



BSVN

Q2 2022

EARNINGS RELEASE

July 27, 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% insider ownership
- Continued focus on organic growth in our geographic footprint, while pursuing strategic acquisitions
- Consistently ranked by S & P Global Market Intelligence as one of the Top Performing Community Banks in the United States

	Q2 2022	Q1 2022	\$ / bps Change	% Change
<i>(Dollars in thousands)</i>				
Selected Financial Data:				
Total assets	\$ 1,487,820	\$ 1,421,232	\$ 66,588	4.7%
Core loans ⁽¹⁾	1,142,401	1,047,617	94,783	9.0%
Total deposits	1,345,777	1,283,279	62,498	4.9%
ROATCE	23.5%	20.9%	264	12.7%
Net income	7,017	6,184	833	13.5%
Diluted earnings per share	\$ 0.76	\$ 0.67	\$ 0.09	13.4%

All data as of June 30, 2022, unless indicated otherwise.

(1) Core loans is a non-GAAP financial measure and is defined as total loans less PPP loans of \$9.9 and \$14.2 million for June 30 and March 31, 2022 respectively

Q2 Overview



Record Net Income, EPS and PPE

- Record net income of \$7 million, an \$833,000 increase or 13.47% on a linked quarter basis
- Record EPS of \$0.76, a \$0.09 increase or 13.43% on a linked quarter basis
- Record PPE of \$9.5 million, a \$1.05 million increase or 12.32% on a linked quarter basis

Record Loan Growth

- Increased core loans by a record \$94.78 million or 9.05% – our bankers continue to perform at a high level, and we benefit from being located in a dynamic part of the country

Margin Improvement

- Net interest margin increased by 13 bps – attributable to our record loan growth and asset sensitive balance sheet

Successful Acquisition Integration

- Successfully completed the system conversion of Cornerstone Bank
- Continued success blending Cornerstone Bank into Bank7, both operationally and culturally
- The acquired deposit base has grown since closing

All data as of June 30, 2022, unless indicated otherwise.

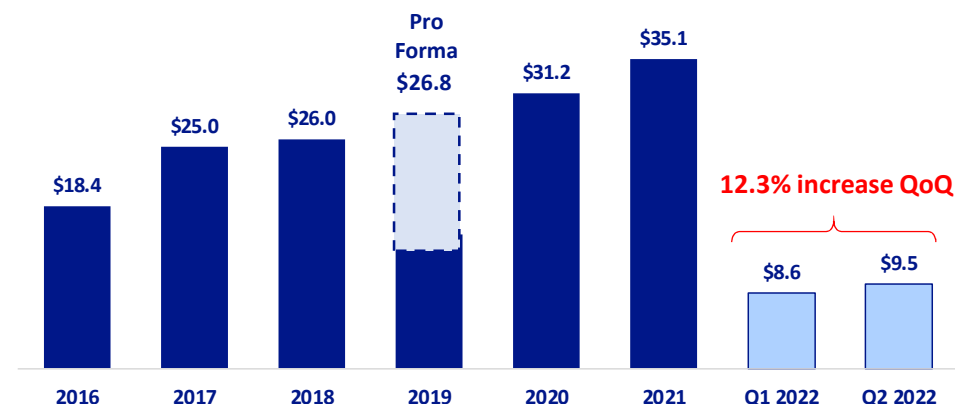
(1) Core loans is a non-GAAP financial measure and is defined as total loans less PPP loans of \$9.9 million

Robust and Consistent Growth

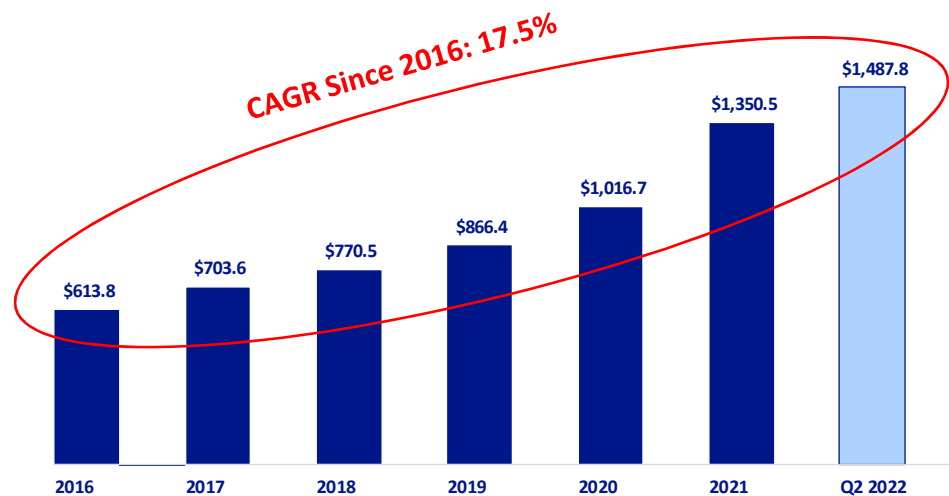


- Record PPE of \$9.5 million, an increase of 12.32% on a linked quarter basis - Our high level of PPE is achieved in part due to our strategy of running lean, and having excellent team members who excel at providing services and solutions utilizing our technology and processes

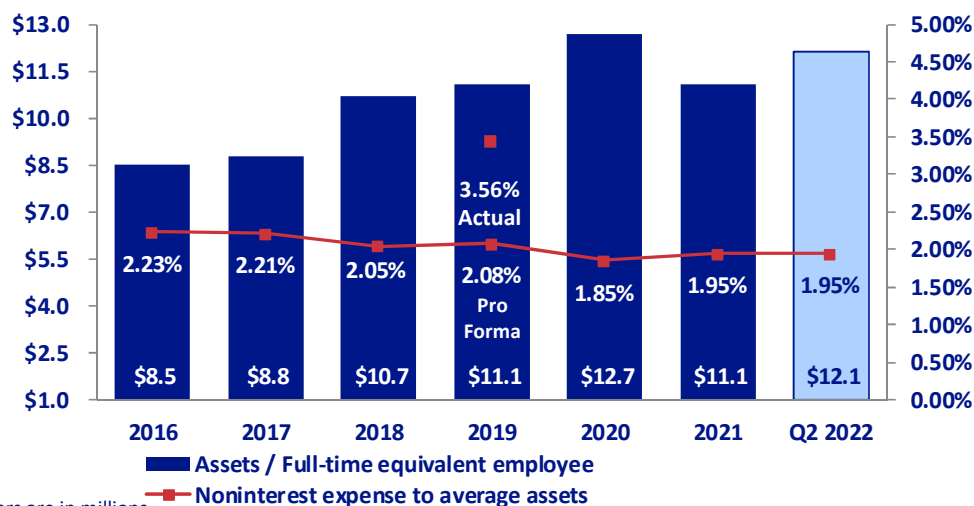
PPE⁽¹⁾



Total Assets



Maximizing 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 or for the three months ended March 31 and June 30, 2022.

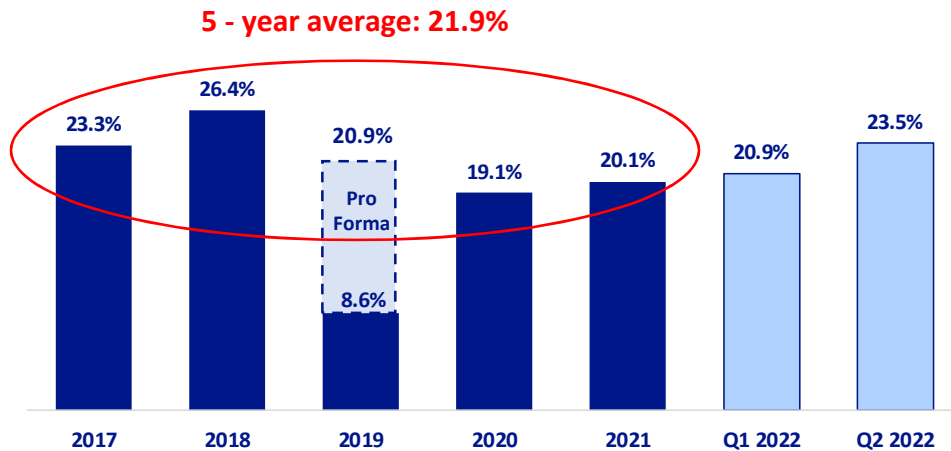
(1) Pro Forma 2019 is a non-GAAP financial measure which adds back the one-time, extraordinary compensation expense related to the non-cash executive stock transaction that took place during the period. See 2019 Pro Forma Net Income reconciliation table for detailed calculation of this measure.

(2) Pro Forma noninterest expense to average assets in a non-GAAP financial measure. See appendix for reconciliation to their most comparable GAAP measure.

Reliable Top Performer

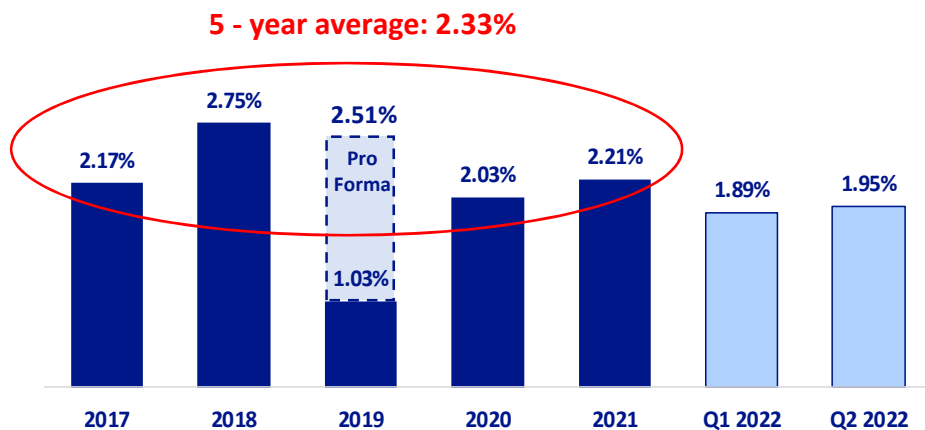


Return on Average Tangible Common Equity ⁽¹⁾ ⁽²⁾

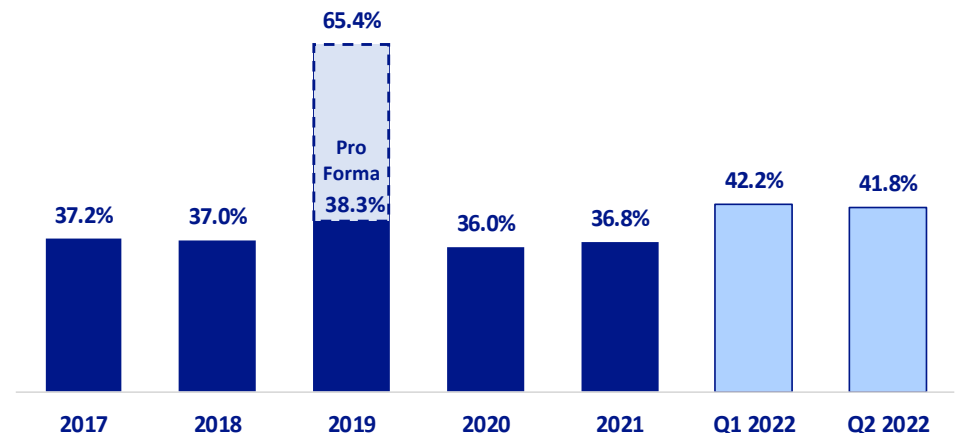


- ROATCE was 23.51% for Q2, a 12.65% increase compared to Q1
- As expected, our Q4 2021 acquisition of Cornerstone Bank caused a temporary decline in our ROAA and a slight increase in our efficiency ratio. Both metrics improved during Q2 and we anticipate a return to our historical ranges as we move forward

Return on Average Assets ⁽¹⁾ ⁽²⁾



Efficiency Ratio ⁽²⁾



Dollars are in millions

Financial data is as of or for the twelve months ended December 31 of each respective year and as of or for the three months ended March 31 and June 30, 2022

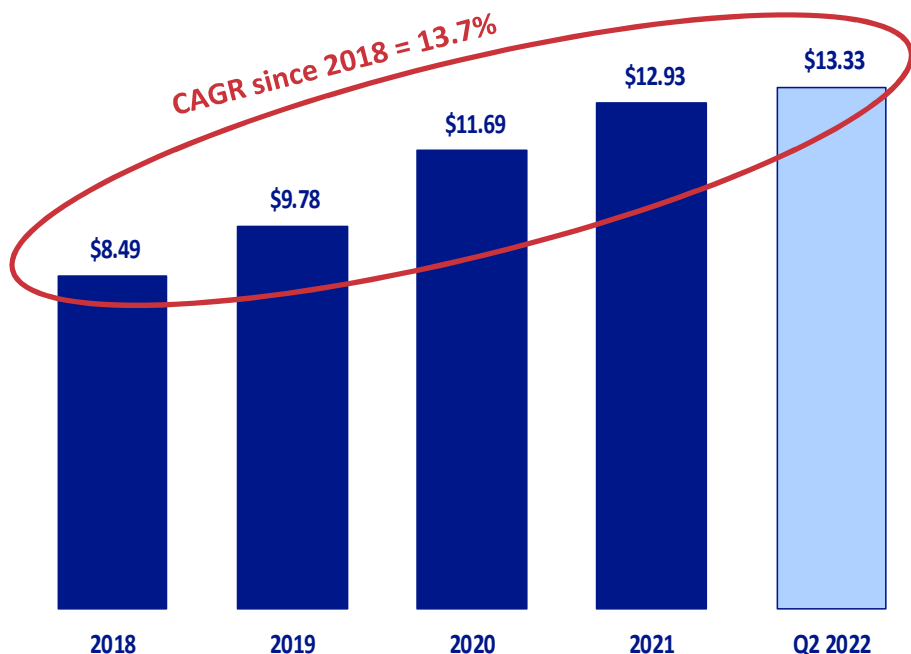
(1) Profitability metrics are tax-adjusted as if the Company were a C Corporation at the estimated tax rates for the respective periods.

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

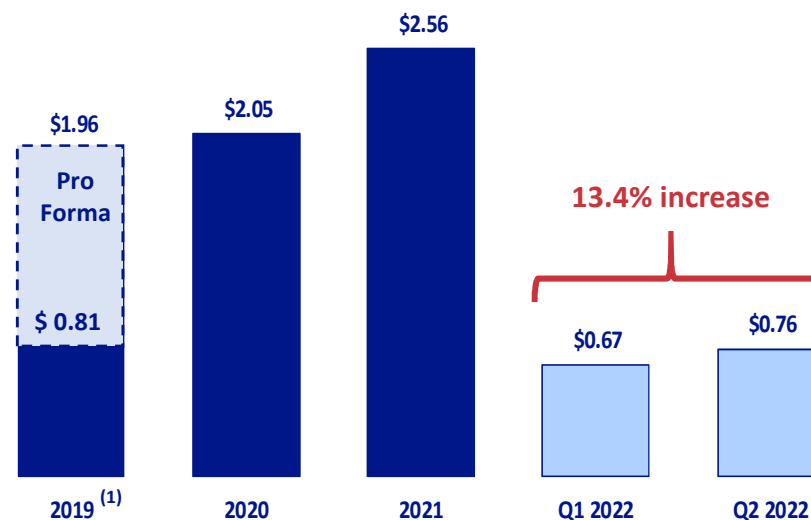
Exceptional Earnings → Capital Growth



Tangible Book Value Per Share



Diluted Earnings Per Share



- TBV increased despite two factors:
 - Spent \$0.85 per share for our all-cash acquisition in Q4 2021
 - \$0.86 per share impact due to the AOCI unrealized loss from investments

- Record EPS of \$0.76, a 13.43% on a linked quarter basis increase - further illustrating the strength of our earnings

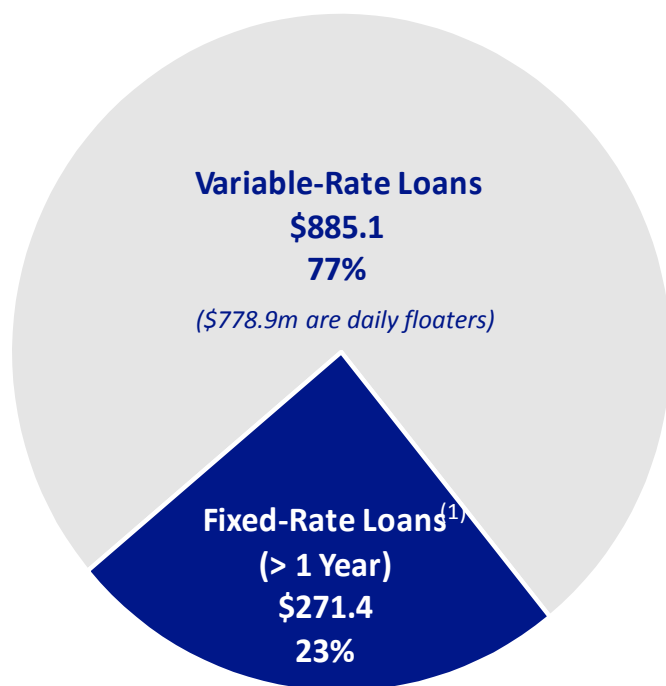
	YE 2018	Q2 2022	% Change	\$ Change
Total tangible shareholders' equity	\$86,471	\$121,285	40.3%	\$34,814
Shares outstanding	10,187.5	9,098.7	-10.7%	(1,088.8)
Tangible book value per share	\$8.49	\$13.33	57.0%	\$4.84
Add: cash dividends per share			14.7%	\$1.25
			OVERALL INCREASE:	\$6.09

Dollars are in thousands, except for per share data

(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.

Well Positioned for a Rising Rate Environment

Loan Portfolio Repricing Reinforces Benefit of Asset Sensitivity



Loan Portfolio Interest Rate Sensitivity

	Gross Loan Balance	% of Gross Loans
At Floor	\$ 834.63	72.17%
75 bps increase	47.55	4.11%
125 bps increase	2.87	0.25%
Variable-Rate Loans	\$ 885.06	76.54%
Fixed Rate Loans⁽¹⁾	271.38	23.47%
Total Gross Loans	\$ 1,156.44	100.00%

Dollars are in millions.

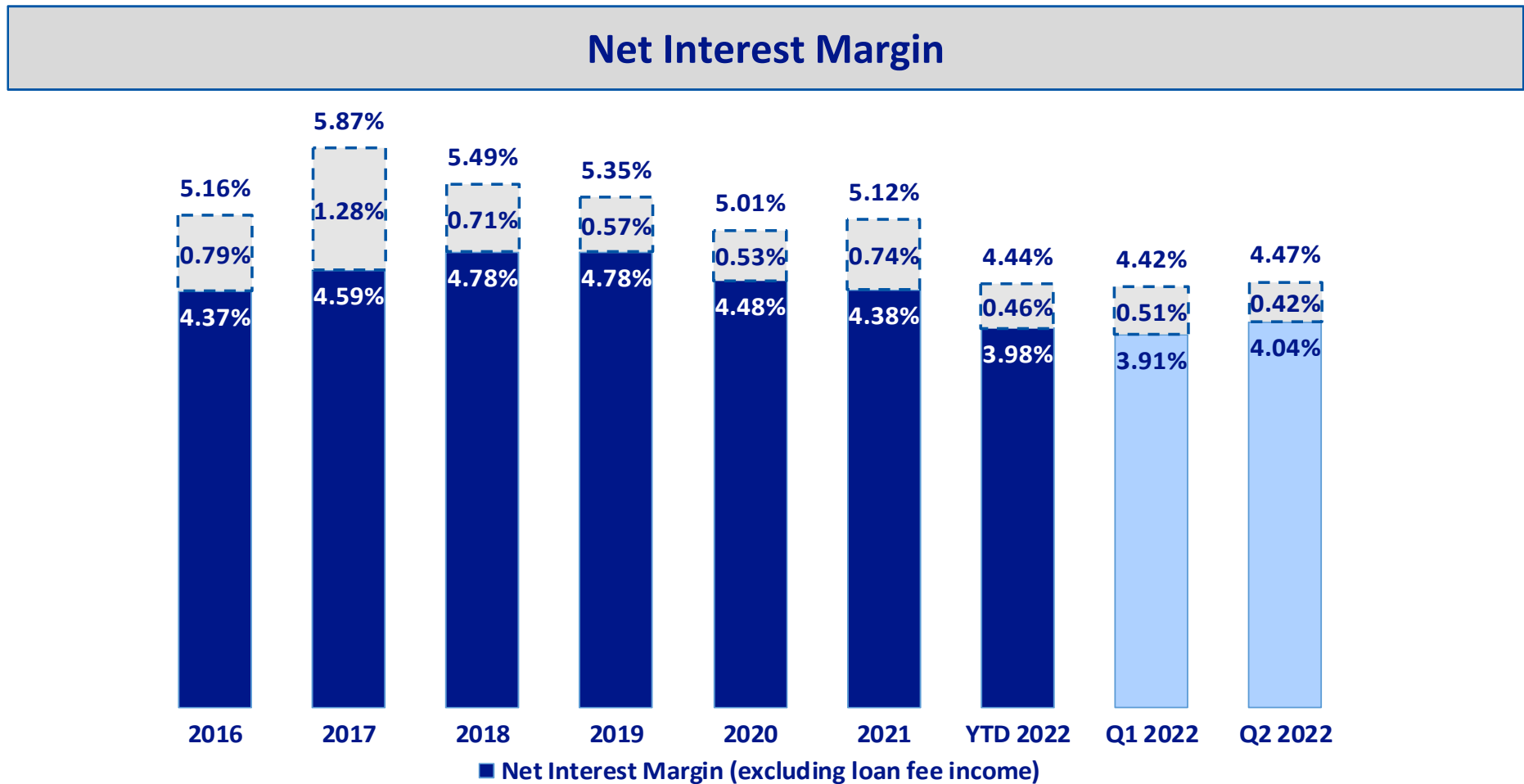
Financial data is as of or for the six months ended June 30, 2022

(1) Fixed rate loans are defined as loans that reprice in more than 1 year

Net Interest Margin



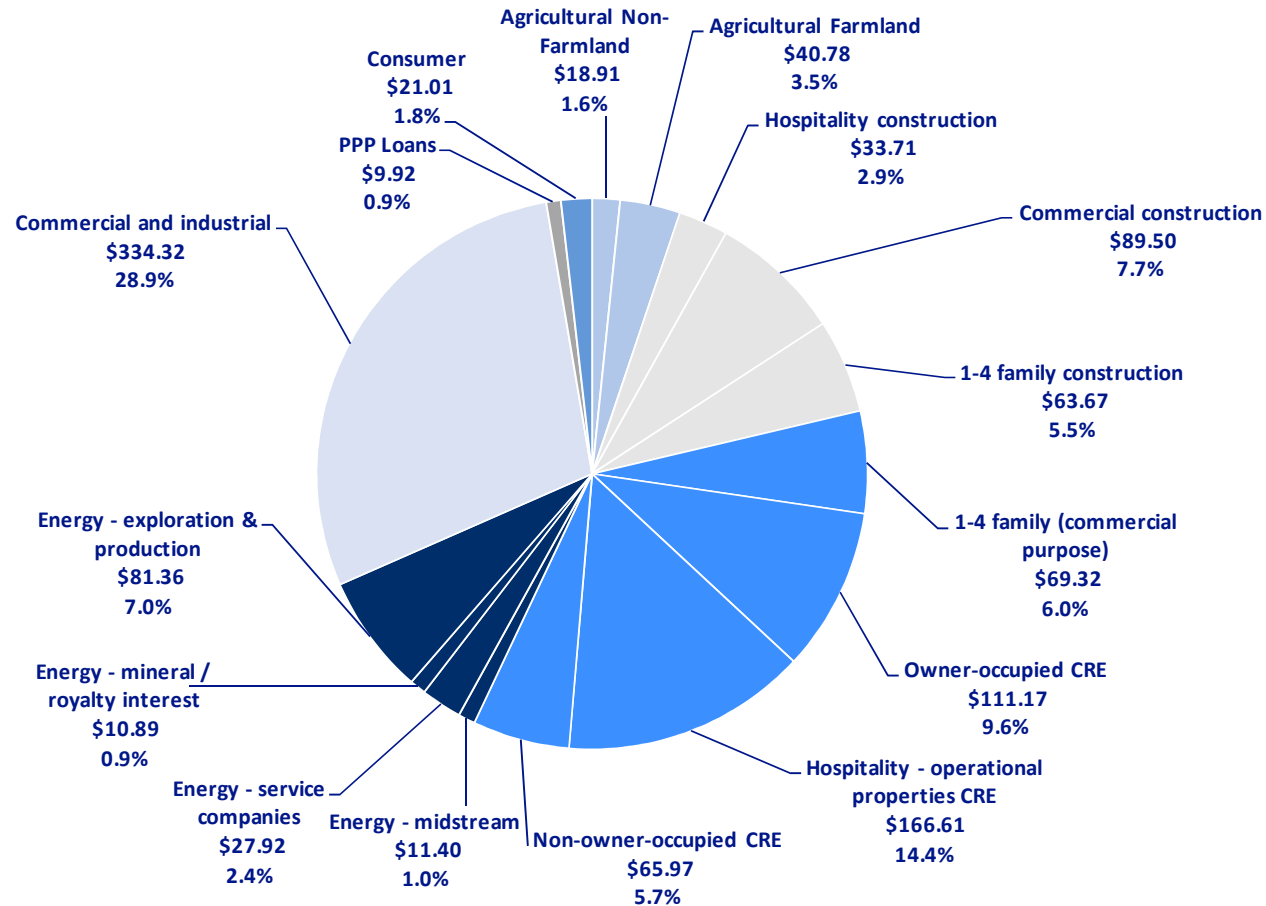
- Due to our asset sensitive balance sheet and strong loan growth, net interest margin improved on a linked quarter basis



Loan Portfolio Distribution



Gross Loan Portfolio Composition by Purpose Type



Loan Portfolio Trends - Selected Categories

Industry	Q2 2022	% of Total Loans	YE 2021	% of Total Loans
Commercial & Industrial	\$334.32	28.91%	\$204.32	17.67%
Hospitality	200.32	17.32%	194.32	16.80%
Energy	131.56	11.38%	101.91	8.81%
Agricultural	59.69	5.16%	50.46	4.36%

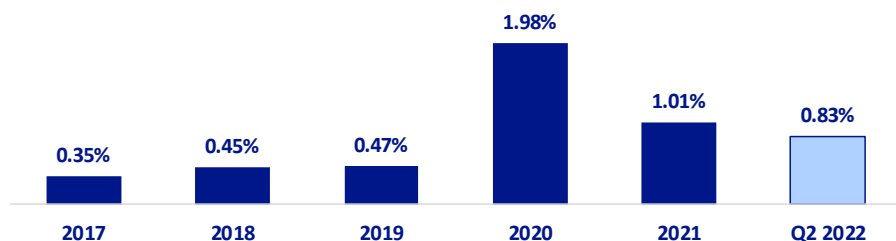
Top 20 Relationships

Industry	12/31/2020		12/31/2021		6/30/2022	
C&I	\$103.67	31%	\$57.21	15%	\$138.05	33%
Hospitality	127.29	38%	119.35	31%	70.02	17%
CRE - Owner Occupied	53.04	16%	75.12	20%	46.43	11%
Energy	43.10	13%	78.60	20%	92.66	22%
Other	11.42	3%	53.68	14%	65.24	16%
Total	\$338.52		\$383.97		\$412.41	

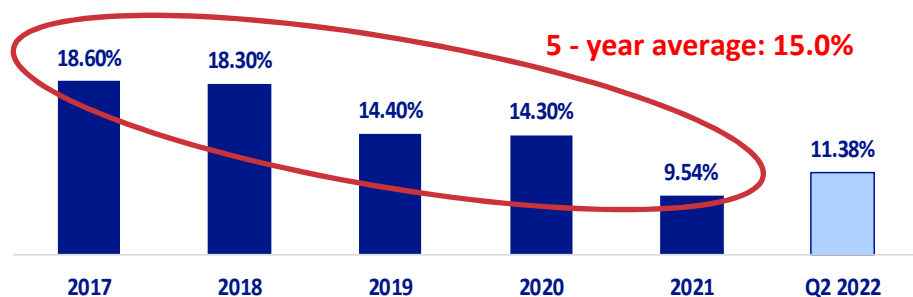
Asset Quality



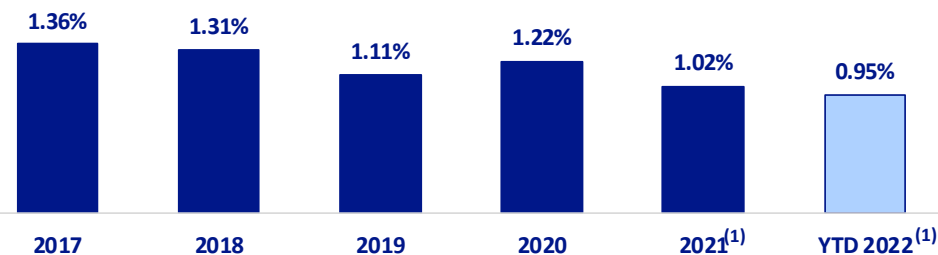
Nonperforming Assets to Total Loans



Energy Portfolio as a % of Total Loans



Allowance for Loan Losses to Total Loans



- Continued improvement in NPA levels after peaking in Q3 2020. Currently at 0.83% and concentrated 71% in a single credit
- Although our overall energy exposure has declined, the recent increase is due to us staying active in the energy space. We currently have a high quality and robust deal pipeline, carrying favorable pricing and lending terms
- We continue to benefit from the growth of our diverse, broad, and deep loan portfolio
- ALLL level remains acceptable as NPA levels have quickly reduced after peaking in 2020

(1) "Total Loans" excludes \$44.9 million, \$18.7 million and \$9.9 million in PPP loans for YE 2020, 2021 and Q2 2022, respectively. With PPP loans included, ratio is 1.15%, 1.00% and 0.94%, respectively.

Hospitality Loan Portfolio Detail



Hotel Portfolio Exposure by Class

Flag Type	# of Hotels	Balance as of Q2 2022
Economy	16	\$35.95
Midscale	19	108.68
Upper Midscale	8	55.69
Upscale	-	-
Luxury	-	-
Total	43	\$200.32

- Blue collar portfolio that is well-protected by the “cycle-down” effect of a recession
- Geographically concentrated in TX (84%) and other markets with favorable economic conditions
- Loans personally guaranteed by experienced owner/operators with operating history spanning decades of economic cycles
- Diversified lending to many reputable brands
- Consistent underwriting fundamentals with disciplined equity requirements, debt coverage ratio requirements, personal recourse, and rapid amortization

Portfolio Metrics – 35⁽¹⁾ Operating Properties

Average Loan Size	\$4.06
Average Loan to Value	60%
Average Remaining Amortization	16.7 Years

Metro	#	Balance		Commitment	
Dallas / Ft. Worth Metro Area	26	\$143.17	71.47%	\$164.61	72.04%
Other Texas Metros	8	24.44	12.20%	24.44	10.70%
Other	9	32.71	16.33%	39.45	17.26%
Total	43	\$200.32	100.00%	\$228.50	100.00%

Dollars are in millions except per room data. Data as of June 30, 2022.

(1) Eight properties under construction are excluded from operating property count

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 2022 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%	8.97%	79.37%	\$57,109	+ \$88,348 =	\$145,457
CET1	7%	11.20%	59.98%	\$48,393	+ \$88,348 =	\$136,741
Tier 1 Risk Based Capital	8.5%	11.20%	31.75%	\$31,105	+ \$88,348 =	\$119,453
Total Risk Based Capital	10.5%	12.14%	15.60%	\$18,874	+ \$88,348 =	\$107,222

Dollars are in thousands

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 \$35.6 million extrapolated over two years.

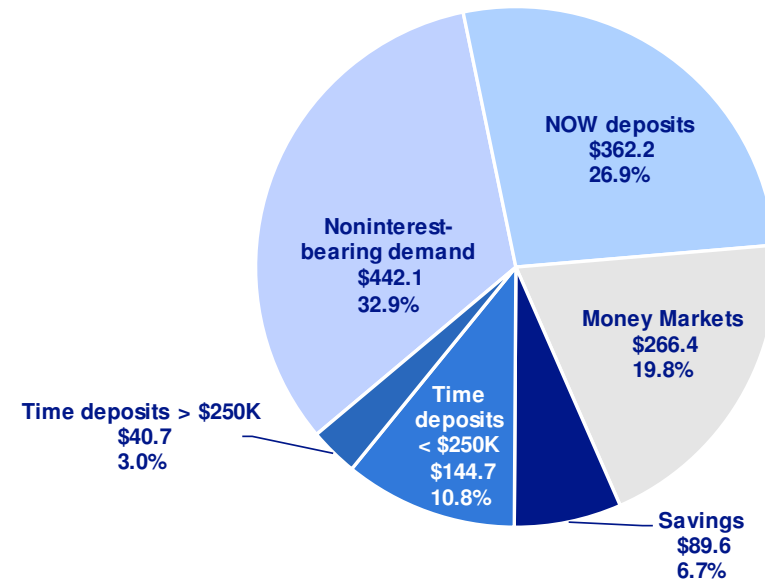
Deposit Composition



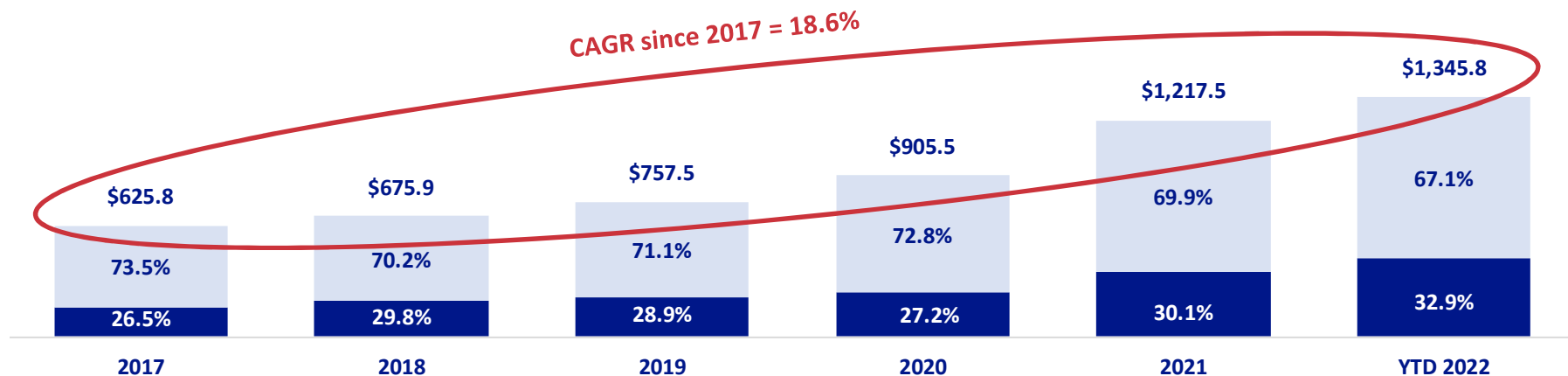
Core Deposits⁽¹⁾

- Total deposits of \$1.4 billion, a \$62.4 million increase or 4.9% on a linked quarter basis

Deposit Composition as of June 30, 2022



Historical Deposit Growth



Dollars are in millions.

■ Noninterest-bearing deposits ■ Interest-bearing deposits

Financial data is as of or for the six months ended June 30, 2021 and 2022 and as of or for the twelve months ended 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		For the Year Ended December 31,					
	Jun 30, 2022	Mar 31, 2022	2021	2020	2019	2019	2018	
							Pro Forma ⁽³⁾	
<i>(Dollars in thousands, except per share data)</i>								
Income Statement Data:								
Total interest income	\$ 16,672	\$ 14,925	\$ 56,289	\$ 53,314	\$ 51,709			\$ 46,800
Total interest expense	878	717	3,053	6,153	9,516			7,169
Provision for loan losses	219	276	4,175	5,350	-			200
Total noninterest income	685	675	2,250	1,665	1,308			1,331
Total noninterest expense	6,963	6,420	20,397	17,592	28,432	\$ 16,636		14,965
Provision for income taxes	2,280	2,003	7,755	6,618	6,844	6,836		797
Pre-tax net income	9,297	8,187	30,914	25,884	15,069	26,866		25,797
Net income – C Corp	7,017	6,184	23,159	19,266	8,225	20,030		20,077
Balance Sheet Data:								
Cash and cash equivalents	\$ 125,678	\$ 134,363	\$ 204,852	\$ 153,901	\$ 147,275			\$ 159,849
Securities available for sale, at fair value	185,048	198,356	84,808	-	-			-
Total loans	1,152,317	1,061,821	1,028,401	836,613	707,304			599,910
Allowance for loan losses	10,819	10,599	10,316	9,639	7,846			7,832
Total assets	1,487,820	1,421,232	1,350,549	1,016,669	866,392			770,511
Interest-bearing deposits	903,627	862,307	850,766	658,945	538,262			474,744
Noninterest-bearing deposits	442,150	420,972	366,705	246,569	219,221			201,159
Total deposits	1,345,777	1,283,279	1,217,471	905,514	757,483			675,903
Total shareholders' equity	131,491	128,648	127,408	107,319	100,126			88,466
Share and Per Share Data:								
Earnings per share (basic) ⁽¹⁾	\$ 0.77	\$ 0.68	\$ 2.56	\$ 2.05	\$ 0.81	\$ 1.96		\$ 2.48
Earnings per share (diluted) ⁽¹⁾	0.76	0.67	2.55	2.05	0.81	1.96		2.44
Dividends per share	0.12	0.12	0.45	0.41	0.60			0.84
Book value per share	14.45	14.15	14.04	11.87	9.96			8.68
Tangible book value per share ⁽²⁾	13.33	13.01	13.86	11.69	9.78			8.49
Weighted average common shares outstanding—basic	9,097,280	9,088,975	9,056,117	9,378,769	10,145,032	10,192,930		8,105,856
Weighted average common shares outstanding—diluted	9,194,923	9,133,116	9,091,536	9,379,154	10,147,311	10,195,209		8,238,753
Shares outstanding at end of period	9,098,655	9,094,468	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 rate for the three months ended June 30, and March 31, 2022 of 24.5%.
- (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 18 of this presentation.

Bank7 Corp. Performance Ratios



Performance Ratios:	For the Three Months Ended		For the Year Ended December 31,				
	Jun 30, 2022	Mar 31, 2022	2021	2020	2019	2019	2018
						Pro Forma ⁽⁵⁾	
Return on average:							
Assets ⁽¹⁾	1.95%	1.89%	2.96%	2.03%	1.03%	2.51%	2.75%
Tangible common equity ⁽¹⁾	23.51	20.87	20.13	19.14	8.61	20.92	26.40
Shareholders' equity ⁽¹⁾	21.64	19.26	26.41	18.82	8.44	20.53	25.69
Yield on earnings assets	4.72	4.64	5.42	5.67	6.55		6.48
Yield on loans	5.80	5.82	6.16	6.37	7.58		7.58
Yield on loans excluding fees	5.25	5.15	5.30	5.76	6.88		6.71
Cost of funds	0.27	0.24	0.33	0.73	1.37		1.11
Cost of int bearing deposits	0.40	0.36	0.48	1.05	1.89		1.52
Cost of total deposits	0.27	0.24	0.33	0.73	1.37		1.08
Net interest margin	4.47	4.43	5.12	5.01	5.35		5.49
Net interest margin excluding loan fees	4.04	3.91	4.38	4.48	4.78		4.78
Noninterest expense to average assets	1.95	1.96	1.95	1.85	3.56	2.08	2.05
Efficiency ratio ⁽²⁾	41.80	42.25	36.76	36.03	65.36	38.26	37.04
Loan to deposit ratio	85.62	82.74	84.47	92.39	93.38		88.76
Liquidity ratio	25.98	29.22	28.42	25.48	19.22		23.44
Credit Quality Ratios:							
Nonperforming assets to total assets	0.64%	0.68%	0.77%	1.63%	0.38%		0.35%
Nonperforming assets to total loans and OREO	0.83	0.91	1.01	1.98	0.47		0.45
Nonperforming loans to total loans	0.83	0.91	1.01	1.98	0.47		0.43
Allowance for loan losses to nonperforming loans	113.38	110.07	99.37	58.29	235.47		299.50
Allowance for loan losses to total loans	0.94	1.00	1.00	1.15	1.11		1.31
Net charge-offs to average loans	(0.000)	(0.000)	0.387	0.432	(0.002)		0.004
Capital Ratios:							
Total shareholders' equity to total assets	8.84%	9.05%	9.43%	10.56%	11.56%		11.48%
Tangible equity to tangible assets ⁽³⁾	8.21	8.38	8.75	10.42	11.37		11.25
Tier 1 leverage ratio ⁽⁴⁾	8.97	9.28	10.55	10.78	11.65		11.26
Tier 1 risk-based capital ratio ⁽⁴⁾	11.21	11.56	11.53	13.51	14.28		14.78
Total risk-based capital ratio ⁽⁴⁾	12.14	12.56	12.54	14.75	15.42		16.03

(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.

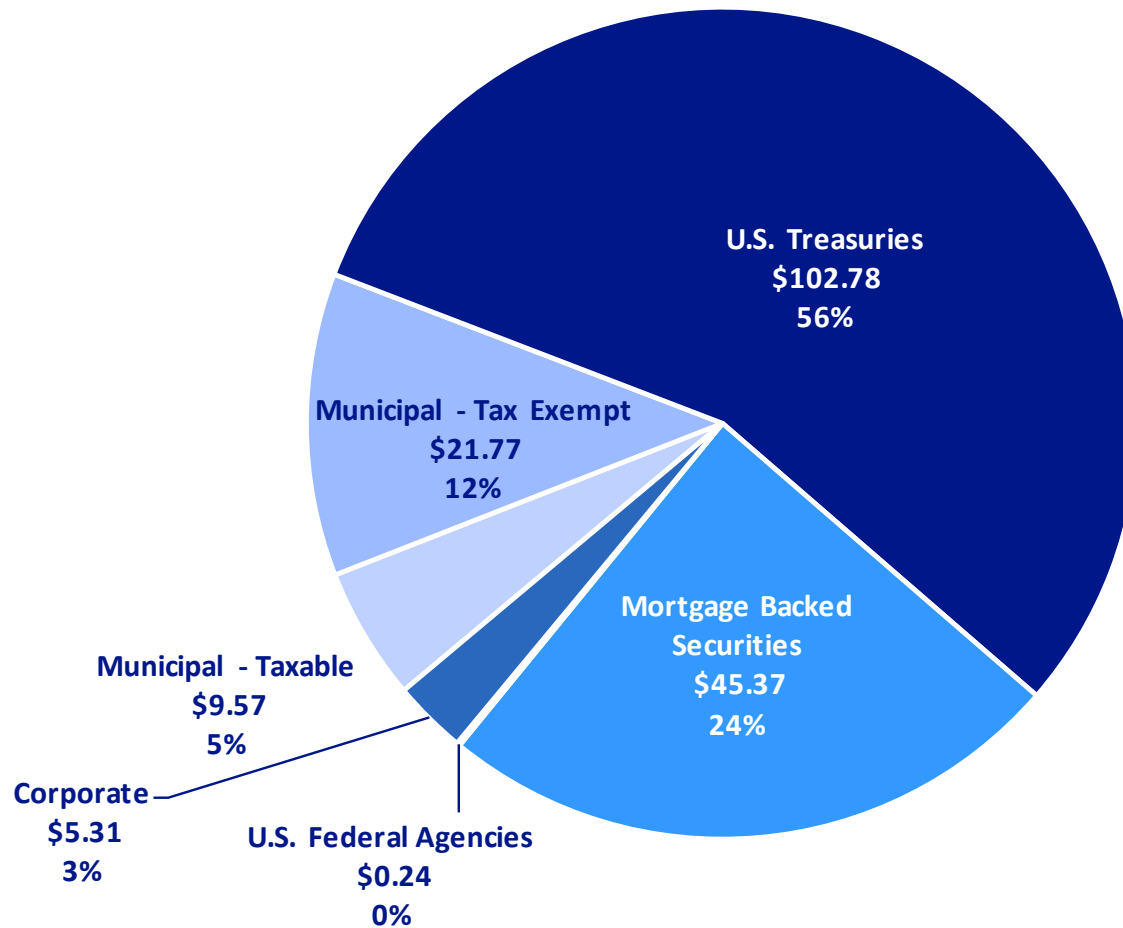
(3) Represents a non-GAAP financial measure, see non-GAAP reconciliations table for reconciliation to the most comparable GAAP measure for this metric.

(4) Ratios are based on Bank level financial information rather than consolidated information. At June 30, 2022, Tier 1 leverage ratio, Tier 1 risk based capital ratio, and total risk-based capital ratios were 8.97%, 11.21%, and 12.14% 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 18 of this presentation.

	For the Three Months Ended		For the Year Ended December 31,			
	Jun 30, 2022	Mar 31, 2022	2021	2020	2019	2018
<i>(Dollars in thousands, except per share data)</i>						
Tangible shareholders' equity						
Total shareholders equity	\$ 131,491	\$ 128,648	\$ 127,408	\$ 107,319	\$ 100,126	\$ 88,466
Goodwill and other intangibles	(10,206)	(10,372)	(10,122)	(1,583)	(1,789)	(1,995)
Tangible shareholders' equity	121,285	118,276	117,286	105,736	98,337	86,471
Tangible assets						
Total assets	\$ 1,487,820	\$ 1,421,232	\$ 1,350,549	\$ 1,016,669	\$ 866,392	\$ 770,511
Less: goodwill and other Intangibles	(10,206)	(10,372)	(10,122)	(1,583)	(1,789)	(1,995)
Tangible assets	1,477,614	1,410,860	1,340,427	1,015,086	864,603	768,516
Average tangible common equity						
Average shareholders equity	\$ 130,035	\$ 130,233	\$ 117,053	\$ 102,359	\$ 97,431	\$ 78,148
Less: average goodwill and other Intangibles	(10,340)	(10,034)	(2,030)	(1,684)	(1,893)	(2,087)
Average tangible common equity	119,695	120,199	115,023	100,675	95,538	76,061
End of period common shares outstanding	9,098,655	9,094,468	9,071,417	9,044,765	10,057,506	10,187,500
Book value per share	14.45	14.15	14.04	11.87	9.96	8.68
Tangible book value per share	13.33	13.01	13.86	11.69	9.78	8.49
Total shareholders' equity to total assets	8.84%	9.05%	9.43%	10.56%	11.56%	11.48%
Tangible shareholders' equity to tangible assets	8.21%	8.38%	8.75%	10.42%	11.37%	11.25%
Loan interest income (excluding loan fees):						
Total loan interest income, including fees	\$ 15,754	\$ 14,377	\$ 55,768	\$ 52,450	\$ 48,200	\$ 44,279
Loan fee income	(1,496)	(1,635)	(7,787)	(5,035)	(4,443)	(5,121)
Loan interest income excluding loan fees	14,258	12,742	47,981	47,415	43,757	39,158
Average total loans	\$ 1,090,053	\$ 1,003,890	\$ 905,804	\$ 823,228	\$ 636,274	\$ 583,821
Yield on loans	5.80%	5.82%	6.16%	6.37%	7.58%	7.58%
Yield on loans (excluding loan fee income)	5.25%	5.15%	5.30%	5.76%	6.88%	6.71%
Net interest margin (excluding loan fees):						
Net interest income	\$ 15,754	\$ 14,377	\$ 53,236	\$ 47,161	\$ 42,193	\$ 39,631
Loan fee income	(1,496)	(1,635)	(7,787)	(5,035)	(4,443)	(5,121)
Net interest income excluding loan fees	14,258	12,742	45,449	42,126	37,750	34,510
Average earning assets	\$ 1,418,120	\$ 1,303,904	\$ 1,038,773	\$ 940,890	\$ 789,009	\$ 721,935
Net interest margin	4.47%	4.43%	5.12%	5.01%	5.35%	5.49%
Net interest margin (excluding loan fee income)	4.04%	3.91%	4.38%	4.48%	4.78%	4.78%
Core Loans:						
Total Loans	\$ 1,152,317	\$ 1,061,821	\$ 1,028,401	\$ 836,613	\$ 707,304	\$ 599,910
PPP Loans	(9,917)	(14,204)	(18,736)	(44,939)	-	-
Core Loans	1,142,401	1,047,617	1,009,665	791,674	707,304	599,910

Available-for-Sale Securities Portfolio



- **Weighted Average Duration : 3.4 Years**
- **Book Yield: 1.72%**

Dollars are in millions.

(1) All of our mortgage-backed securities and collateralized mortgage obligations are issued and/or guaranteed by U.S. government agencies or U.S. government-sponsored entities.

(2) Total investment securities of \$185 million as of June 30, 2022

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		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	\$	26,865
Pro Forma Income Tax Expense	\$	6,836
Pro Forma Net After-Tax Income	\$	20,029

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