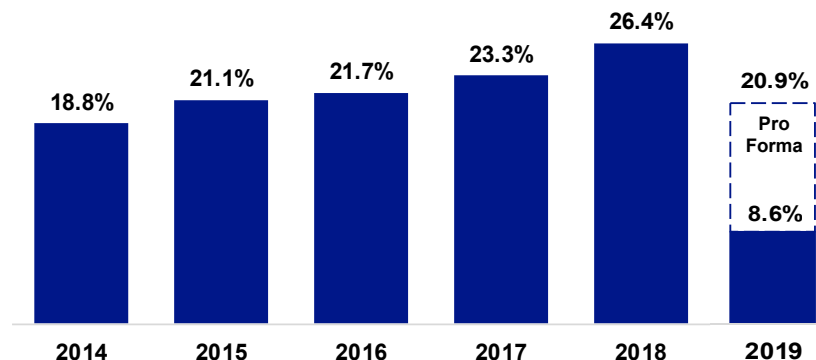
Return on Average Assets ⁽¹⁾⁽²⁾

5-year average: 1.96%

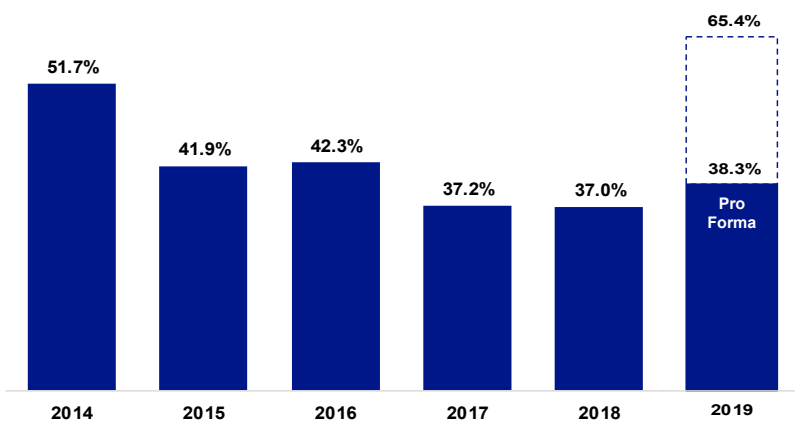


Return on Average Tangible Common Equity ^{(1) (2)}

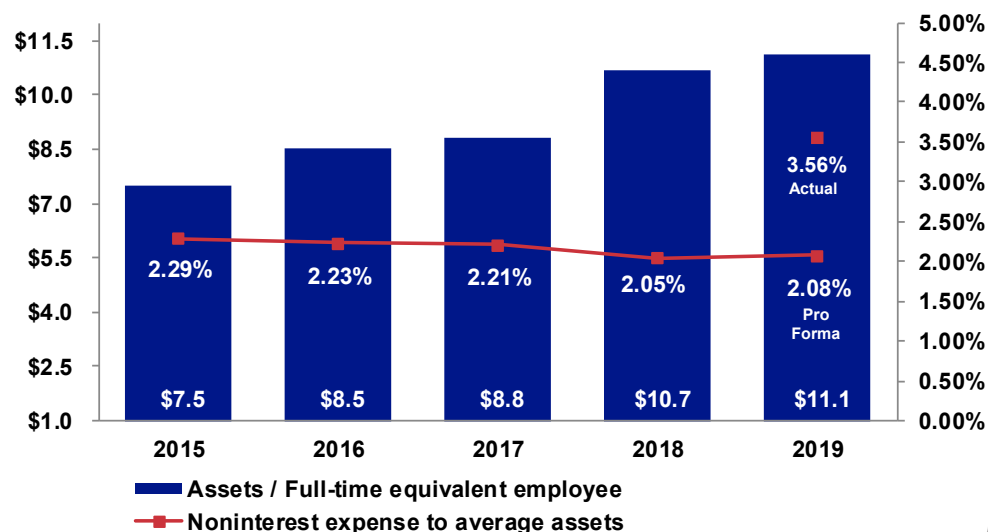
5-year average: 22.3%



Efficiency Ratio ⁽²⁾



Leveraging Our Employee Base ⁽²⁾



Dollars are in millions

Financial data is as of or for the twelve months ended December 31 of each respective year.

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

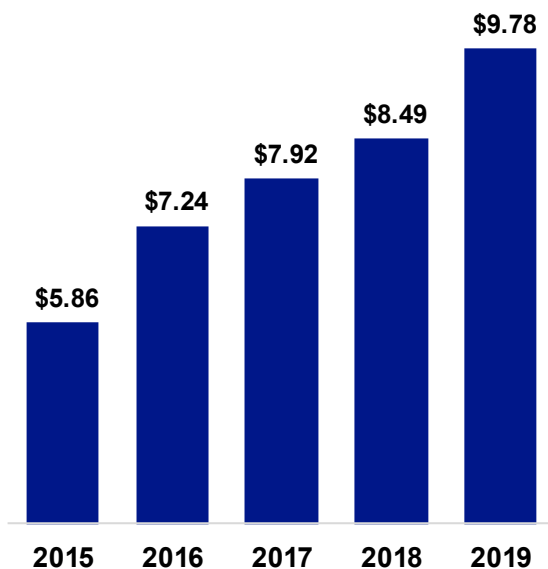
(2) Pro Forma YTD ROAA, ROATCE, efficiency ratio, and noninterest expense to average assets ratio are non-GAAP financial measures. See non-GAAP reconciliation table for reconciliation to their most comparable GAAP measures.

Balance Sheet and Earnings Growth

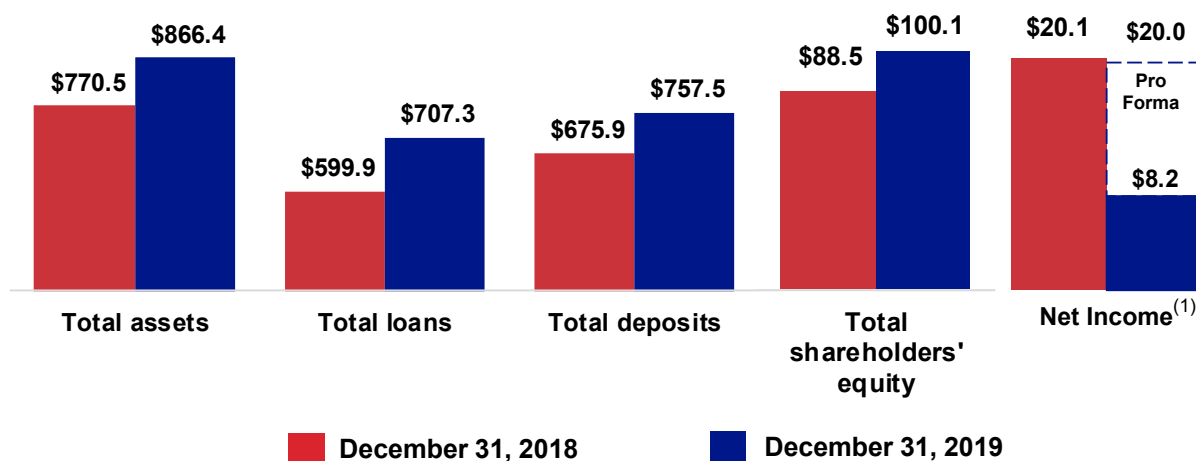


- For the year, tangible book value per share grew by \$1.29, or 15.2%.
- YOY balance sheet growth remains strong, highlighted by 17.9% of loan growth, deposit growth of 12.1%, 12.4% total asset growth and 13.2% growth in total shareholders' equity.
- Excluding the one-time, non-cash executive stock transaction, we grew pre-tax YOY earnings by 4.05% in a falling interest rate environment, despite expenses related to our newly opened Dallas and Tulsa locations, and expenses related to being a public company.

Tangible Book Value Per Share ⁽²⁾



Balance Sheet and Earnings Growth



Dollars are in millions, except earnings per share.

Financial data is as of or for the years ended December 31, 2019 and 2018.

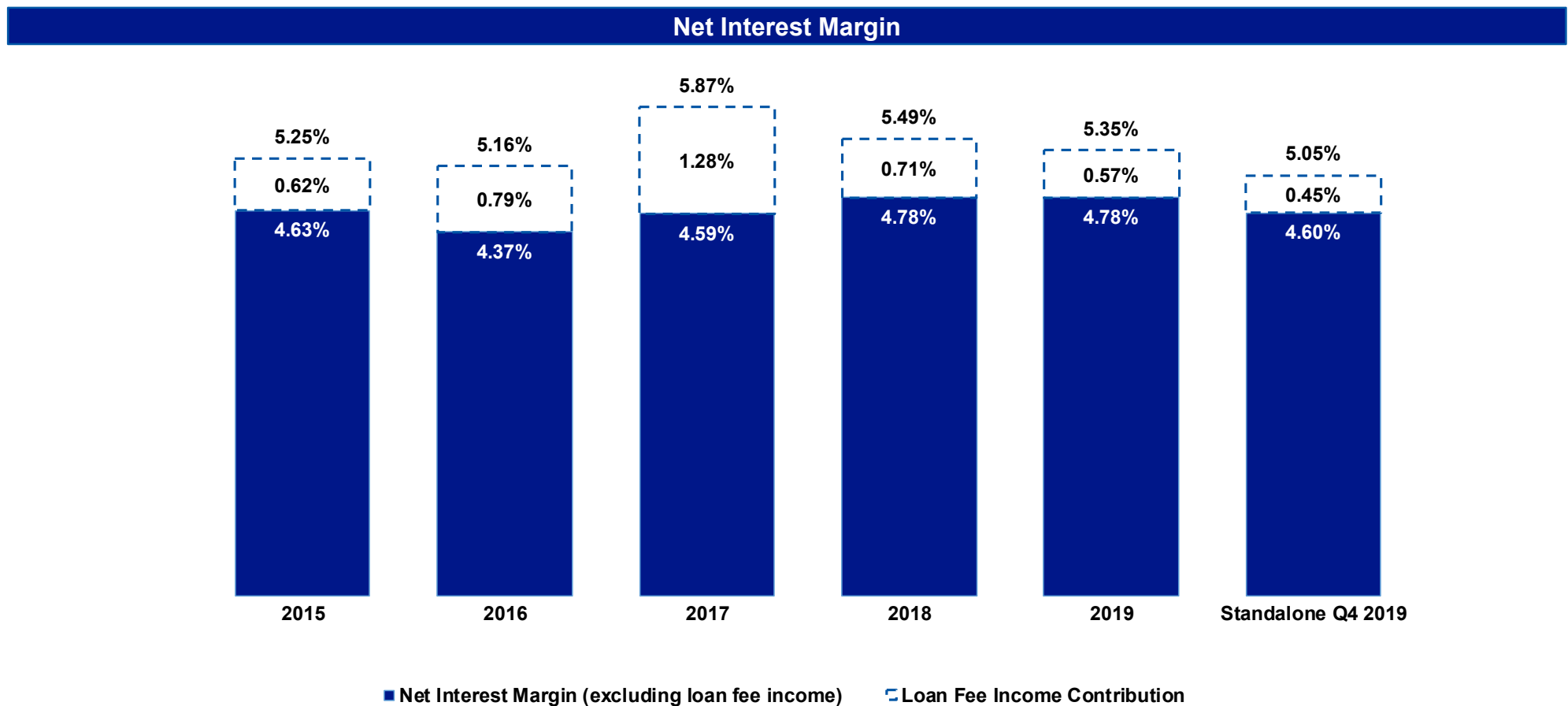
(1) Net income is tax-adjusted as if the Company were a C Corporation at the estimated tax rates for the respective periods.

(2) Tangible book value per share is a non-GAAP financial measure. See Appendix for reconciliation to its most comparable GAAP measure.

Net Interest Margin

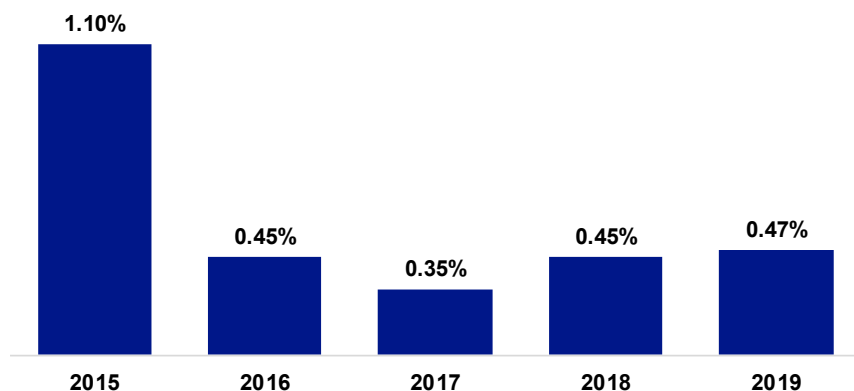


- Net interest margin excluding loan fee income continues to remain well within our historical range.

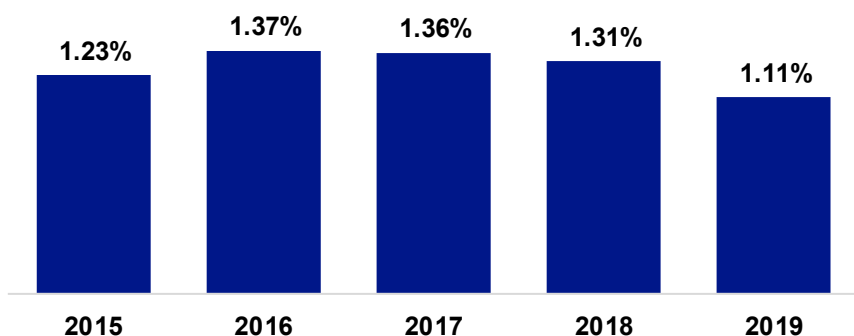


Financial data is as of or for the twelve months ended December 31 of each respective year, and as of the three months ended December 31, 2019. Net interest margin (excluding loan fee income) is a non-GAAP financial measure. See Appendix for reconciliation to their most comparable GAAP measures.

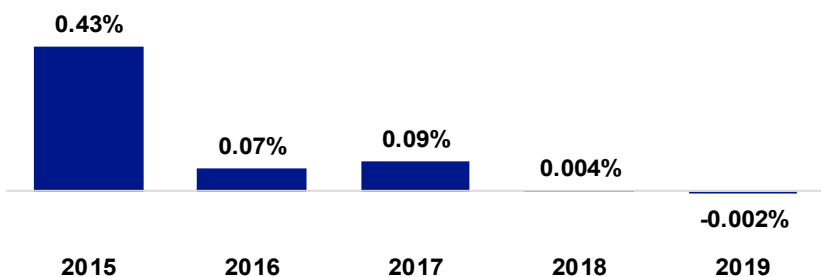
Nonperforming Assets to Loans and OREO



Allowance for Loan Losses to Total Loans



Net Charge-Offs to Average Loans

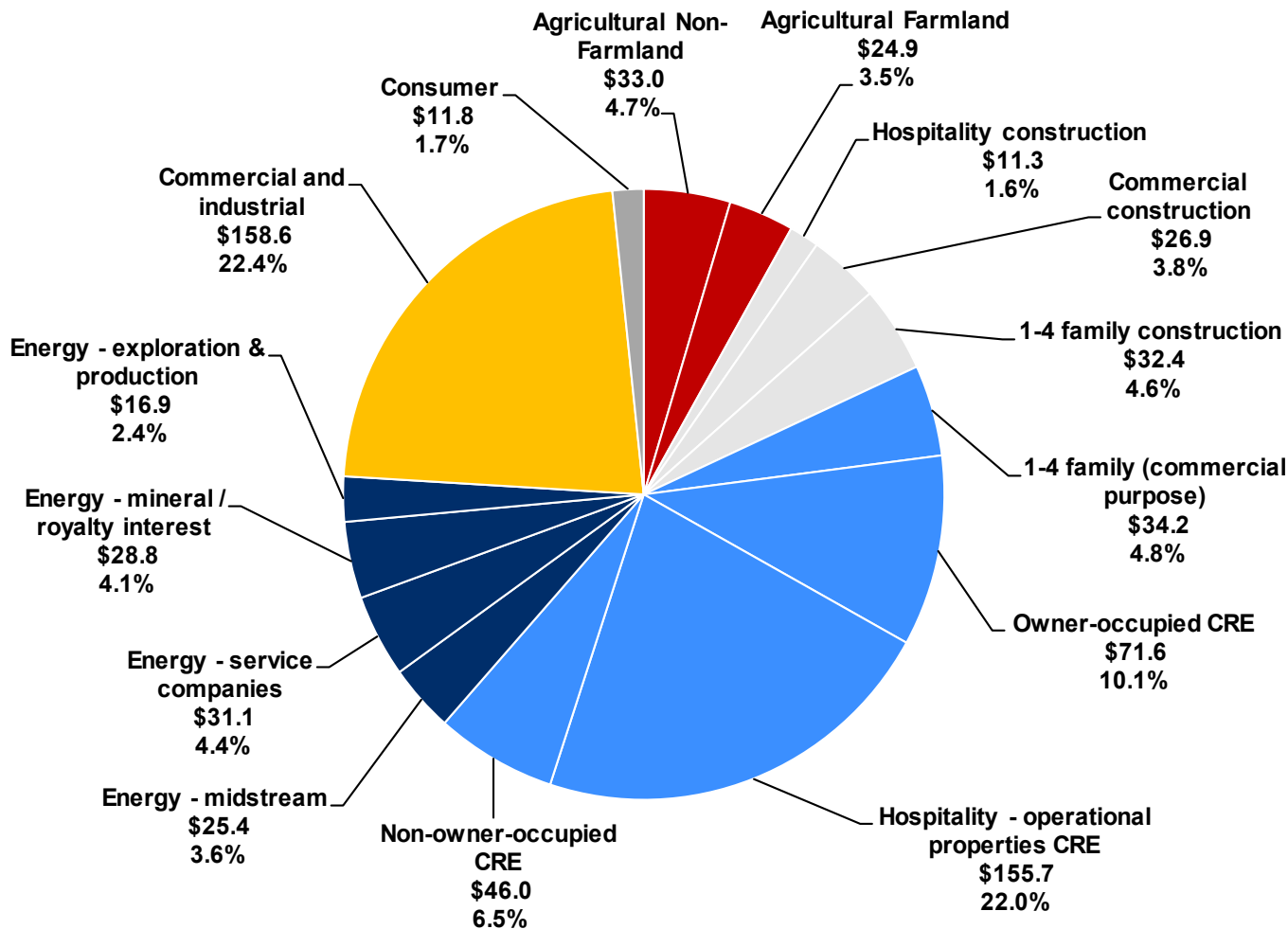


- Asset quality remains strong, our quality underwriting and disciplined lending practices continue to produce low levels of nonperforming assets.
- We continue to maintain a strong loan loss reserve.
- Net recoveries of \$14,000 in 2019.

Diversified Loan Portfolio



Gross Loan Portfolio Composition by Purpose Type



| | 2018 | % of Total Loans | 2019 | % of Total Loans | YOY \$ Change |
|------------------------|-----------|------------------|-----------|------------------|---------------|
| Commercial Real Estate | \$ 247.22 | 41.08% | \$ 343.83 | 48.52% | 39.1% |
| Hospitality | 122.96 | 20.43% | 166.96 | 23.56% | 35.8% |
| Energy | 110.17 | 18.31% | 102.14 | 14.41% | (7.3%) |
| Agricultural | 62.81 | 10.44% | 57.89 | 8.17% | (7.8%) |

Deposit Composition



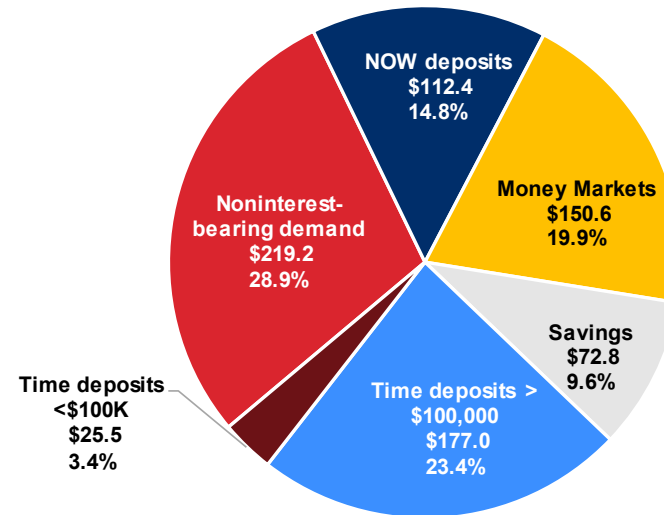
Commentary

Deposit Composition as of December 31, 2019

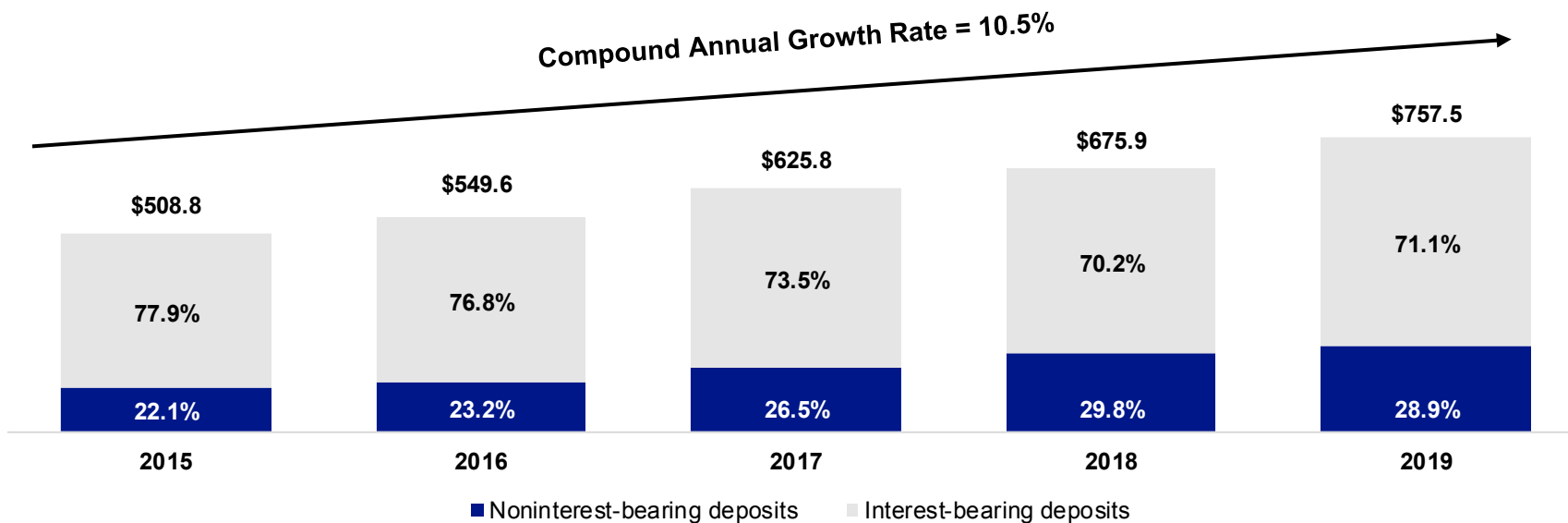
- 84.7% of our loan customers also had a deposit relationship with us as of December 31, 2019.

Core Deposits⁽¹⁾

- Total organic core deposit growth YOY was \$62.9M, or 10.2%.
- Core deposits totaled \$678.4 million as of December 31, 2019 compared to \$615.4 million as of December 31, 2018.



Historical Deposit Growth



Dollars are in millions.

Financial data is as of or for the twelve months ended December 31 of each respective year.

(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.

Appendix

Bank7 Corp. Financials



For the Year Ended December 31,

| | 2019 | 2019 | 2018 | 2017 | 2016 | 2015 |
|--|------------|--------------------------|------------|------------|------------|-----------|
| | | Pro Forma ⁽³⁾ | | | | |
| <i>(Dollars in thousands, except per share data)</i> | | | | | | |
| Income Statement Data: | | | | | | |
| Total interest income | \$ 51,709 | | \$ 46,800 | \$ 42,870 | \$ 33,153 | \$ 28,361 |
| Total interest expense | 9,516 | | 7,168 | 4,739 | 3,303 | 2,504 |
| Provision for loan losses | - | | 200 | 1,246 | 1,554 | 2,566 |
| Total noninterest income | 1,284 | | 1,331 | 1,435 | 1,643 | 2,005 |
| Total noninterest expense | 28,432 | 16,636 | 14,967 | 14,531 | 13,121 | 11,483 |
| Provision (benefit) for income taxes | 6,844 | 6,836 | 797 | - | - | - |
| Pre-tax Net income | 15,045 | 26,842 | 25,796 | 23,789 | 16,817 | 13,813 |
| Net income – C Corp | 8,201 | 20,006 | 20,077 | 14,280 | 10,435 | 8,288 |
| Balance Sheet Data: | | | | | | |
| Cash and cash equivalents | \$ 147,275 | | \$ 159,849 | \$ 130,222 | \$ 103,665 | \$ 95,357 |
| Total loans | 707,305 | | 599,910 | 563,001 | 502,482 | 460,265 |
| Allowance for loan losses | 7,847 | | 7,832 | 7,654 | 6,873 | 5,677 |
| Total assets | 866,392 | | 770,511 | 703,594 | 613,771 | 563,513 |
| Interest-bearing deposits | 538,262 | | 474,744 | 459,920 | 422,122 | 396,247 |
| Noninterest-bearing deposits | 219,221 | | 201,159 | 165,911 | 127,434 | 112,523 |
| Total deposits | 757,483 | | 675,903 | 625,831 | 549,556 | 508,770 |
| Total shareholders' equity | 100,126 | | 88,466 | 69,176 | 55,136 | 45,314 |
| Share and Per Share Data: | | | | | | |
| Earnings per share (basic) – Pre-tax Net Income | \$ 1.48 | \$ 2.63 | \$ 3.18 | \$ 3.26 | \$ 2.31 | \$ 1.90 |
| Earnings per share (basic) – C Corp ⁽¹⁾ | 0.81 | 1.96 | 2.48 | 1.96 | 1.43 | 1.14 |
| Earnings per share (diluted) – Pre-tax Net Income | 1.48 | 2.63 | 3.13 | 3.26 | 2.31 | 1.90 |
| Earnings per share (diluted) – C Corp ⁽¹⁾ | 0.81 | 1.96 | 2.44 | 1.96 | 1.43 | 1.14 |
| Dividends per share | 0.60 | | 0.84 | 1.34 | 0.96 | 1.04 |
| Book value per share | 9.96 | | 8.68 | 9.49 | 7.57 | 6.22 |
| Tangible book value per share ⁽²⁾ | 9.78 | | 8.49 | 9.19 | 7.24 | 5.86 |
| Weighted average common shares outstanding–basic | 10,145,032 | 10,192,930 | 8,105,856 | 7,287,500 | 7,287,500 | 7,287,500 |
| Weighted average common shares outstanding–diluted | 10,147,311 | 10,195,209 | 8,238,753 | 7,287,500 | 7,287,500 | 7,287,500 |
| Shares outstanding at end of period | 10,057,506 | 10,206,931 | 10,187,500 | 7,287,500 | 7,287,500 | 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 2018 and 2019 were 22.2% and 45.5%, respectively.

(2) Represents a non-GAAP financial measure. See non-GAAP reconciliations table for reconciliation to its more comparable GAAP measure.

(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 expense and related tax impact from net income. See detail and reconciliation on slide 4 of this presentation.

Bank7 Corp. Financials



(Dollars in thousands, except per share data)

Performance Ratios:

| | For the Year Ended December 31, | | | | | |
|---|---------------------------------|--------------------------|--------|--------|--------|--------|
| | 2019 | 2019 | 2018 | 2017 | 2016 | 2015 |
| | | Pro Forma ⁽⁵⁾ | | | | |
| Return on average: | | | | | | |
| Assets – Pre-tax | 1.88% | 3.36% | 3.53% | 3.62% | 2.86% | 2.75% |
| Assets – C Corp ⁽¹⁾ | 1.03% | 2.51% | 2.75 | 2.17 | 1.78 | 1.65 |
| Tangible common equity – C Corp ⁽¹⁾ | 8.58% | 20.92% | 26.40% | 23.31% | 21.73% | 21.08% |
| Shareholders' equity – Pre-tax | 15.44% | 27.55% | 33.01 | 37.43 | 33.29 | 32.87 |
| Shareholders' equity – C Corp ⁽¹⁾ | 8.42% | 20.53% | 25.69 | 22.47 | 20.65 | 19.72 |
| Yield on earnings assets | 6.55% | | 6.48 | 6.60 | 5.73 | 5.76 |
| Yield on loans | 7.58% | | 7.58 | 7.69 | 6.71 | 6.87 |
| Yield on loans excluding fees | 6.88% | | 6.71 | 6.14 | 5.76 | 6.11 |
| Cost of funds | 1.37% | | 1.11 | 0.80 | 0.62 | 0.55 |
| Cost of int bearing deposits | 1.89% | | 1.52 | 1.35 | 0.75 | 0.66 |
| Cost of total deposits | 1.37% | | 1.08 | 0.77 | 0.58 | 0.49 |
| Net interest margin | 5.35% | | 5.49 | 5.87 | 5.16 | 5.25 |
| Net interest margin excluding loan fees | 4.78% | | 4.78 | 4.59 | 4.37 | 4.63 |
| Noninterest expense to average assets | 3.56% | 2.08% | 2.05 | 2.21 | 2.23 | 2.29 |
| Efficiency ratio ⁽²⁾ | 65.39% | 38.26% | 37.04 | 37.24 | 42.31 | 41.93 |
| Loans to deposits | 93.38% | | 88.76 | 89.96 | 91.43 | 90.47 |
| Credit Quality Ratios: | | | | | | |
| Nonperforming assets to total assets | 0.38% | | 0.35% | 0.28% | 0.37% | 0.90% |
| Nonperforming assets to total loans and OREO | 0.47 | | 0.45 | 0.35 | 0.45 | 1.10 |
| Nonperforming loans to total loans | 0.47 | | 0.43 | 0.34 | 0.43 | 0.92 |
| Allowance for loan losses to nonperforming loans | 235.47 | | 299.50 | 404.55 | 319.53 | 133.80 |
| Allowance for loan losses to total loans | 1.11 | | 1.31 | 1.36 | 1.37 | 1.23 |
| Net charge-offs to average loans | (0.002) | | 0.00 | 0.09 | 0.07 | 0.43 |
| Capital Ratios: | | | | | | |
| Total shareholders' equity to total assets | 11.56% | | 11.48% | 9.83% | 8.98% | 8.04% |
| Tangible equity to tangible assets ⁽³⁾ | 11.37 | | 11.25 | 9.55 | 8.62 | 7.61 |
| Tier 1 leverage ratio ⁽⁴⁾ | 11.64 | | 11.26 | 10.53 | 9.67 | 9.39 |
| Tier 1 risk-based capital ratio ⁽⁴⁾ | 14.28 | | 14.78 | 12.58 | 11.33 | 10.42 |
| Total risk-based capital ratio ⁽⁴⁾ | 15.42 | | 16.03 | 13.83 | 12.58 | 11.61 |

(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 its more comparable GAAP measure.

(4) Ratios are based on Bank level financial information rather than consolidated information. At December 31, 2019 Tier 1 leverage ratio, Tier 1 risk based capital ratio, and total risk-based capital ratios were 11.49%, 14.06%, and 15.20% 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 4 of this presentation.

Non-GAAP Reconciliations



| | For the Year Ended December 31, | | | | |
|--|---------------------------------|----------------|----------------|----------------|----------------|
| | 2019 | 2018 | 2017 | 2016 | 2015 |
| <i>(Dollars in thousands, except per share data)</i> | | | | | |
| Tangible Shareholders' Equity | | | | | |
| Total shareholders equity | \$ 100,126 | \$ 88,466 | \$ 69,176 | \$ 55,136 | \$ 45,314 |
| Goodwill and other intangibles | (1,789) | (1,995) | (2,201) | (2,407) | (2,613) |
| Tangible Shareholders Equity | <u>98,337</u> | <u>86,471</u> | <u>66,975</u> | <u>52,729</u> | <u>42,701</u> |
| Tangible Assets | | | | | |
| Total assets | \$ 866,392 | \$ 770,511 | \$ 703,594 | \$ 613,771 | \$ 563,513 |
| Less: Goodwill and other Intangibles | (1,789) | (1,995) | (2,201) | (2,407) | (2,613) |
| Tangible assets | <u>864,603</u> | <u>768,516</u> | <u>701,393</u> | <u>611,364</u> | <u>560,900</u> |
| Average Tangible Common Equity | | | | | |
| Average shareholders equity | \$ 97,431 | \$ 78,148 | \$ 63,558 | \$ 50,523 | \$ 42,025 |
| Less: Average goodwill and other Intangibles | (1,789) | (2,087) | (2,304) | (2,510) | (2,716) |
| Average Tangible Common Equity | <u>95,642</u> | <u>76,061</u> | <u>61,254</u> | <u>48,013</u> | <u>39,309</u> |
| End of period common shares outstanding | 10,057,506 | 10,187,500 | 7,287,500 | 7,287,500 | 7,287,500 |
| Book value per share | 9.96 | 8.68 | 9.49 | 7.57 | 6.22 |
| Tangible book value per share | 9.78 | 8.49 | 9.19 | 7.24 | 5.86 |
| Total shareholders' equity to total assets | 11.56% | 11.48% | 9.83% | 8.98% | 8.04% |
| Tangible shareholders' equity to tangible assets | 11.37% | 11.25% | 9.55% | 8.62% | 7.61% |
| Loan interest income (excluding loan fees): | | | | | |
| Total loan interest income, including fees | \$ 48,200 | \$ 44,279 | \$ 41,450 | \$ 32,254 | \$ 27,730 |
| Loan fee income | (4,443) | (5,121) | (8,331) | (4,539) | (3,069) |
| Loan interest income excluding loan fees | <u>43,757</u> | <u>39,158</u> | <u>33,119</u> | <u>27,715</u> | <u>24,661</u> |
| Average Total Loans | \$ 636,274 | \$ 583,821 | \$ 539,302 | \$ 481,028 | \$ 403,669 |
| Yield on loans | 7.58% | 7.58% | 7.69% | 6.71% | 6.87% |
| Yield on loans (excluding loan fee income) | 6.88% | 6.71% | 6.14% | 5.76% | 6.11% |
| Net interest margin (excluding loan fees): | | | | | |
| Net interest income | \$ 42,193 | \$ 39,631 | \$ 38,131 | \$ 29,849 | \$ 25,857 |
| Loan fee income | (4,443) | (5,121) | (8,331) | (4,539) | (3,069) |
| Net interest income excluding loan fees | <u>37,750</u> | <u>34,510</u> | <u>29,800</u> | <u>25,310</u> | <u>22,788</u> |
| Average Earning Assets | \$ 789,009 | \$ 721,935 | \$ 649,757 | \$ 578,832 | \$ 492,703 |
| Net interest margin | 5.35% | 5.49% | 5.87% | 5.16% | 5.25% |
| Net interest margin (excluding loan fee income) | 4.78% | 4.78% | 4.59% | 4.37% | 4.63% |

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