BSVN

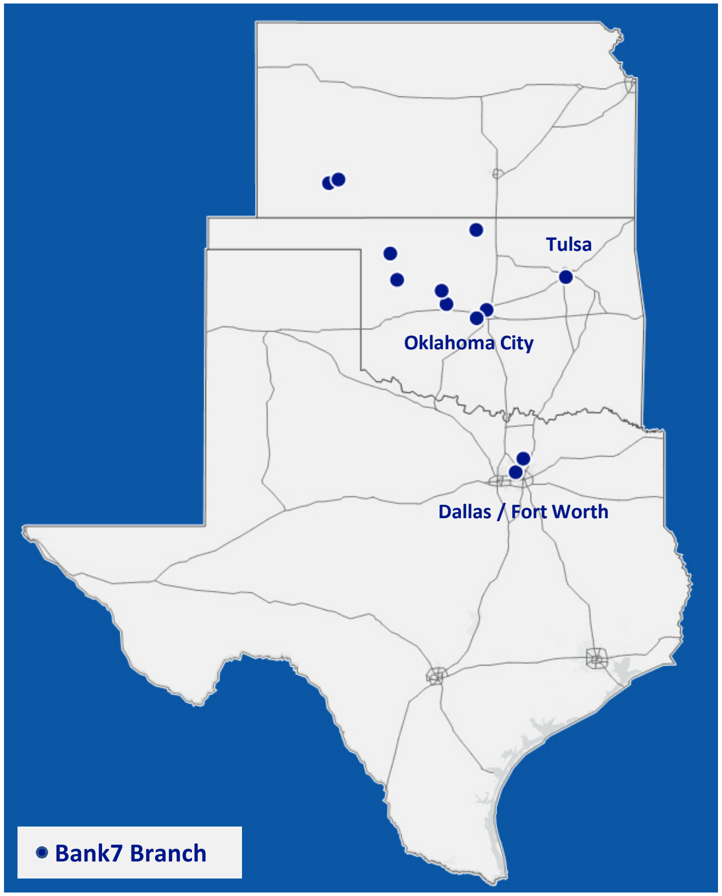
Q4 and Year End 2021

EARNINGS RELEASE

January 28, 2022

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
- 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 59.3% insider ownership
- Continued focus on organic growth in our geographic footprint, while pursuing strategic acquisitions
- Multiple year recipient of Raymond James Community Bankers Cup award recognizing top 10% of community banks across the U.S.



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

	December 31, 2021	December 31, 2020	$ Change	% Change
(Dollars in thousands)				
Balance Sheet Data:				
Total assets	$ 1,349,886	$ 1,016,669	$ 333,217	32.8%
Core loans [(1)]	1,009,665	791,674	217,991	27.5%
Total deposits	1,217,471	905,514	311,957	34.5%

All data as of December 31, 2021, unless indicated otherwise.
(1) Core loans is a non-GAAP financial measure and is defined as total loans less PPP loans of $18.7 and $44.9 million for December 31, 2021 and 2020, respectively

Full Year 2021 and Q4 Overview

Full Year Double-Digit PPE Growth

- PPE[1] totaled $35.1 million for the year, an increase of $3.9 million or 12.34% compared to 2020, including non-recurring effects of our acquisition of Cornerstone Bank and the recent secondary offering
- PPE to average assets is far greater than our peer group: 3.47% for BSVN vs. 1.49% peer average[3]

Another Year of Strong Shareholder Returns

- Successfully completed the all-cash acquisition of Cornerstone Bank on December 9, 2021[5]
- TBV per share increased $1.24 or 10.60%, ending the year at $12.93 per share. Excluding non-recurring items related to our acquisition and secondary offering, adjusted TBV per share would have increased $2.26 or 19.30%, ending the year at $13.95
- EPS for the year of $2.56, an increase of $0.51, or 24.75%. Adjusted EPS would have increased by $0.56 per share or 27.35% ending the year at $2.61

Continued Strong Performance

	For the Three Months Ended December 31,					For the Year Ended December 31,				
	2021	2021 Adjusted[2]	2020	$ Change Adjusted[2]	% Change Adjusted[2]	2021	2021 Adjusted[2]	2020	$ Change Adjusted[2]	% Change Adjusted[2]
EPS	$ 0.63	$ 0.68	$ 0.52	$ 0.16	30.8%	$ 2.56	$ 2.61	$ 2.05	$ 0.56	27.4%
ROAA [4]	2.01%	2.33%	1.92%	0.41	21.1%	2.21%	2.30%	2.03%	0.27	13.4%
ROAE [4]	18.15%	22.17%	17.91%	4.26	23.8%	19.79%	20.82%	18.82%	2.00	10.6%

All data as of December 31, 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) Adjusted to exclude effect of acquisition and secondary offering. Adjusted values are non-GAAP financial measures. For more information and reconciliation, refer to slide 3

(3) As of Q3 2021, the latest figures available. Peer group is defined as 166 exchange-traded banks nationwide with assets between $500 million and $5 billion. Source: S&P Global Market Intelligence

(4) ROAA and ROAE annualized for the three months ended December 31, 2021 and 2020

(5) For more information, please refer to Form 8-K filed December 10, 2021

2021 Adjusted Financials

(Dollars in thousands)	For the Three Months Ended December 31, 2021	For the Year Ended December 31, 2021
Adjusted Net Income		
Total Interest Income	$ 14,657	$ 56,289
Total Interest Expense	677	3,053
Net Interest Margin	13,980	53,236
Provision for Loan Losses	850	4,175
Noninterest Income	757	2,250
Noninterest Expense	6,199	20,397
Adjustments:		
Add: Non-recurring Expenses (1)	875	875
Less: Cornerstone Pre-tax Net Income (3)	(223)	(223)
Net Adjustment	652	652
Adjusted Pre-Tax Income	$ 8,340	$ 31,566
Adjusted Income Tax Expense	2,168	7,923
Adjusted Net After-Tax Income	**$ 6,172**	**$ 23,643**
Earnings per common share - basic	$ 0.68	$ 2.61
Adjusted Performance Ratios		
Adjusted ROAA (2)	2.33%	2.30%
Adjusted ROAE (2)	22.17%	20.82%
Book Value Return		
Adjusted tangible shareholders' equity		$ 126,515
Shares outstanding		9,071
Adjusted tangible book value per share		$ 13.95
Balance Sheet Data		
Adjusted Total Loans	$ 913,666	$ 913,666
Adjusted Total Equity	127,916	127,916
Adjusted Tangible Shareholders' equity	126,515	126,515
Adjusted Average Assets	1,048,657	1,027,044
Adjusted Average Shareholders' Equity	110,429	113,553

- Adjusted net income is provided to illustrate how Bank7 would have performed without two non-recurring events that occurred late in the year
- On December 9, 2021 we completed the acquisition of Cornerstone Bank. We benefitted from 23 days of net income from those new branches; however, we also incurred non-recurring costs associated with that purchase. The non-recurring costs exceeded the net income contributed from the new branches, therefore a net deduction ("net adjustment") was realized and added back to illustrate financial performance on a stand-alone basis
- Additionally, during the quarter, our largest shareholder sold approximately 1.1 million shares of stock pursuant to a registered secondary offering. The company incurred non-recurring costs associated with that offering, therefore we also added back those costs to illustrate our financial performance on a stand-alone basis

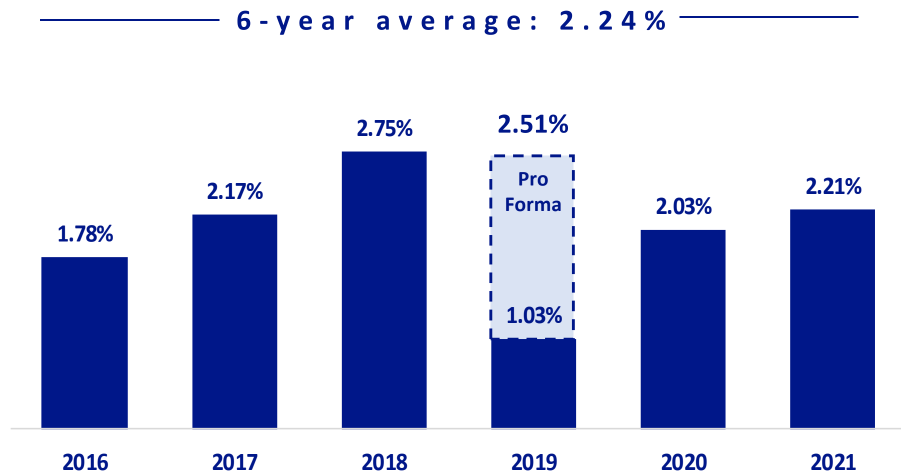
Dollars are in thousands

Adjusted data above is a Non GAAP measure. Financial data is as of or for the twelve months ended December 31 of each respective year.

(1) Acquisition and secondary offering expenses considered one-time extraordinary expenses related to the acquisition of Cornerstone Bank and the secondary offering. For more information on the acquisition, refer to Form 8-K filed December 10, 2021. For more information on the offering, refer to Prospectus filed December 10, 2021.
(2) Pro Forma YTD ROAA, ROATCE and efficiency ratio are non-GAAP financial measures, see Appendix for reconciliation to the most comparable GAAP measures for these metrics.
(3) Cornerstone pre-tax net income for the period December 9 – December 31, 2021.

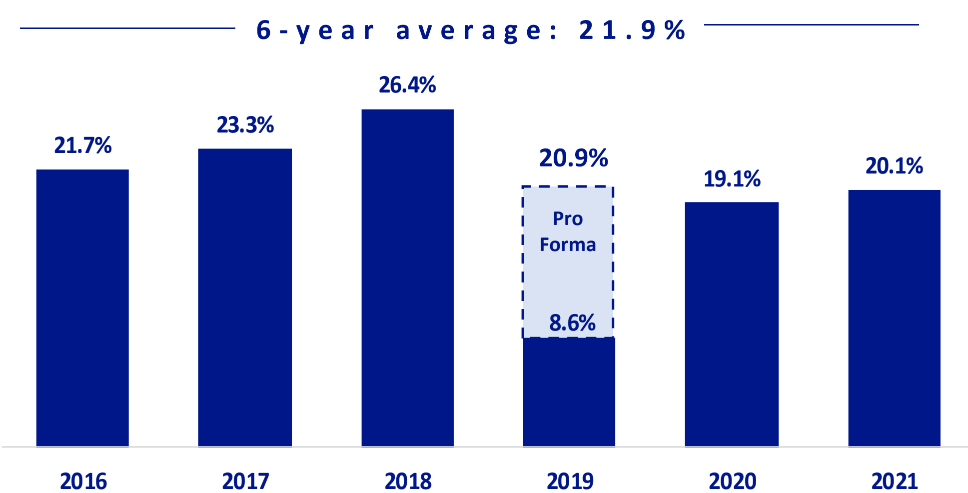
Reliable BSVN Performance

Return on Average Assets (2)(3)

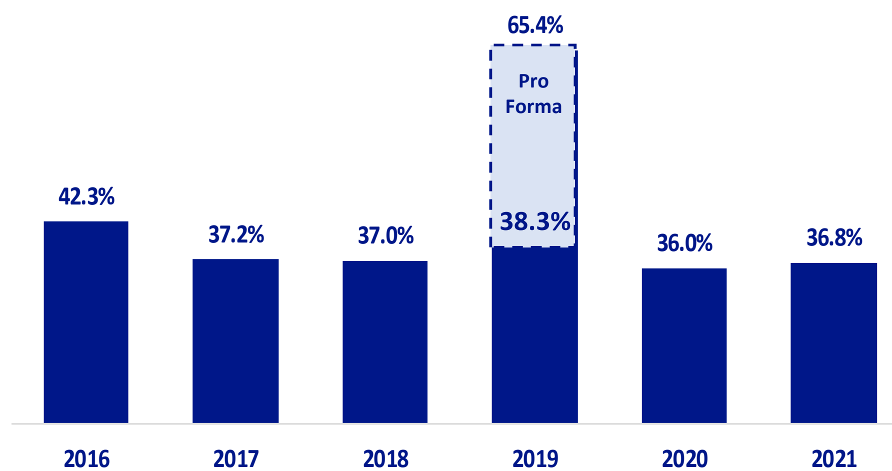


- Despite the challenging rate environment, we produced robust ROAA and ROATCE of 2.21% and 20.1% for 2021, respectively.
- Industry-leading efficiency ratio(1)

Return on Average Tangible Common Equity (2) (3)



Efficiency Ratio (3)

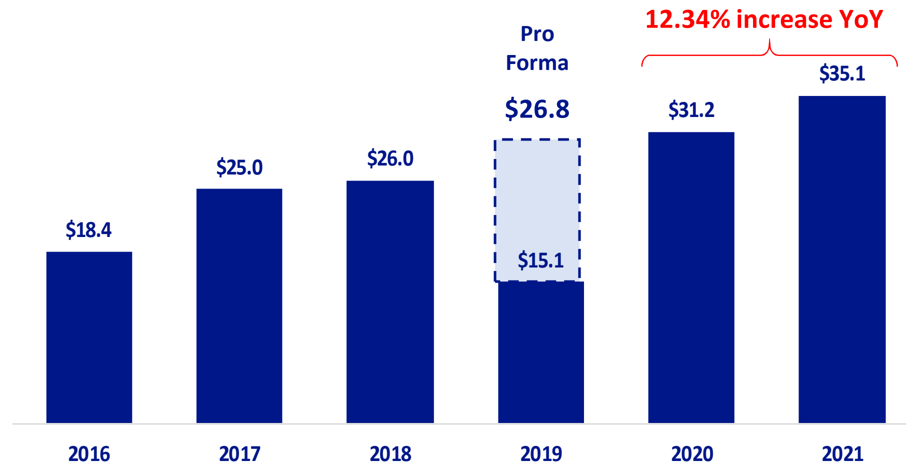


Dollars are in millions
Financial data is as of or for the twelve months ended December 31, 2021
(1) Efficiency ratio of 34.84% vs. peer average of 61.23% as of the nine months ended Q3 2021. Peer group is defined as exchange-traded banks nationwide with assets between $500mm-$5bn (184 banks); Source: S&P Global Market Intelligence. See slide 13.
(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 Appendix for reconciliation to the most comparable GAAP measures for these metrics.

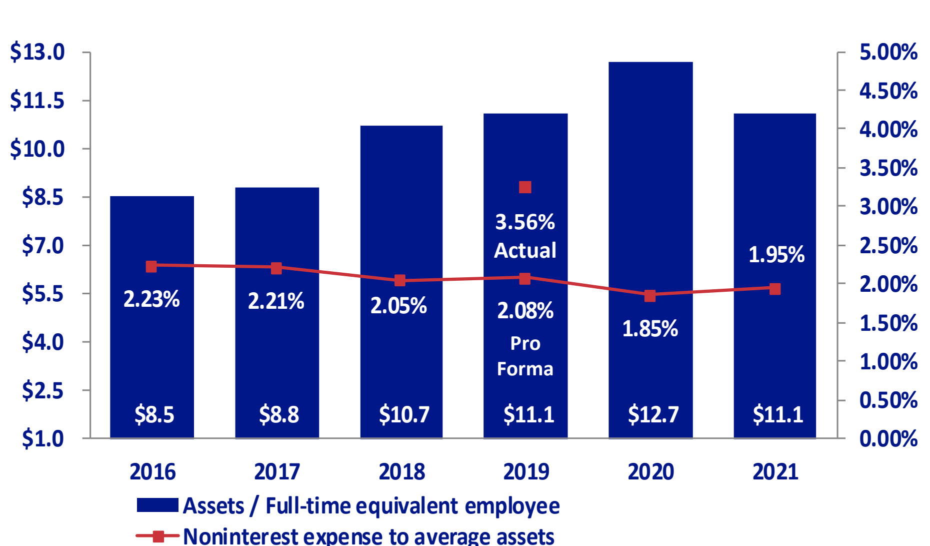
Robust and Consistent Organic Growth

- PPE grew 12.34% YoY - Our high level of PPE is achieved in part because of our strategy of having fewer, but better team members, who excel at providing services and solutions utilizing our technology and processes, delivered through our branch-lite model

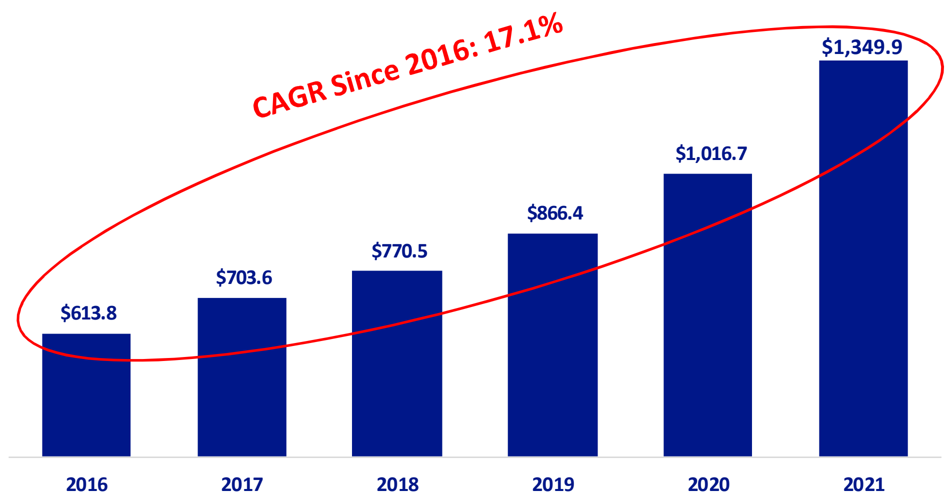
PPE[1]



Leveraging Our Employee Base[1]



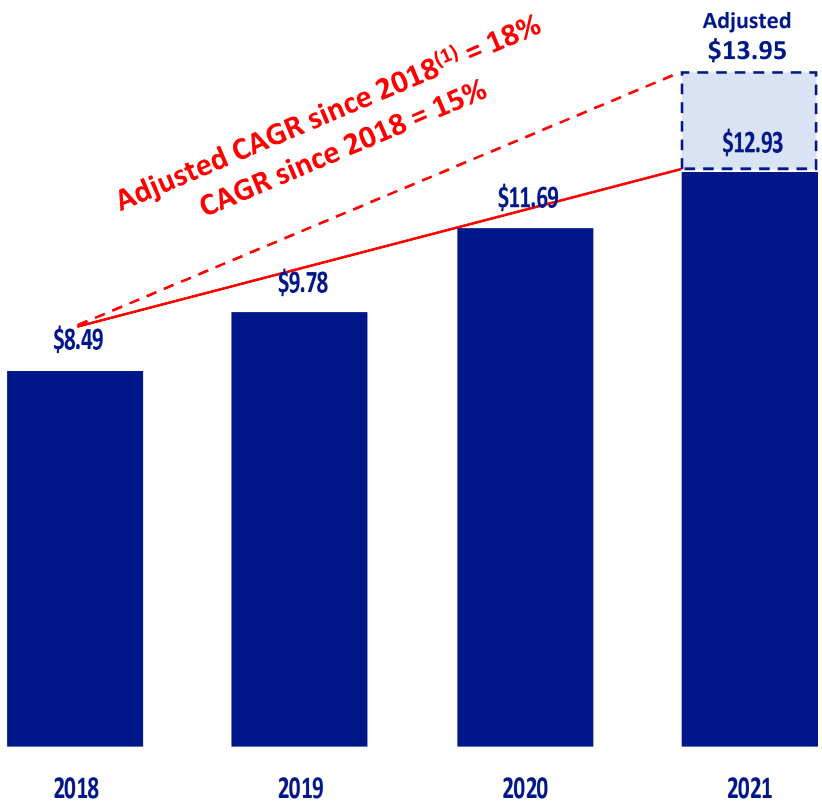
Total Assets



Dollars are in millions.
Financial data is as of or for the twelve months ended December 31 of each respective year
Pro Forma noninterest expense to average assets is a non-GAAP financial measure. See appendix for reconciliation to their most comparable GAAP measure.
(1) Pro Forma 2019 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 2019 Pro Forma Net Income reconciliation table for detailed calculation of this measure.

Exceptional Book Value Appreciation

Tangible Book Value Per Share



- TBV per share increased $1.24 or 10.60%, even though we deployed excess capital to complete the all-cash acquisition of Cornerstone Bank

	YE 2018	YE 2021	% Change	$ Change
Total tangible shareholders' equity	$86,471	$117,286	35.6%	$30,815
Shares outstanding	10,187.5	9,071.4	-11.0%	-1,116.1
Tangible book value per share	$8.49	$12.93	52.3%	$4.44
Add: cash dividends per share			17.2%	$1.46
	OVERALL RETURN:		**69.5%**	**$5.90**

Dollars are in thousands, except for per share data

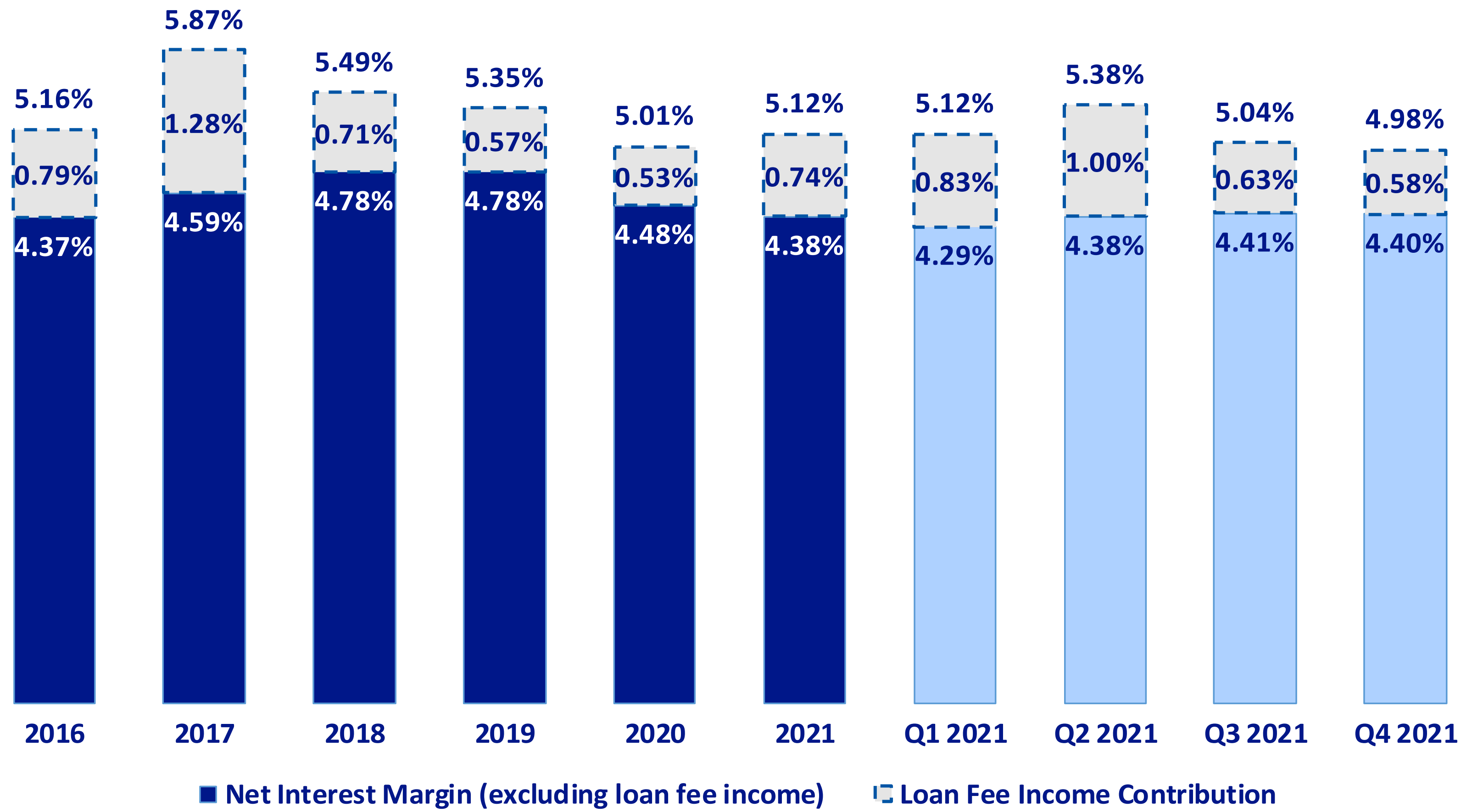
(1) Adjusted to exclude effects of acquisition and secondary offering. Adjusted values are non-GAAP financial measures. For more information and reconciliation, refer to slide 3

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 $265,000, with $269,000 remaining to be recognized; PPP loan fees recognized during 2021 and 2020 totaled $2.31 million and $1.36 million, respectively.

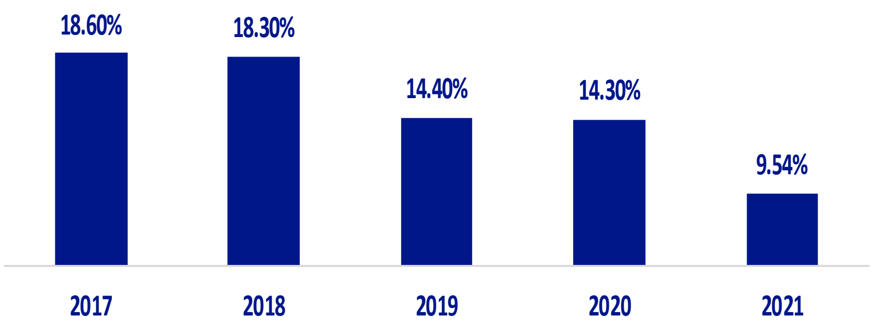
Net Interest Margin



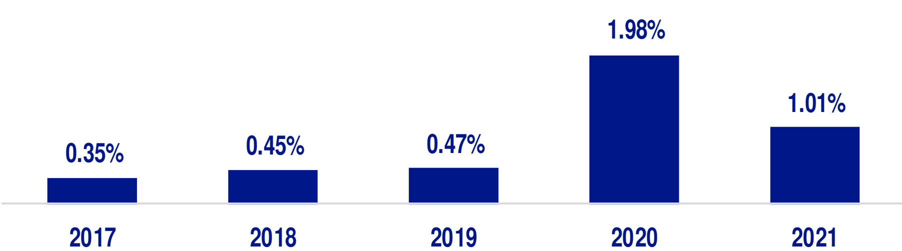
Financial data is as of or for the twelve months ended December 31 of each respective year and for the three months ended March 31, 2021, June 30 2021, September 30, 2021, and December 31, 2021.
Net interest margin (excluding loan fee income) is a non-GAAP financial measure, see Appendix for reconciliation to the most comparable GAAP measure for this metric.

Asset Quality

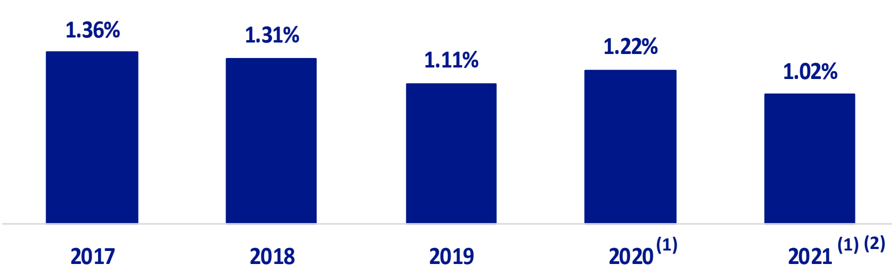
Energy Portfolio as a % of Total Loans



Nonperforming Assets to Total Loans



Allowance for Loan Losses to Total Loans



- Pandemic related downturn continues to fade and management is confident that overall cycle NCOs will be within our expected range
- Even though we've seen a reduction in our energy loan portfolio, we remain active in the energy space
- Continued improvement in NPA levels after peaking in Q3 2020. Currently at 1.01% and concentrated 67% in a single credit
- Underwriting practices withstood the pandemic-induced economic stress with zero hospitality loans in the NPA bucket
- ALLL level remains acceptable as NPA levels have quickly reduced after peaking in 2020

Financial data is as of or for the twelve months ended December 31 of each respective year
(1) "Total Loans" excludes $44.9 and $18.7 million in PPP loans for YE 2020 and YE 2021, respectively. With PPP loans included, ratio is 1.15%, and 1.00%, respectively.
(2) "Total Loans" for 2021 includes acquired Cornerstone loans of $115 million marked to market. With Cornerstone loans and PPP loans excluded, ratio is 1.15%

Energy Portfolio Potential Exposure

Exploration & Production					
40%	Liquid Guarantor [1], Low decline production with amortizing ability at $30/barrel oil	6%	2.47	Minimal risk of loss
	Hedged Production into 2022 or beyond; short remaining amortization, low loan to value	92%	35.64	
	Low decline natural gas production	2%	0.67	
			$38.78	
Midstream				
17%	Midstream A/R, Equipment; minimally impacted by 2019 - 2020 downturn	24%	$3.89	Minimal risk of loss
	Midstream Technology with secondary support [2]	35%	5.87	Moderate risk of loss
	Midstream Equipment; Significant Decline in business followed by slow recovery [3]	42%	6.91	Elevated risk of loss
			$16.67	
Mineral/Royalty				
15%	Loan to cost below 50% and/or strong secondary support	92%	$13.38	Minimal risk of loss
	Loan to cost above 50% [3]	8%	1.13	Elevated risk of loss
			$14.51	
Service				
28%	Liquid Guarantor [1]	98%	$25.94	Minimal risk of loss
	Heavily Impacted; Not Oilfield Specific Collateral [2]	1%	0.21	Moderate risk of loss
	Heavily Impacted; Oilfield Specific Equipment, A/R, Inventory and/or Real Estate [3]	1%	0.23	Elevated risk of loss
			$26.38	

	YE 21	YE 20	Δ
Energy Portfolio Total Loan Balance	**$96.34**	**$101.98**	**($5.64)**
Less: Minimal Risk of Loss due to Liquid Guarantor Support	(28.40)	(21.98)	
Less: Minimal Risk of Loss due to Hedged Production, Low LTV, and/or Long Production Life/Rapid Amortization	(36.31)	(35.52)	
Less: Minimal Risk of Loss due to Environmentally Driven Midstream Activity	(3.89)	(1.71)	
Less: Minimal Risk of Loss due to Low LTV on Income Producing Mineral Rights/Royalties and/or Strong Secondary Support	(13.38)	(15.25)	
Less: Minimal Risk of Loss due to Insignificant Impact of Low Oil Prices to Date	-	(2.84)	
Sub-Total - Remaining Loans With Moderate or Elevated Risk of Loss	**$14.36**	**$24.68**	**($10.32)**
Less: Moderate Risk of Loss due to Primary Collateral Type (ex. Trucks, Cranes etc.)	(0.22)	(3.70)	
Less: Moderate Risk of Loss due to Primary Collateral Type (ex. Technology, Patents, Contracts) and Secondary Support	(5.87)	(7.37)	
Sub-Total - Remaining Loans With Elevated Risk of Loss	**$8.27**	**$13.61**	**($5.34)**

[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] Moderate Loss Risk: Includes borrowers that have been significantly impacted by lower prices, however collateral 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

[3] Elevated Loss Risk: Includes borrowers that were significantly impacted by lower prices where activity has not fully recovered and/or oilfield specific collateral and limited or no secondary support

Dollars are in millions

Hospitality Loan Portfolio Detail

Hotel Portfolio Exposure by Class

Flag Type	# of Hotels	Balance as of Q4 2021
Economy	15	$38.81
Midscale	20	86.59
Upper Midscale	9	74.14
Upscale	0	-
Luxury	0	-
Total	**44**	**$199.54**

Hotel Portfolio Exposure by Flag

Hotel Flag	# of Hotels	Balance as of Q4 2021
Springhill Suites by Marriott	3	$35.23
Motel 6, Studio 6	4	10.14
Aloft Hotels	3	27.89
Quality Inn & Suites	2	6.78
Holiday Inn Express & Suites	5	29.72
Other Brands	11	25.30
La Quinta Inn & Suites	7	28.83
Red Roof Inn	4	13.86
Wingate by Wyndham Hotel	1	8.70
Home2Suites by Hilton	2	10.71
Independent	2	2.38
Total	**44**	**$199.54**

Dollars are in millions.

- Blue collar portfolio that is well-protected by the “cycle-down” effect of a recession
- Loans personally guaranteed by experienced owner/operators with decades of history that spans multiple recessions
- Geographically concentrated in TX (83%) and other markets with few remaining COVID restrictions
- Diversified lending to many reputable brands serving mostly low to moderate price points
- Buy, sell, and refinance activity has returned to the hospitality segment with 1 portfolio property sale and 1 refinance which paid off during Q4 2021

Hospitality Loan Portfolio Detail

Metro	#	Balance		Commitment	
Dallas / Ft. Worth Metro Area	27	$138.72	69.52%	$173.25	71.81%
Other Texas Metros	8	27.57	13.82%	27.57	11.43%
Other	9	33.25	16.66%	40.42	16.76%
Total	**44**	**$199.54**	**100.00%**	**$241.24**	**100.00%**

- Significant rebound in revenue throughout Texas with Q2 and Q3 2021 hospitality revenue exceeding Q2 and Q3 2019[(1)]
- Concentrated primarily in "Drive-To" markets in the Dallas/Fort Worth metropolitan area
- No exposure to towns or cities that are heavily dependent on the energy space, or that are "gateway" cities that depend on airline traffic
- Consistent underwriting fundamentals with disciplined equity requirements, debt coverage ratio requirements, personal recourse, and rapid amortization

Loan Type	Hotels	Outstanding Balance
Operating	35	$164.29
Construction	9	35.25

Portfolio Metrics – 44 Operating Properties

Average Loan Size	$4.12
Average Loan to Value	61%
Average Remaining Amortization	15.2 Years

Dollars are in millions except per room data. Data as of December 31, 2021.
(1) per Source Strategies Inc. 2nd and 3rd Quarter Factbook

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	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%	10.46%	109.23%	$61,411	+	$70,178	=	$131,589
CET1	7%	11.53%	64.71%	$46,213	+	$70,178	=	$116,391
Tier 1 Risk Based Capital	8.5%	12.54%	47.54%	$41,225	+	$70,178	=	$111,403
Total Risk Based Capital	10.5%	12.54%	19.44%	$20,820	+	$70,178	=	$90,998

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.

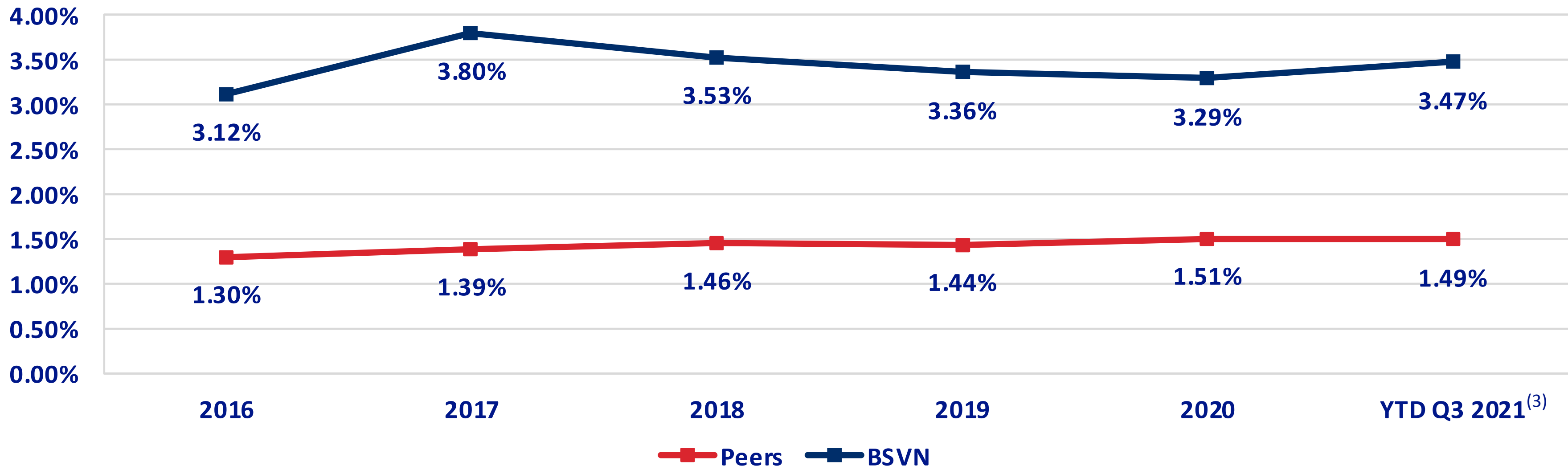
(1) DFAST = Dodd-Frank Act Stress Test.

(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 $35.1 million extrapolated over two years.

Peer Analysis : PPE to Average Assets



Income Statement as a Percentage of Average Assets

	2016		2017		2018		2019		2020		YTD Q3 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	3.28%	5.07%	3.32%	5.79%	3.47%	5.38%	3.38%	5.28%	3.16%	4.97%	3.04%	5.13%
Non-Interest Income	0.75%	0.28%	0.72%	0.22%	0.68%	0.18%	0.67%	0.16%	0.72%	0.18%	0.69%	0.19%
Non-Interest Expense	2.86%	2.23%	2.79%	2.21%	2.80%	2.03%	2.69%	2.08%	2.53%	1.85%	2.34%	1.86%
PPE	1.30%	3.12%	1.39%	3.80%	1.46%	3.53%	1.44%	3.36%	1.50%	3.29%	1.49%	3.47%
Provision Expense	0.11%	0.26%	0.10%	0.19%	0.11%	0.03%	0.08%	0.00%	0.32%	0.56%	0.01%	0.43%
Net Income	0.85%	1.78%	0.74%	2.17%	1.04%	2.75%	1.08%	2.51%	0.95%	2.03%	1.16%	2.29%
ROATCE	9.04%	21.73%	7.92%	23.31%	10.90%	26.40%	10.89%	20.92%	10.47%	19.14%	13.59%	20.80%
Net Interest Margin	3.59%	5.16%	3.64%	5.87%	3.73%	5.49%	3.65%	5.35%	3.38%	5.01%	3.29%	5.18%
Efficiency Ratio	66.81%	42.31%	65.76%	37.24%	64.35%	37.04%	63.96%	38.26%	62.16%	36.03%	61.23%	34.84%

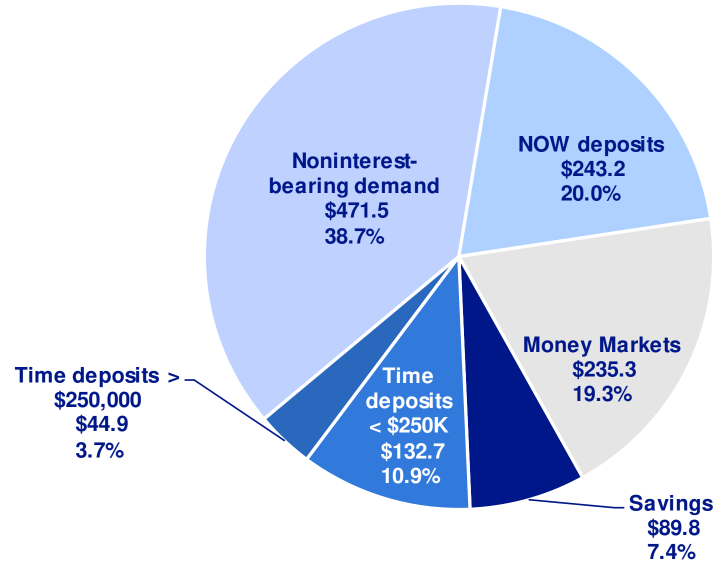
Dollars are in thousands
(1) Peer group is defined as exchange-traded banks nationwide with assets between $500mm-$5bn (166 banks); Source: S&P Global Market Intelligence.
(2) Excludes one-time, non-cash executive stock transfer compensation expense of $11.8 million.
(3) As of Q3 2021, the latest data available.

Deposit Composition

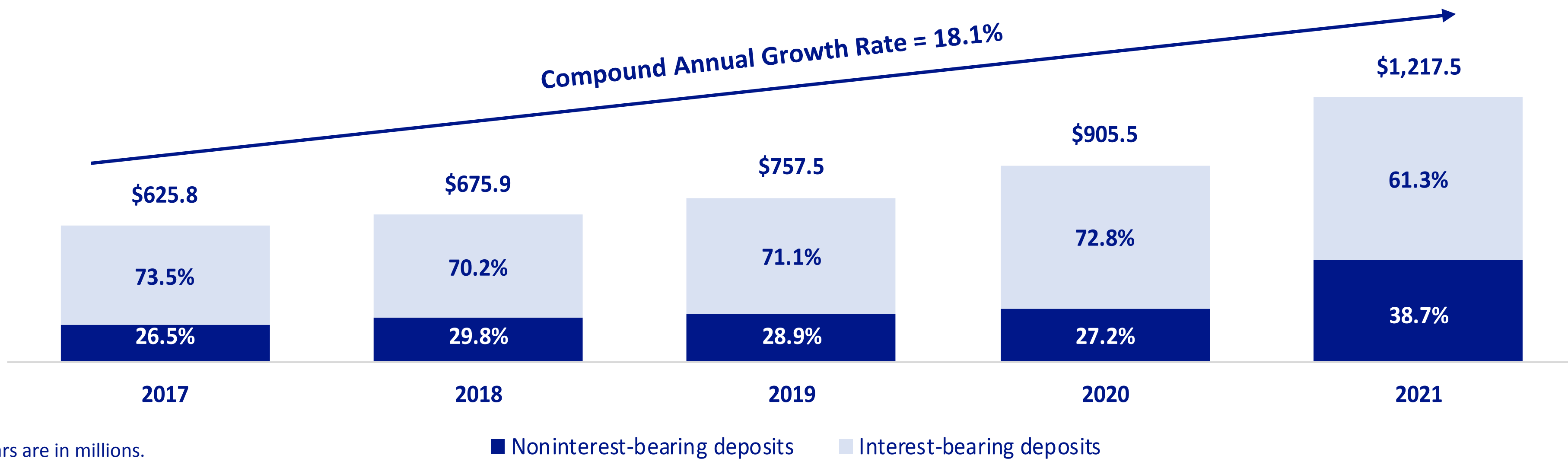
Core Deposits(1)

- Deposits totaled $1.2 billion as of December 31, 2021, of which $248.4 million were acquired from Cornerstone
- Core deposits represented $1.16 billion of total deposits as of December 31, 2021 compared to $831.0 million as of December 31, 2020
- Total core deposit growth YoY was $324.2 million, or 39.01%

Deposit Composition as of December 31, 2021



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 Three Months Ended December 31,		For the Year Ended December 31,				
	2021	2020	2021	2020	2019	2019	2018
(Dollars in thousands, except per share data)						Pro Forma[3]	
Income Statement Data:							
Total interest income	$ 14,657	$ 13,324	$ 56,289	$ 53,314	$ 51,709		$ 46,800
Total interest expense	677	1,125	3,053	6,153	9,516		7,169
Provision for loan losses	850	2,050	4,175	5,350	-		200
Total noninterest income	757	700	2,250	1,665	1,308		1,331
Total noninterest expense	6,199	4,532	20,397	17,592	28,432	$ 16,636	14,965
Provision for income taxes	2,002	1,578	7,755	6,618	6,844	6,836	797
Pre-tax net income	7,688	6,317	30,914	25,884	15,069	26,866	25,797
Net income – C Corp	5,686	4,739	23,159	19,266	8,225	20,030	20,077
Balance Sheet Data:							
Cash and cash equivalents	$ 208,089	$ 170,313	$ 208,089	$ 170,313	$ 147,275		$ 159,849
Securities available for sale, at fair value	84,808	-	84,808	-	-		-
Total loans	1,028,401	836,613	1,028,401	836,613	707,304		599,910
Allowance for loan losses	10,316	9,639	10,316	9,639	7,846		7,832
Total assets	1,349,886	1,016,669	1,349,886	1,016,669	866,392		770,511
Interest-bearing deposits	745,928	658,945	745,928	658,945	538,262		474,744
Noninterest-bearing deposits	471,543	246,569	471,543	246,569	219,221		201,159
Total deposits	1,217,471	905,514	1,217,471	905,514	757,483		675,903
Total shareholders' equity	127,408	107,319	127,408	107,319	100,126		88,466
Share and Per Share Data:							
Earnings per share (basic)[1]	0.63	0.52	$ 2.56	$ 2.05	$ 0.81	$ 1.96	$ 2.48
Earnings per share (diluted)[1]	0.62	0.52	2.55	2.05	0.81	1.96	2.44
Dividends per share	0.12	0.11	0.45	0.42	0.60		0.84
Book value per share	14.04	11.87	14.04	11.87	9.96		8.68
Tangible book value per share [2]	12.93	11.69	12.93	11.69	9.78		8.49
Weighted average common shares outstanding–basic	9,070,967	9,066,737	9,056,117	9,378,769	10,145,032	10,192,930	8,105,856
Weighted average common shares outstanding–diluted	9,162,124	9,068,161	9,091,536	9,379,154	10,147,311	10,195,209	8,238,753
Shares outstanding at end of period	9,071,417	9,044,765	9,071,417	9,044,765	10,057,506	10,206,931	10,187,500

(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 twelve months ended December 31, 2020 and 2021 of 25.6% and 25.1%, 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 20 of this presentation.

Bank7 Corp. Performance Ratios

Performance Ratios:	2021	2020	2019	2019 Pro Forma[5]	2018	2017
	For the Year Ended December 31,					
Return on average:						
Assets[1]	2.21%	2.03%	1.03%	2.51%	2.75%	2.17%
Tangible common equity[1]	20.13	19.14	8.61	20.92	26.40	23.31
Shareholders' equity[1]	19.79	18.82	8.44	20.53	25.69	22.47
Yield on earnings assets	5.42	5.67	6.55		6.48	6.60
Yield on loans	6.16	6.37	7.58		7.58	7.69
Yield on loans excluding fees	5.30	5.76	6.88		6.71	6.14
Cost of funds	1.06	0.73	1.37		1.11	0.80
Cost of int bearing deposits	0.48	1.05	1.89		1.52	1.35
Cost of total deposits	0.33	0.73	1.37		1.08	0.77
Net interest margin	5.12	5.01	5.35		5.49	5.87
Net interest margin excluding loan fees	4.38	4.48	4.78		4.78	4.59
Noninterest expense to average assets	1.95	1.85	3.56	2.08	2.05	2.21
Efficiency ratio[2]	36.76	36.03	65.36	38.26	37.04	37.24
Loan to deposit ratio	84.47	92.39	93.38		88.76	89.96
Liquidity ratio	28.42	25.48	19.22		23.44	20.53
Credit Quality Ratios:						
Nonperforming assets to total assets	0.77%	1.63%	0.38%		0.35%	0.28%
Nonperforming assets to total loans and OREO	1.01	1.98	0.47		0.45	0.35
Nonperforming loans to total loans	1.01	1.98	0.47		0.43	0.34
Allowance for loan losses to nonperforming loans	99.37	58.29	235.47		299.50	404.55
Allowance for loan losses to total loans	1.00	1.15	1.11		1.31	1.36
Net charge-offs to average loans	0.387	0.432	(0.002)		0.004	0.086
Capital Ratios:						
Total shareholders' equity to total assets	9.44%	10.56%	11.56%		11.48%	9.83%
Tangible equity to tangible assets[3]	8.75	10.42	11.37		11.25	9.55
Tier 1 leverage ratio[4]	10.46	10.78	11.65		11.26	10.53
Tier 1 risk-based capital ratio[4]	11.53	13.51	14.28		14.78	12.58
Total risk-based capital ratio[4]	12.54	14.75	15.42		16.03	13.83

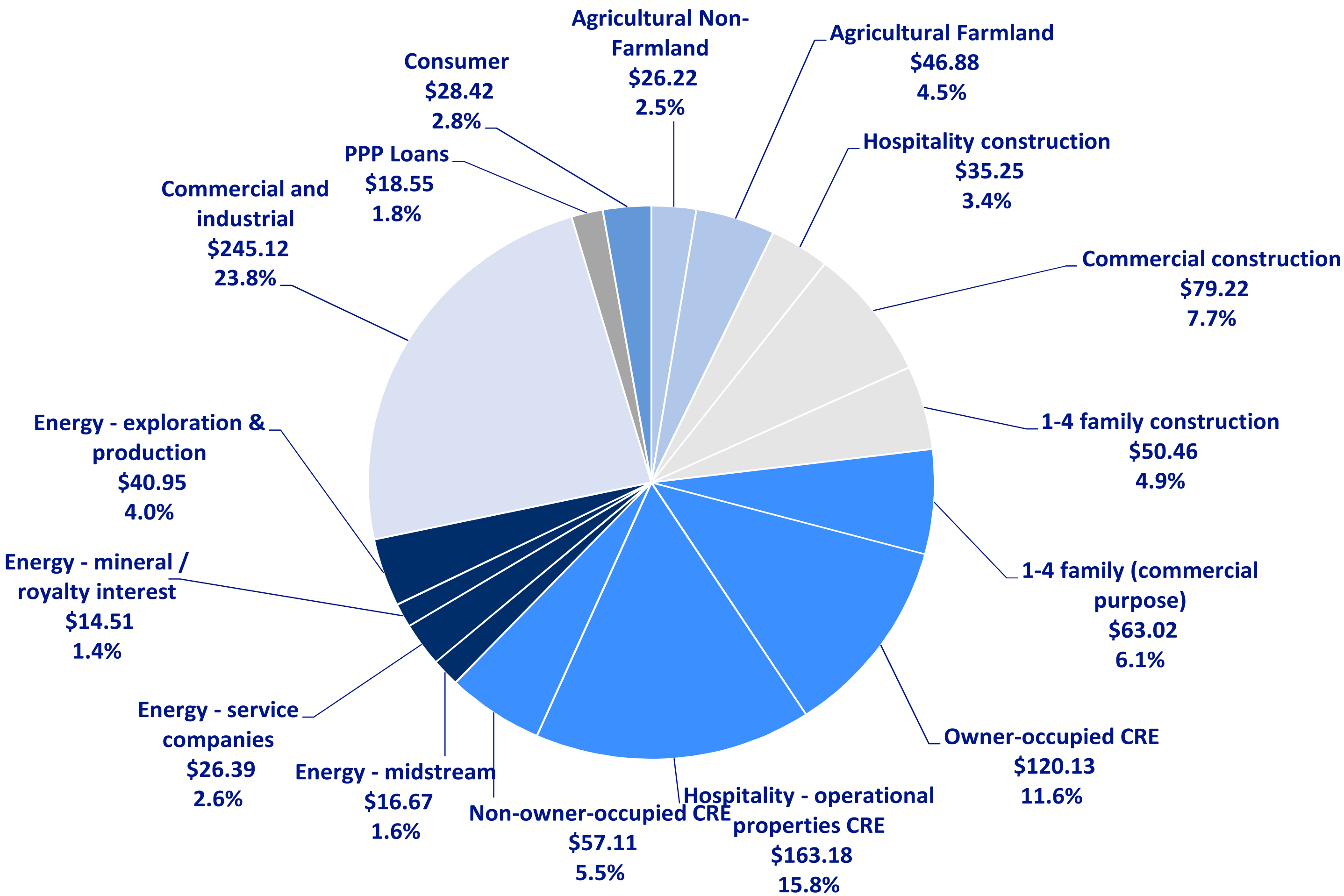
(1) Return on average assets and shareholders' equity are tax-adjusted as if the Company were a C Corporation at the estimated tax rates for the respective periods.
(2) Efficiency ratio is calculated by dividing noninterest expense by the sum of net interest income on a tax equivalent basis and noninterest 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 December 31, 2021, Tier 1 leverage ratio, Tier 1 risk based capital ratio, and total risk-based capital ratios were 10.46%, 11.53%, and 12.54% 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 20 of this presentation.

Non-GAAP Reconciliations

(Dollars in thousands, except per share data)	For the Three Months Ended December 31, 2021	For the Three Months Ended December 31, 2020	For the Year Ended December 31, 2021	2020	2019	2018	2017
Tangible shareholders' equity							
Total shareholders equity	$ 127,408	$ 107,319	$ 127,408	$ 107,319	$ 100,126	$ 88,466	$ 69,176
Goodwill and other intangibles	(10,122)	(1,583)	(10,122)	(1,583)	(1,789)	(1,995)	(2,201)
Tangible shareholders' equity	117,286	105,736	117,286	105,736	98,337	86,471	66,975
Tangible assets							
Total assets	$ 1,349,886	$ 1,016,669	$ 1,349,886	$ 1,016,669	$ 866,392	$ 770,511	$ 703,594
Less: goodwill and other Intangibles	(10,122)	(1,583)	(10,122)	(1,583)	(1,789)	(1,995)	(2,201)
Tangible assets	1,339,764	1,015,086	1,339,764	1,015,086	864,603	768,516	701,393
Average tangible common equity							
Average shareholders equity	$ 124,316	$ 105,283	$ 117,053	$ 102,359	$ 97,431	$ 78,148	$ 63,558
Less: average goodwill and other Intangibles	(3,567)	(1,608)	(2,030)	(1,684)	(1,893)	(2,087)	(2,304)
Average tangible common equity	120,749	103,675	115,023	100,675	95,538	76,061	61,254
End of period common shares outstanding	9,071,417	9,044,765	9,071,417	9,044,765	10,057,506	10,187,500	7,287,500
Book value per share	14.04	11.87	14.04	11.87	9.96	8.68	9.49
Tangible book value per share	12.93	11.69	12.93	11.69	9.78	8.49	9.19
Total shareholders' equity to total assets	9.44%	10.56%	9.44%	10.56%	11.56%	11.48%	9.83%
Tangible shareholders' equity to tangible assets	8.75%	10.42%	8.75%	10.42%	11.37%	11.25%	9.55%
Loan interest income (excluding loan fees):							
Total loan interest income, including fees	$ 14,391	$ 13,182	$ 55,768	$ 52,450	$ 48,200	$ 44,279	$ 41,450
Loan fee income	(1,633)	(1,066)	(7,787)	(5,035)	(4,443)	(5,121)	(8,331)
Loan interest income excluding loan fees	12,758	12,116	47,981	47,415	43,757	39,158	33,119
Average total loans	$ 959,243	$ 871,163	$ 905,804	$ 823,228	$ 636,274	$ 583,821	$ 539,302
Yield on loans	5.95%	6.02%	6.16%	6.37%	7.58%	7.58%	7.69%
Yield on loans (excluding loan fee income)	5.28%	5.53%	5.30%	5.76%	6.88%	6.71%	6.14%
Net interest margin (excluding loan fees):							
Net interest income	$ 13,980	$ 12,199	$ 53,236	$ 47,161	$ 42,193	$ 39,631	$ 38,131
Loan fee income	(1,633)	(1,066)	(7,787)	(5,035)	(4,443)	(5,121)	(8,331)
Net interest income excluding loan fees	12,347	11,133	45,449	42,126	37,750	34,510	29,800
Average earning assets	$ 1,112,780	$ 975,070	$ 1,038,773	$ 940,890	$ 789,009	$ 721,935	$ 649,757
Net interest margin	4.98%	4.98%	5.12%	5.01%	5.35%	5.49%	5.87%
Net interest margin (excluding loan fee income)	4.40%	4.54%	4.38%	4.48%	4.78%	4.78%	4.59%

Loan Portfolio Distribution

Gross Loan Portfolio Composition by Purpose Type



Loan Portfolio Trends - Selected Categories

Industry	2020	% of Total Loans	2021	% of Total Loans
Commercial & Industrial	$204.32	24.36%	$245.12	23.75%
Hospitality	194.32	23.17%	198.43	19.23%
Energy	101.91	12.15%	98.51	9.55%
Agricultural	50.46	6.02%	73.11	7.08%

Top 20 Relationships

Industry	12/31/2019		12/31/2020		12/31/2021	
C&I	$60.58	21%	$103.67	31%	$57.21	15%
Hospitality	98.63	35%	127.29	38%	119.35	31%
CRE - Owner Occupied	47.96	17%	53.04	16%	75.12	20%
Energy	49.72	17%	43.10	13%	78.60	20%
Other	28.98	10%	11.42	3%	53.68	14%
Total	$285.87		$338.52		$383.97	

Dollars are in millions. Data as of December 31, 2021.

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.

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

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This presentation includes certain non-GAAP financial measures, including pro forma net income, tax-adjusted net income, tax-adjusted earnings per share, tax-adjusted return on average assets and tax-adjusted return on average shareholders' equity. These non-GAAP financial measures and any other non-GAAP financial measures that we discuss in this presentation should not be considered in isolation, and should be considered as additions to, and not substitutes for or superior to, measures of financial performance prepared in accordance with GAAP. There are a number of limitations related to the use of these non-GAAP financial measures versus their nearest GAAP equivalents. For example, other companies may calculate non-GAAP financial measures differently or may use other measures to evaluate their performance, all of which could reduce the usefulness of Bank7 Corp.'s non-GAAP financial measures as tools for comparison. See the table in the appendix of this presentation for a reconciliation of the non-GAAP financial measures used in (or conveyed orally during) this presentation to their most directly comparable GAAP financial measures.