BSVN

Q1 2022

EARNINGS RELEASE

April 26, 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

	March 31,			
	2022	2021	$ Change	% Change
(Dollars in thousands)				
Balance Sheet Data:				
Total assets	$ 1,421,232	$ 1,046,076	$ 375,156	35.9%
Core loans [(1)]	1,047,617	796,735	250,882	31.5%
Total deposits	1,283,279	929,029	354,250	38.1%

All data as of March 31, 2022, unless indicated otherwise.
(1) Core loans is a non-GAAP financial measure and is defined as total loans less PPP loans of $14.2 and $64.7 million for March 31, 2022 and 2021 respectively

Q1 2022 Overview

(Dollars in thousands)	For the Three Months Ended March 31, 2022	2021	$ / bps Change	% Change
Earnings per common share	$ 0.68	$ 0.56	$ 0.12	21.50%
TBV per common share	13.01	12.18	0.83	6.80%
ROATCE [(1)]	20.87%	19.29%	1.58	8.16%

Impressive EPS Growth and Strong Shareholder Returns

- EPS for Q1 2022 of $0.68, an increase of $0.12 per share, or 21.50% compared to $0.56 at Q1 2021
- Return on average tangible common equity of 20.87%, an increase of 8.16% compared to 19.29% at Q1 2021

Consistent Balance Sheet Growth

- **On a YoY Basis (Q1 2022 vs. Q1 2021)**
  - Total loans increased $200.41 million, reaching $1.06 billion, a 23.27% increase. $110.22 million of the growth was due to loans acquired from Cornerstone Bank on December 9, 2021
  - Total assets increased $375.16 million, ending at $1.42 billion, a 35.86% increase. $312.25 million of the growth was due to assets acquired from Cornerstone Bank
  - Total deposits increased $354.25 million, reaching $1.28 billion, a 38.13% increase. $283.56 million of the growth was due to deposits acquired from Cornerstone Bank

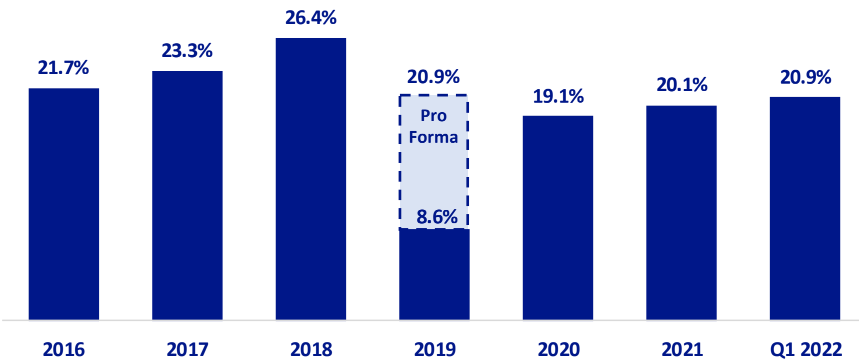
All data as of March 31 ,2022, unless indicated otherwise.

(1) ROATCE annualized for the three months ended March 31, 2022 and 2021.

Reliable Top Performer

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

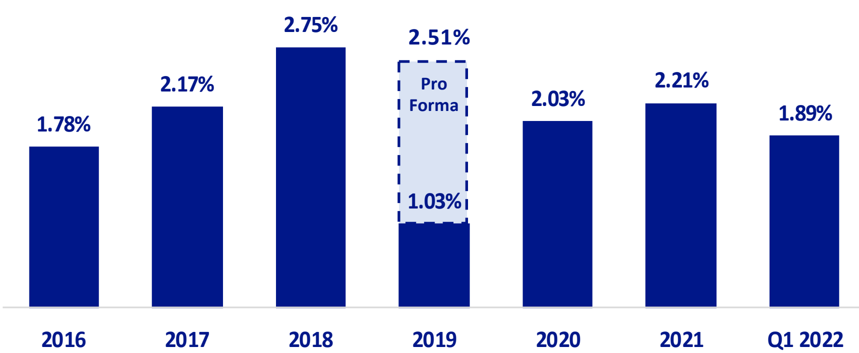
6-year average: 21.9%



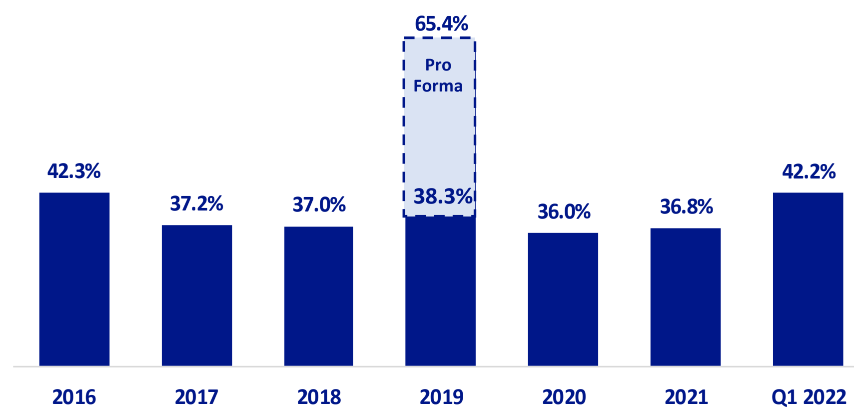
- On a YoY basis, our 20.9% ROATCE represents an 8.16% increase compared to Q1 2021
- As expected, our Q4 acquisition caused a temporary decline in our ROAA and a slight increase in our efficiency ratio. We anticipate a return to our historical ranges in the latter half of 2022

Return on Average Assets (1)(2)

6-year average: 2.24%



Efficiency Ratio (2)

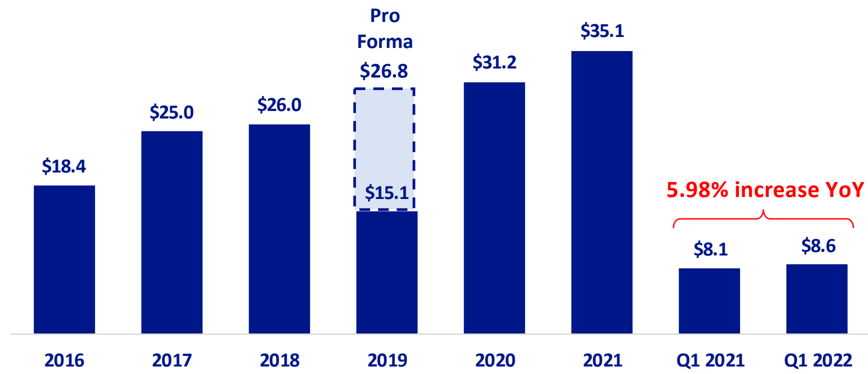


Dollars are in millions
Financial data is as of or for the three months ended March 31, 2022
(1) Profitability metrics are tax-adjusted as if the Company were a C Corporation at the estimated tax rates for the respective periods.
(2) Pro Forma YTD ROAA, ROATCE and efficiency ratio are non-GAAP financial measures, see Appendix for reconciliation to the most comparable GAAP measures for these metrics.

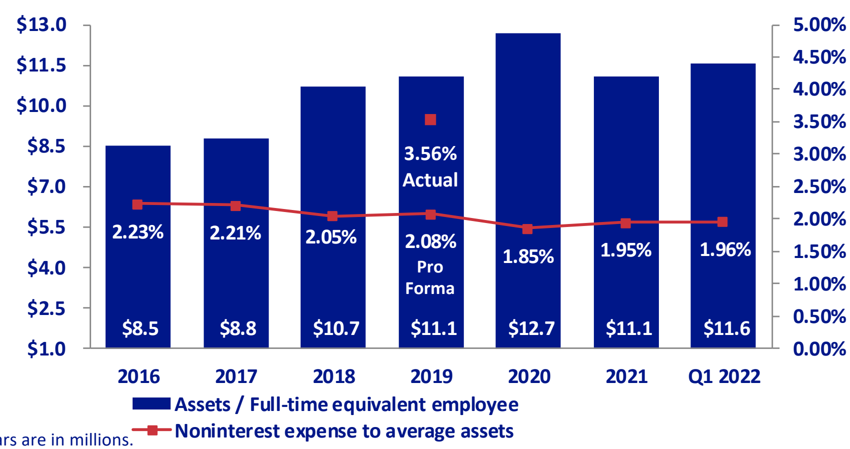
Robust and Consistent Organic Growth

- PPE grew 5.98% 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

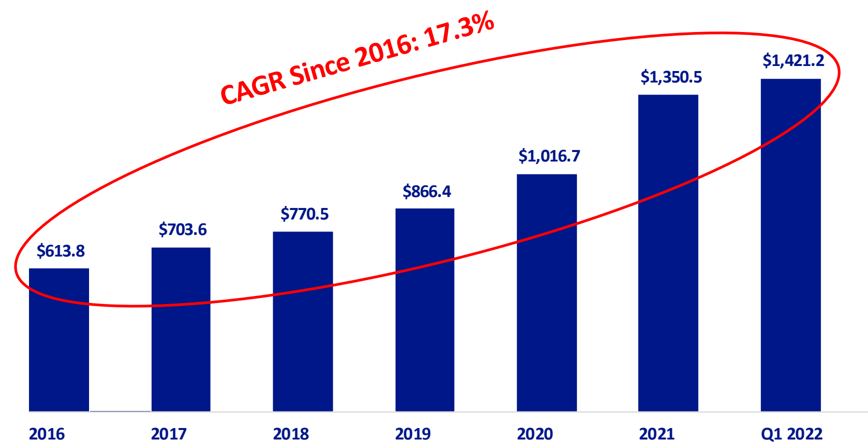
PPE[(1)]



Maximizing Our Employee Base[(1)]



Total Assets



Dollars are in millions.

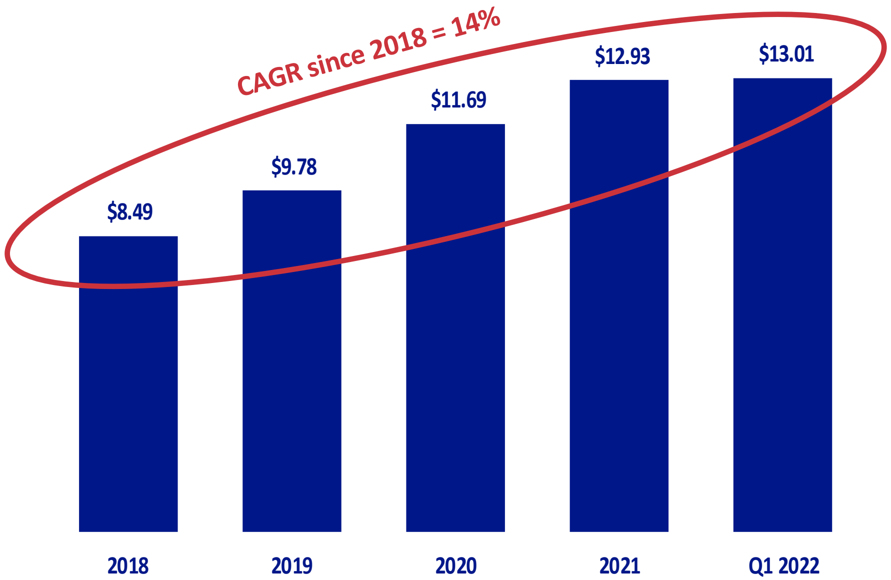
Financial data is as of or for the twelve months ended December 31 of each respective year and as of and for the three months ended March 31, 2021 and 2022.

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

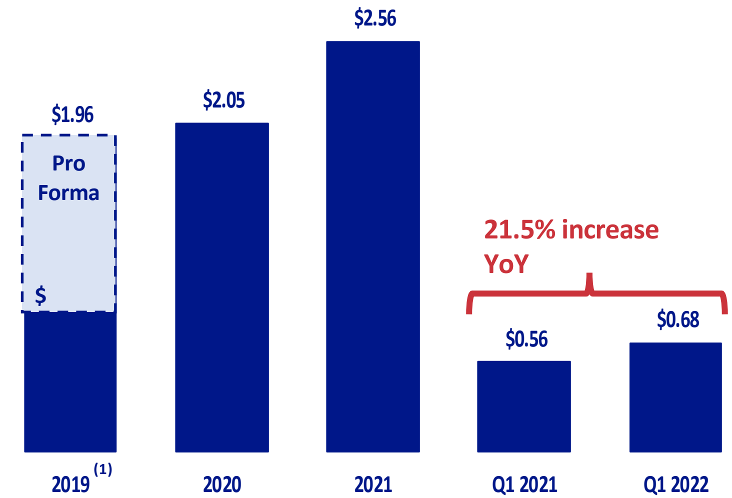
(1) Pro Forma 2019 is a non-GAAP financial measure which adds back the one-time, extraordinary compensation expense related to the non-cash executive stock transaction that took place during the period. See 2019 Pro Forma Net Income reconciliation table for detailed calculation of this measure.

Proven Strong Shareholder Returns

Tangible Book Value Per Share



Earnings Per Share



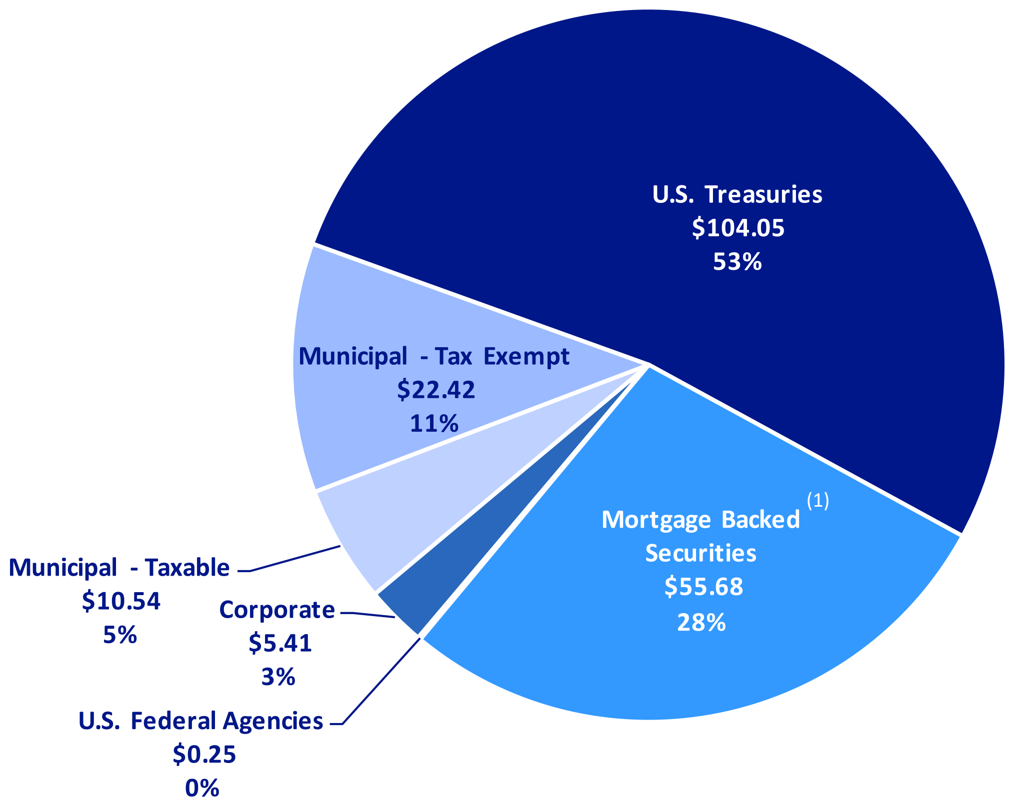
	YE 2018	Q1 2022	% Change	$ Change
Total tangible shareholders' equity	$86,471	$118,276	36.8%	$31,805
Shares outstanding	10,187.5	9,094.5	-10.7%	(1,093.0)
Tangible book value per share	$8.49	$13.01	53.2%	$4.52
Add: cash dividends per share			13.3%	$1.13
	OVERALL RETURN:		**66.5%**	**$5.65**

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.

Investment Portfolio

Available-for-Sale Securities Portfolio



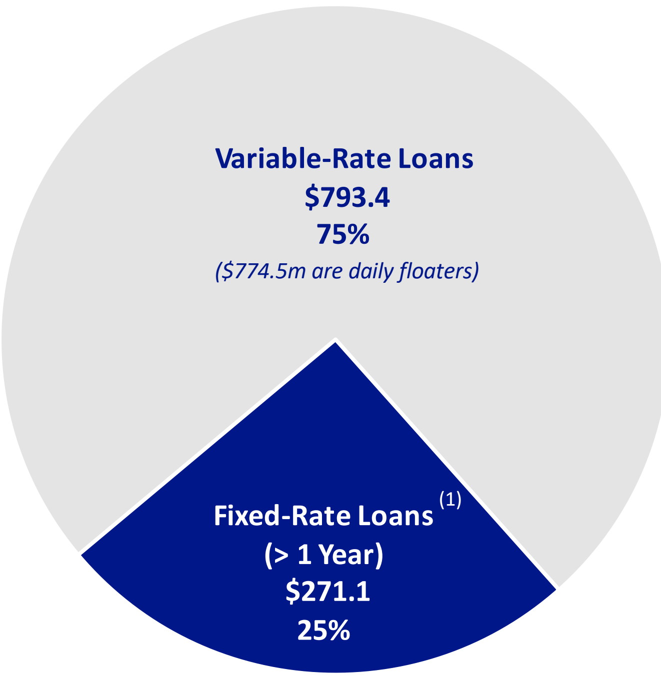
- **Weighted Average Duration** : 3.17 Years
- **Book Yield**: 1.76%

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.

Well Positioned for a Rising Rate Environment

Loan Portfolio Repricing Reinforces Benefit of Asset Sensitivity

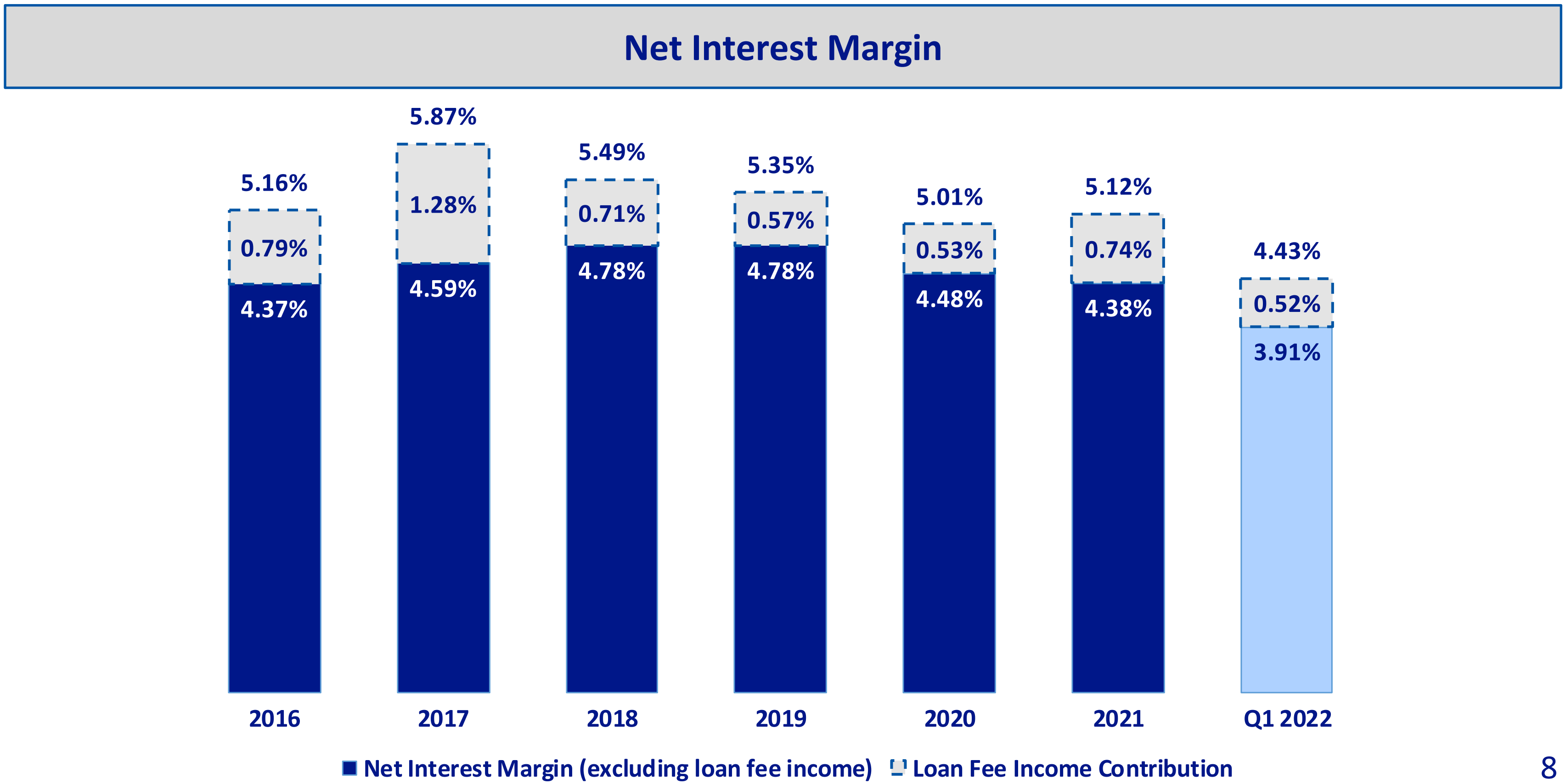


Loan Portfolio Interest Rate Sensitivity		
	Gross Loan Balance	% of Gross Loans
At Floor	$ 327.54	30.77%
25 bps	51.81	4.87%
50 bps	112.35	10.55%
75 bps	134.83	12.66%
100 bps	68.75	6.46%
125 bps	40.15	3.77%
150 bps	34.89	3.28%
> 150 bps	23.07	2.17%
Variable-Rate Loans	**$ 793.39**	**74.53%**
Fixed Rate Loans[1]	271.11	25.47%
Total Gross Loans	**$ 1,064.50**	**100.00%**

Dollars are in millions.
Financial data is as of or for the three months ended March 31, 2022
(1) Fixed rate loans are defined as loans that reprice greater than 1 year

Net Interest Margin

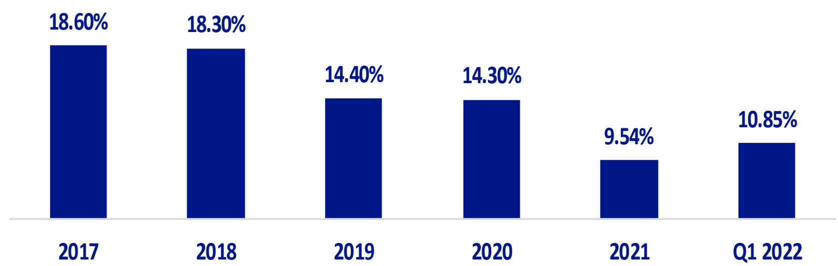
- Net interest margin decline driven by investment portfolio acquired in December 2021
- Despite the slightly lower NIM, our shareholder returns remain best in class
- PPP loan fee income recognized during the quarter totaled $111,000, with $157,000 remaining to be recognized; PPP loan fees recognized during the first quarter of 2021 totaled $830,000, with $757,000 remaining to be recognized



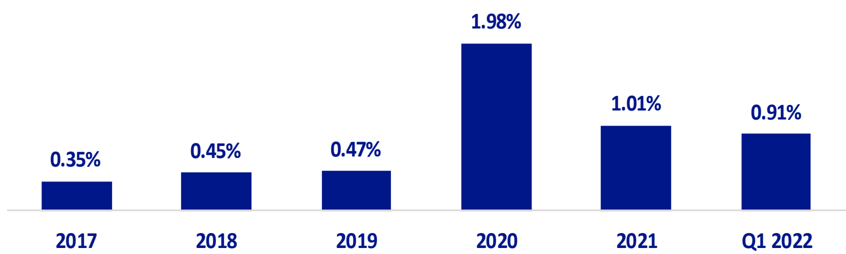
Financial data is as of or for the three months ended March 31, 2022 and as of or for the twelve months ended of each respective year.
Net interest margin (excluding loan fee income) is a non-GAAP financial measure, see Appendix for reconciliation to the most comparable GAAP measure for this metric.

Asset Quality

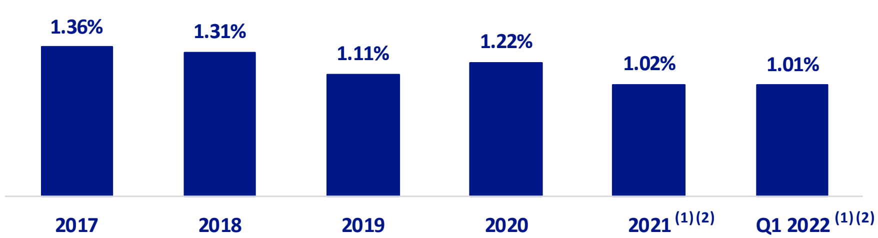
Energy Portfolio as a % of Total Loans



Nonperforming Assets to Total Loans



Allowance for Loan Losses to Total Loans



- Continued broadening and deepening of the loan portfolio with less dependency on energy and hospitality lending activity
- Although we intentionally reduced our energy loan portfolio as a percentage of total loans, we remain active in the energy space with a robust deal pipeline
- Continued improvement in NPA levels after peaking in Q3 2020. Currently at 0.91% and concentrated 70% in a single credit
- 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 $14.2 million in PPP loans for YE 2020 , 2021 and Q1 2022, respectively. With PPP loans included, ratio is 1.15%, 1.00% and 1.00%, respectively.
(2) "Total Loans" for 2021 and Q1 2022 includes acquired Cornerstone loans of $115 million $110 million marked to market, respectively. With Cornerstone loans and PPP loans excluded, ratio is 1.15% and 1.13% for YE 2021 and Q1 2022, respectively.

Energy Portfolio Potential Exposure

Exploration & Production				
48%	Liquid Guarantor [1] and/or low decline production with amortizing ability at low oil and gas prices	8%	4.56	Minimal risk of loss
	Hedged Production into 2023 or beyond; short remaining amortization, low loan to value	92%	51.51	
			$56.07	
Midstream				
15%	Midstream A/R, Equipment; minimally impacted by downturn and/or strong secondary support	61%	$10.66	Minimal risk of loss
	Midstream Equipment; Significant Decline in business followed by slow recovery [2]	39%	6.85	Elevated risk of loss
			$17.51	
Mineral/Royalty				
12%	Loan to cost below 50% and/or strong secondary support	92%	$13.18	Minimal risk of loss
	Loan to cost above 50%	8%	1.17	Elevated risk of loss
			$14.35	
Service				
25%	Liquid Guarantor [1] and/or company continues to perform at a high level	99%	$27.47	Minimal risk of loss
	Oilfield Specific Equipment, A/R, Inventory and/or Real Estate [2]	1%	0.23	Elevated risk of loss
			$27.70	

	Q1 22	**Q1 21**	**Δ**
Energy Portfolio Total Loan Balance	**$115.63**	**$90.21**	**$25.42**
Less: Minimal Risk of Loss due to Liquid Guarantor Support	(32.03)	(11.20)	
Less: Minimal Risk of Loss due to Hedged Production, Low LTV, and/or Long Production Life/Rapid Amortization	(51.51)	(11.06)	
Less: Minimal Risk of Loss due to Environmentally Driven Midstream Activity and/or Liquid Guarantor Support	(10.66)	(0.99)	
Less: Minimal Risk of Loss due to Low LTV on Income Producing Mineral Rights/Royalties and/or Strong Secondary Support	(13.18)	(16.69)	
Less: Minimal Risk of Loss due to Insignificant Impact of Low Oil Prices to Date	-	(3.26)	
Sub-Total - Remaining Loans With Elevated Risk of Loss	**$8.25**	**$47.01**	**($38.76)**

[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] Elevated Loss Risk: Includes borrowers that were significantly impacted by lower prices that have been slow to recover 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 Q1 2022
Economy	16	$40.63
Midscale	19	83.76
Upper Midscale	7	54.76
Upscale	0	-
Luxury	0	-
Total	**42**	**$179.15**

Hotel Portfolio Exposure by Flag

Hotel Flag	# of Hotels	Balance as of Q1 2022
Springhill Suites by Marriott	1	$13.85
Motel 6, Studio 6	5	12.05
Aloft Hotels	3	29.32
Quality Inn & Suites	2	6.71
Holiday Inn Express & Suites	5	30.91
Other Brands	11	25.66
La Quinta Inn & Suites	6	23.83
Red Roof Inn	4	13.96
Wingate by Wyndham Hotel	1	8.67
Home2Suites by Hilton	2	11.83
Independent	2	2.36
Total	**42**	**$179.15**

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 (81%) 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 3 portfolio property sales and 1 refinance which paid off during Q1 2022

Hospitality Loan Portfolio Detail

Metro	#	Balance		Commitment	
Dallas / Ft. Worth Metro Area	26	$128.90	71.95%	$157.40	73.27%
Other Texas Metros	7	17.36	9.69%	17.36	8.08%
Other	9	32.89	18.36%	40.07	18.65%
Total	**42**	**$179.15**	**100.00%**	**$214.83**	**100.00%**

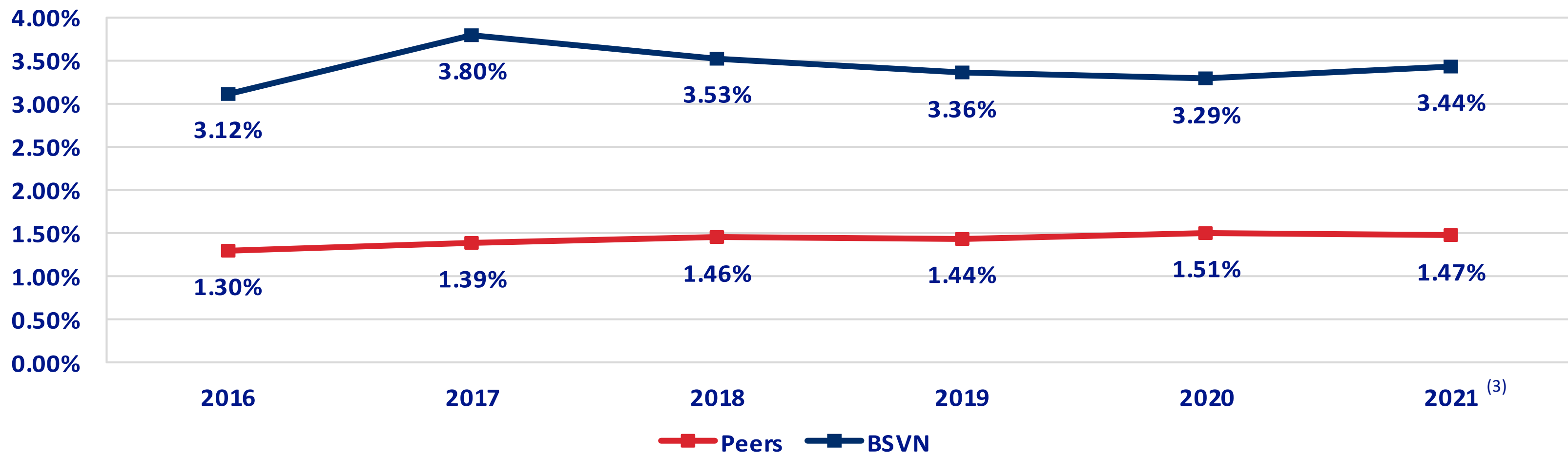
- Significant rebound in revenue throughout Texas with Q2, Q3, and Q4 2021 hospitality revenue exceeding Q2, Q3, and Q4 2019[(1)]
- Concentrated primarily in “Drive-To” markets in the Dallas/Fort Worth metropolitan area
- No exposure to towns or cities that are heavily dependent on the energy space, 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	$152.64
Construction	7	26.51

Portfolio Metrics – 42 Operating Properties	
Average Loan Size	$3.91
Average Loan to Value	58%
Average Remaining Amortization	15.8

Dollars are in millions except per room data. Data as of March 31, 2022.
(1) per Source Strategies Inc. 2nd , 3rd , and 4th Quarter Factbook

Peer Analysis : PPE to Average Assets



Income Statement as a Percentage of Average Assets

	2017		2018		2019		2020		2021[3]	
	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	3.32%	5.79%	3.47%	5.38%	3.38%	5.28%	3.16%	4.97%	3.08%	5.09%
Non-Interest Income	0.72%	0.22%	0.68%	0.18%	0.67%	0.16%	0.72%	0.18%	0.74%	0.21%
Non-Interest Expense	2.79%	2.21%	2.80%	2.03%	2.69%	2.08%	2.53%	1.85%	2.36%	1.95%
PPE	1.39%	3.80%	1.46%	3.53%	1.44%	3.36%	1.50%	3.29%	1.47%	3.44%
Provision Expense	0.10%	0.19%	0.11%	0.03%	0.08%	0.00%	0.32%	0.56%	0.02%	0.40%
Net Income	0.74%	2.17%	1.04%	2.75%	1.08%	2.51%	0.95%	2.03%	1.14%	2.21%
ROATCE	7.92%	23.31%	10.90%	26.40%	10.89%	20.92%	10.47%	19.14%	13.65%	20.13%
Net Interest Margin	3.64%	5.87%	3.73%	5.49%	3.65%	5.35%	3.38%	5.01%	3.31%	5.12%
Efficiency Ratio	65.76%	37.24%	64.35%	37.04%	63.96%	38.26%	62.16%	36.03%	62.02%	36.76%

Dollars are in thousands

(1) Peer group is defined as exchange-traded banks nationwide with assets between $500mm-$5bn (162 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 2022, the latest data available.

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	Q1 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%	9.27%	85.44%	$56,566	+	$71,148	=	$127,714
CET1	7%	11.54%	64.86%	$48,303	+	$71,148	=	$119,451
Tier 1 Risk Based Capital	8.5%	11.54%	35.77%	$32,345	+	$71,148	=	$103,493
Total Risk Based Capital	10.5%	12.54%	19.40%	$21,666	+	$71,148	=	$92,814

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.

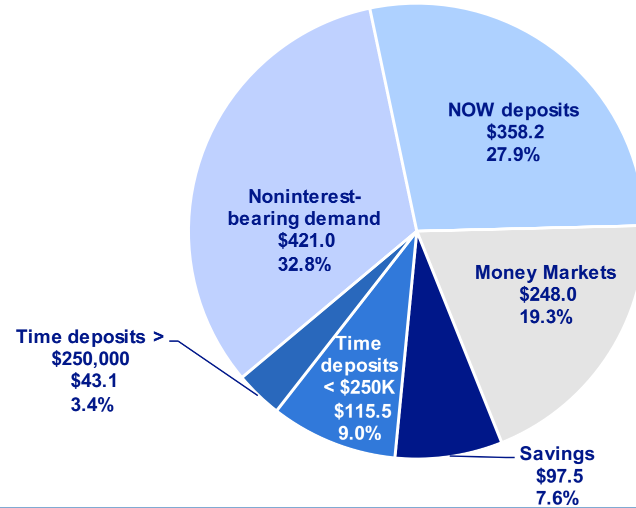
(4) Trailing twelve months PPE of $35.6 million extrapolated over two years.

Deposit Composition

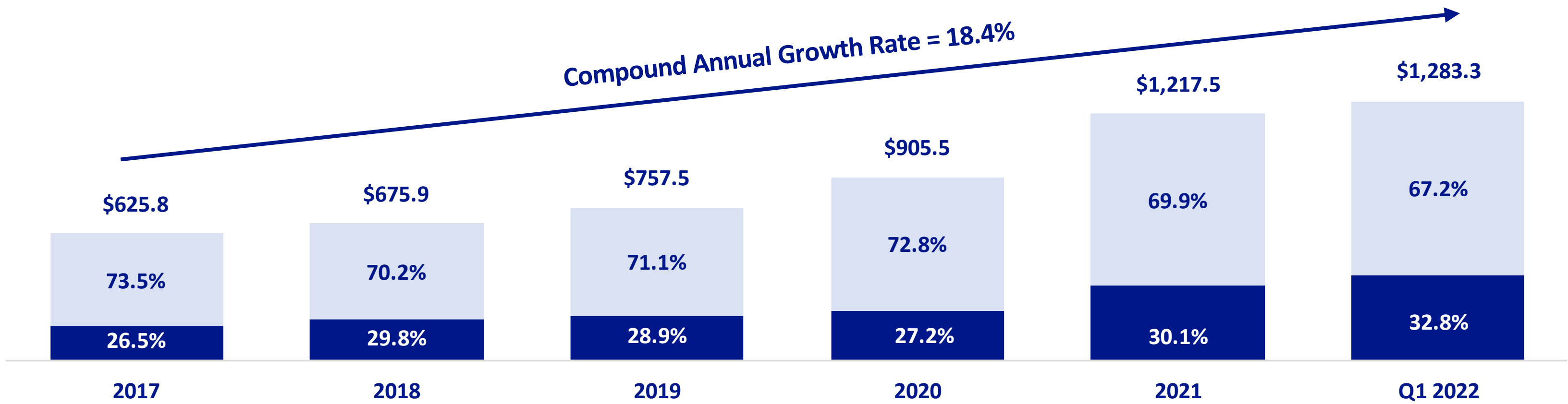
Core Deposits(1)

- Deposits totaled $1.3 billion as of March 31, 2022, of which $282.6 million were acquired from Cornerstone
- Core deposits represented $1.24 billion of total deposits as of March 31, 2022 compared to $857 million as of March 31, 2021
- Total core deposit growth YoY was $384.2 million, or 44.85%

Deposit Composition as of March 31, 2022



Historical Deposit Growth



Dollars are in millions.
Financial data is as of or for the three months ended March 31 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

(Dollars in thousands, except per share data)	For the Three Months Ended March 31, 2022	For the Three Months Ended March 31, 2021	For the Year Ended December 31, 2021	2020	2019	2019 Pro Forma[3]	2018
Income Statement Data:							
Total interest income	$ 14,925	$ 13,188	$ 56,289	$ 53,314	$ 51,709		$ 46,800
Total interest expense	717	875	3,053	6,153	9,516		7,169
Provision for loan losses	276	1,275	4,175	5,350	-		200
Total noninterest income	675	337	2,250	1,665	1,308		1,331
Total noninterest expense	6,420	4,545	20,397	17,592	28,432	$ 16,636	14,965
Provision for income taxes	2,003	1,726	7,755	6,618	6,844	6,836	797
Pre-tax net income	8,187	6,830	30,914	25,884	15,069	26,866	25,797
Net income – C Corp	6,184	5,104	23,159	19,266	8,225	20,030	20,077
Balance Sheet Data:							
Cash and cash equivalents	$ 134,363	$ 170,313	$ 204,852	$ 153,901	$ 147,275		$ 159,849
Securities available for sale, at fair value	198,356	-	84,808	-	-		-
Total loans	1,061,821	861,408	1,028,401	836,613	707,304		599,910
Allowance for loan losses	10,599	10,864	10,316	9,639	7,846		7,832
Total assets	1,421,232	1,046,076	1,350,549	1,016,669	866,392		770,511
Interest-bearing deposits	862,307	659,942	850,766	658,945	538,262		474,744
Noninterest-bearing deposits	420,972	269,087	366,705	246,569	219,221		201,159
Total deposits	1,283,279	929,029	1,217,471	905,514	757,483		675,903
Total shareholders' equity	128,648	111,730	127,408	107,319	100,126		88,466
Share and Per Share Data:							
Earnings per share (basic)[1]	$ 0.68	$ 0.56	$ 2.56	$ 2.05	$ 0.81	$ 1.96	$ 2.48
Earnings per share (diluted)[1]	0.68	0.56	2.55	2.05	0.81	1.96	2.44
Dividends per share	0.12	$0.11	0.45	0.41	0.60		0.84
Book value per share	14.15	12.35	14.04	11.87	9.96		8.68
Tangible book value per share [2]	13.01	12.18	13.86	11.69	9.78		8.49
Weighted average common shares outstanding–basic	9,088,975	9,049,007	9,056,117	9,378,769	10,145,032	10,192,930	8,105,856
Weighted average common shares outstanding–diluted	9,133,116	9,058,685	9,091,536	9,379,154	10,147,311	10,195,209	8,238,753
Shares outstanding at end of period	9,094,468	9,049,256	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 three months ended March 31, 2022 and 2021 of 24.5% and 25.3%, 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 21 of this presentation.

Bank7 Corp. Performance Ratios

Performance Ratios:	For the Three Months Ended March 31, 2022	2021	For the Year Ended December 31, 2021	2020	2019	2019 Pro Forma[5]	2018
Return on average:							
Assets[1]	1.89%	2.11%	2.96%	2.03%	1.03%	2.51%	2.75%
Tangible common equity[1]	20.87	19.29	20.13	19.14	8.61	20.92	26.40
Shareholders' equity[1]	19.26	19.02	26.41	18.82	8.44	20.53	25.69
Yield on earnings assets	4.64	5.49	5.42	5.67	6.55		6.48
Yield on loans	5.82	6.27	6.16	6.37	7.58		7.58
Yield on loans excluding fees	5.15	5.31	5.30	5.76	6.88		6.71
Cost of funds	0.24	0.41	0.33	0.73	1.37		1.11
Cost of int bearing deposits	0.36	0.57	0.48	1.05	1.89		1.52
Cost of total deposits	0.24	0.41	0.33	0.73	1.37		1.08
Net interest margin	4.43	5.12	5.12	5.01	5.35		5.49
Net interest margin excluding loan fees	3.91	4.29	4.38	4.48	4.78		4.78
Noninterest expense to average assets	1.96	1.88	1.95	1.85	3.56	2.08	2.05
Efficiency ratio[2]	42.25	35.92	36.76	36.03	65.36	38.26	37.04
Loan to deposit ratio	82.74	92.72	84.47	92.39	93.38		88.76
Liquidity ratio	29.22	27.41	28.42	25.48	19.22		23.44
Credit Quality Ratios:							
Nonperforming assets to total assets	0.68%	1.57%	0.77%	1.63%	0.38%		0.35%
Nonperforming assets to total loans and OREO	0.91	1.90	1.01	1.98	0.47		0.45
Nonperforming loans to total loans	0.91	1.90	1.01	1.98	0.47		0.43
Allowance for loan losses to nonperforming loans	110.07	66.34	99.37	58.29	235.47		299.50
Allowance for loan losses to total loans	1.00	1.26	1.00	1.15	1.11		1.31
Net charge-offs to average loans	(0.000)	0.006	0.387	0.432	(0.002)		0.004
Capital Ratios:							
Total shareholders' equity to total assets	9.05%	10.68%	9.43%	10.56%	11.56%		11.48%
Tangible equity to tangible assets[3]	8.38	10.55	8.75	10.42	11.37		11.25
Tier 1 leverage ratio[4]	9.28	11.23	10.55	10.78	11.65		11.26
Tier 1 risk-based capital ratio[4]	11.56	14.10	11.53	13.51	14.28		14.78
Total risk-based capital ratio[4]	12.56	15.35	12.54	14.75	15.42		16.03

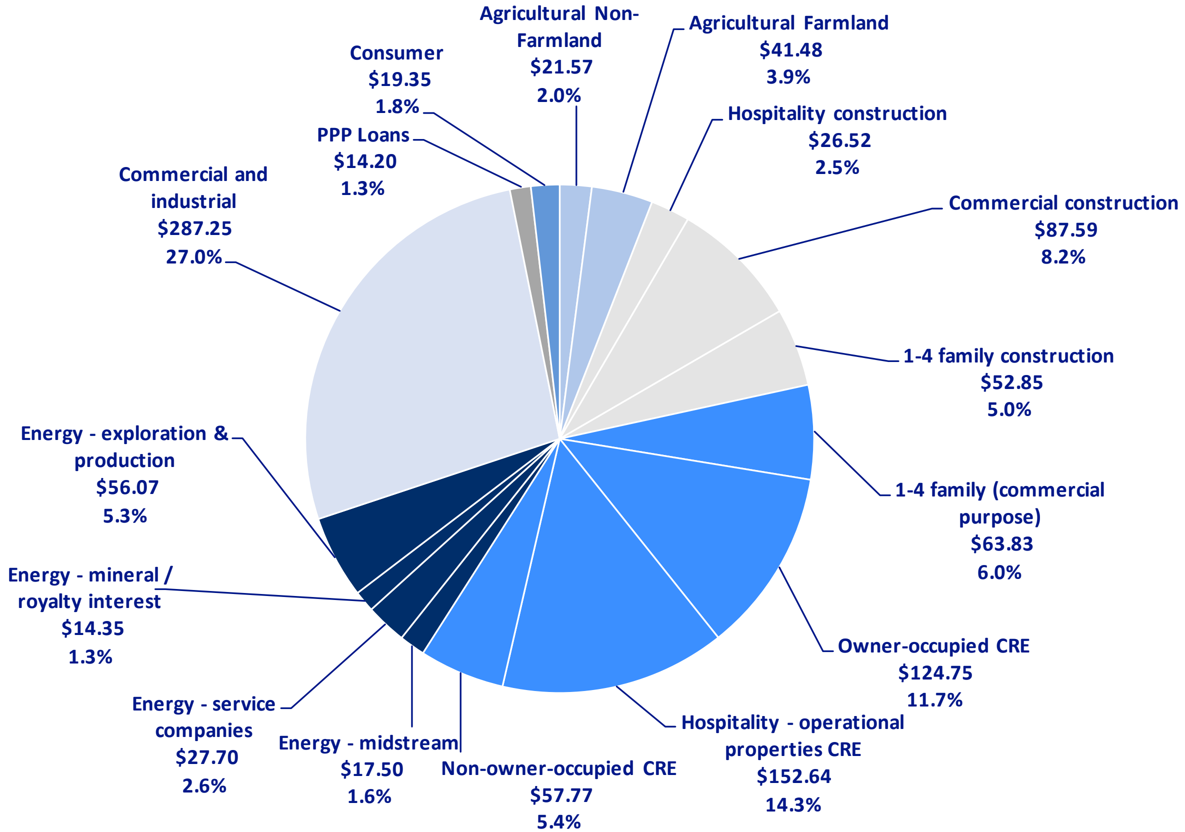
(1) Return on average assets and shareholders' equity are tax-adjusted as if the Company were a C Corporation at the estimated tax rates for the respective periods.
(2) Efficiency ratio is calculated by dividing noninterest expense by the sum of net interest income on a tax equivalent basis and noninterest 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 March 31, 2022, Tier 1 leverage ratio, Tier 1 risk based capital ratio, and total risk-based capital ratios were 9.27%, 11.54%, 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 21 of this presentation.

Non-GAAP Reconciliations

(Dollars in thousands, except per share data)	For the Three Months Ended March 31, 2022	For the Three Months Ended March 31, 2021	For the Year Ended December 31, 2021	For the Year Ended December 31, 2020	For the Year Ended December 31, 2019	For the Year Ended December 31, 2018
Tangible shareholders' equity						
Total shareholders equity	$ 128,648	$ 111,730	$ 127,408	$ 107,319	$ 100,126	$ 88,466
Goodwill and other intangibles	(10,372)	(1,536)	(10,122)	(1,583)	(1,789)	(1,995)
Tangible shareholders' equity	118,276	110,194	117,286	105,736	98,337	86,471
Tangible assets						
Total assets	$ 1,421,232	$ 1,046,076	$ 1,350,549	$ 1,016,669	$ 866,392	$ 770,511
Less: goodwill and other Intangibles	(10,372)	(1,536)	(10,122)	(1,583)	(1,789)	(1,995)
Tangible assets	1,410,860	1,044,540	1,340,427	1,015,086	864,603	768,516
Average tangible common equity						
Average shareholders equity	$ 130,233	$ 108,859	$ 117,053	$ 102,359	$ 97,431	$ 78,148
Less: average goodwill and other Intangibles	(10,034)	(1,684)	(2,030)	(1,684)	(1,893)	(2,087)
Average tangible common equity	120,199	107,175	115,023	100,675	95,538	76,061
End of period common shares outstanding	9,094,468	9,049,007	9,071,417	9,044,765	10,057,506	10,187,500
Book value per share	14.15	12.35	14.04	11.87	9.96	8.68
Tangible book value per share	13.01	12.18	13.86	11.69	9.78	8.49
Total shareholders' equity to total assets	9.05%	10.68%	9.43%	10.56%	11.56%	11.48%
Tangible shareholders' equity to tangible assets	8.38%	10.55%	8.75%	10.42%	11.37%	11.25%
Loan interest income (excluding loan fees):						
Total loan interest income, including fees	$ 14,377	$ 13,094	$ 55,768	$ 52,450	$ 48,200	$ 44,279
Loan fee income	(1,635)	(1,991)	(7,787)	(5,035)	(4,443)	(5,121)
Loan interest income excluding loan fees	12,742	11,103	47,981	47,415	43,757	39,158
Average total loans	$ 1,003,890	$ 847,498	$ 905,804	$ 823,228	$ 636,274	$ 583,821
Yield on loans	5.82%	6.27%	6.16%	6.37%	7.58%	7.58%
Yield on loans (excluding loan fee income)	5.15%	5.31%	5.30%	5.76%	6.88%	6.71%
Net interest margin (excluding loan fees):						
Net interest income	$ 14,208	$ 12,313	$ 53,236	$ 47,161	$ 42,193	$ 39,631
Loan fee income	(1,635)	(1,991)	(7,787)	(5,035)	(4,443)	(5,121)
Net interest income excluding loan fees	12,573	10,322	45,449	42,126	37,750	34,510
Average earning assets	$ 1,303,904	$ 974,787	$ 1,038,773	$ 940,890	$ 789,009	$ 721,935
Net interest margin	4.43%	5.12%	5.12%	5.01%	5.35%	5.49%
Net interest margin (excluding loan fee income)	3.91%	4.29%	4.38%	4.48%	4.78%	4.78%
Core Loans:						
Total Loans	$ 1,061,821	$ 861,408	$ 1,028,401	$ 836,613	$ 707,304	$ 599,910
PPP Loans	(14,204)	(64,673)	(18,736)	(44,939)	-	-
Core Loans	1,047,617	796,735	1,009,665	791,674	707,304	599,910

Loan Portfolio Distribution

Gross Loan Portfolio Composition by Purpose Type



Loan Portfolio Trends - Selected Categories

Industry	2022	% of Total Loans	2021	% of Total Loans
Commercial & Industrial	$287.25	26.96%	$203.40	23.53%
Hospitality	179.15	16.82%	208.33	24.10%
Energy	115.63	10.85%	93.32	10.80%
Agricultural	63.04	5.92%	42.29	4.89%

Top 20 Relationships

Industry	12/31/2020		12/31/2021		3/31/2022	
C&I	$103.67	31%	$57.21	15%	$98.88	25%
Hospitality	127.29	38%	119.35	31%	95.15	24%
CRE - Owner Occupied	53.04	16%	75.12	20%	82.07	21%
Energy	43.10	13%	78.60	20%	72.50	18%
Other	11.42	3%	53.68	14%	50.52	13%
Total	$338.52		$383.97		$399.13	

Dollars are in millions. Data as of March 31, 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.

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

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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.