

BSVN

Q1 2026
Earnings Release

April 14, 2026





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

	Q1 2026		Q4 2025		% Change	Q1 2025	% Change
Total assets	\$	1,945,080	\$	1,963,640	-0.9%	\$ 1,785,474	8.9%
Total loans		1,593,828		1,606,431	-0.8%	1,423,811	11.9%
Total deposits		1,671,381		1,700,833	-1.7%	1,551,290	7.7%
Net income		12,006		10,784	11.3%	10,336	16.2%
Pre-provision pre-tax earnings ⁽¹⁾		15,821		14,159	11.7%	13,713	15.4%
Diluted Earnings per share		1.25		1.12	11.6%	1.08	15.7%
Net interest margin, ex. loan fees ⁽¹⁾		4.60%		4.45%	3.3%	4.69%	-2.0%
ROAA		2.56%		2.26%	13.3%	2.41%	6.0%
Adjusted Core⁽²⁾ Earnings							
		Q1 2026		Q4 2025	% Change	Q1 2025	% Change
Net income		11,745		10,747	9.3%	10,284	14.2%
Pre-provision pre-tax earnings ⁽¹⁾		15,473		14,110	9.7%	13,644	13.4%
Diluted Earnings per share		1.22		1.12	9.3%	1.08	13.7%

- Consistently produce top tier earnings and ROATCE⁽³⁾
- Proven ability to maintain a healthy net interest margin through various interest rate cycles
- Abundant liquidity and a properly matched balance sheet
- Disciplined credit culture that adheres to our comprehensive risk management practices
- High level of capital provides comfort and flexibility
- EPS: Strong performance not driven by share buybacks
- Dividend Payout Ratio: 21.6%, which is lower than the average 34% pay out ratio for dividend-paying banks⁽⁴⁾
- Shareholder alignment due to 55% insider ownership

Dollars in thousands, except per share data. All data as of March 31, 2026, unless indicated otherwise

(1) Pre-provision pre-tax earnings ("PPE") and net interest margin excluding loan fees are non-GAAP financial measures. See appendix for reconciliation to their most comparable GAAP measure

(2) Adjusted core are non-GAAP financial measures. See appendix for reconciliation to their most comparable GAAP measures

(3) See slide 6 for the corresponding comparison between BSVN and peer group

(4) Exchange-traded banks nationwide; Source: S&P Global Market Intelligence. As of Q4 2025, the latest data available



Exceptional Earnings & Profitability

- Record EPS: \$1.25; driven by core earnings (no share repurchases)
- Record PPE: \$15.82 million
- ROAA: 2.56%
- ROATCE: 19.95%; achieved while maintaining all-time high capital levels
- NIM (excluding loan fee income): 4.60%
- Efficiency Ratio: 39.64%; core bank efficiency ratio of 38.82%⁽¹⁾

Excellent Asset Quality

- Tenured team of commercial bankers in dynamic markets
- NCO: -1bps (Net recoveries of \$0.05 million)
- NPAs/TL: 0.58%
- ACL/NPLs: 209.75%
- ACL/TL: 1.22%

Consistent Balance Sheet Management

- Cash + unpledged securities + undrawn credit: \$805.58 million (2.42x coverage of \$332.28 million⁽²⁾ adjusted uninsured deposits)
- Loans repricing in ≤1 year: \$1.47 billion (91.78%), with \$0.99 billion (61.92%) repricing daily
- Real-time Yield on Loans: 6.91%
- Real-time Cost of Funds: 2.27%

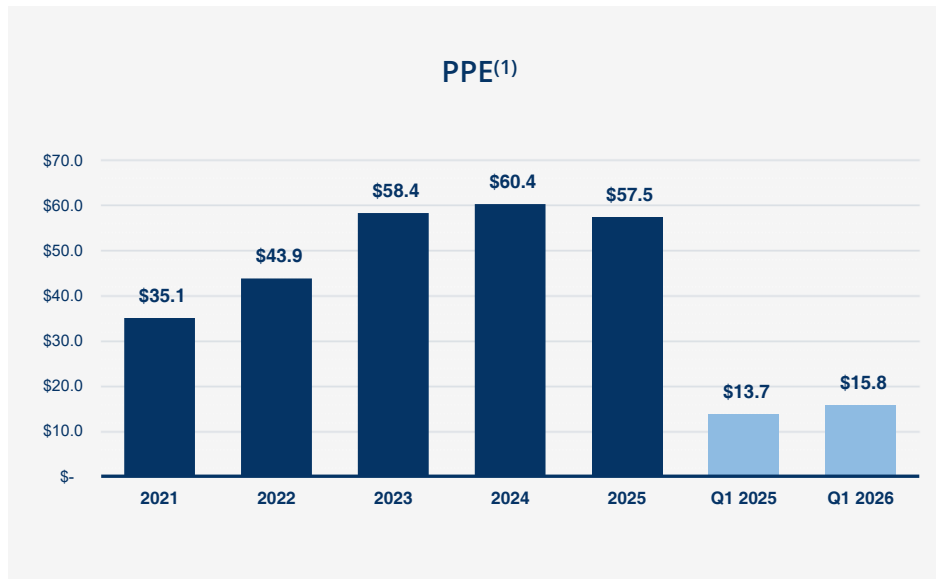
Prudent Capital Management

- Strong earnings, low dividend payout ratio, no debt, no HTM securities
- Significantly higher than the regulatory “well capitalized” thresholds
- RBC: 15.96%
- CET1: 14.78%
- Tier 1 Leverage: 13.24%
- TCE/TA: 12.81%

Dollars in thousands except per share data. All data as of March 31, 2026, unless indicated otherwise

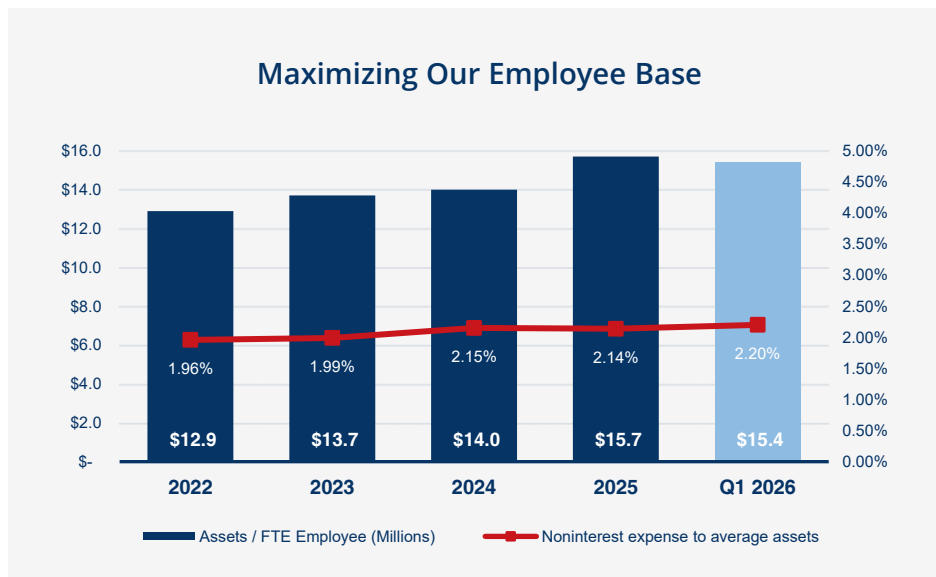
(1) A non-GAAP measurement that excludes oil and gas non-interest expense of \$569 and oil and gas revenues of \$917

(2) See slide 10 for adjusted uninsured deposit calculation



Record PPE was driven by:

- Disciplined loan pricing
- Consistent NIM
- Expense controls
- Strong loan fee income



We achieve maximum productivity by:

- Having fewer but higher quality bankers
- Operating an efficient delivery system with a strict adherence to process

Dollars are in millions

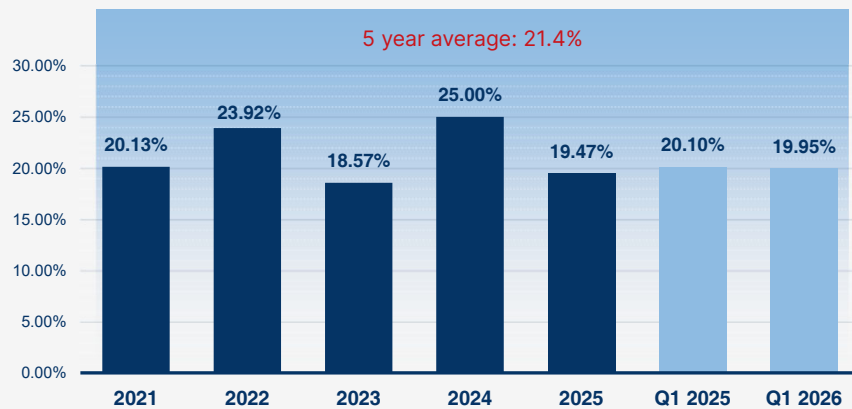
Financial data is as of or for the twelve months ended December 31 of each respective year and as of or for the three months ended March 31, 2025 and March 31, 2026

(1) Pre-provision, pre-tax earnings ("PPE") is a non-GAAP financial measure. See appendix for reconciliation to its most comparable GAAP measure

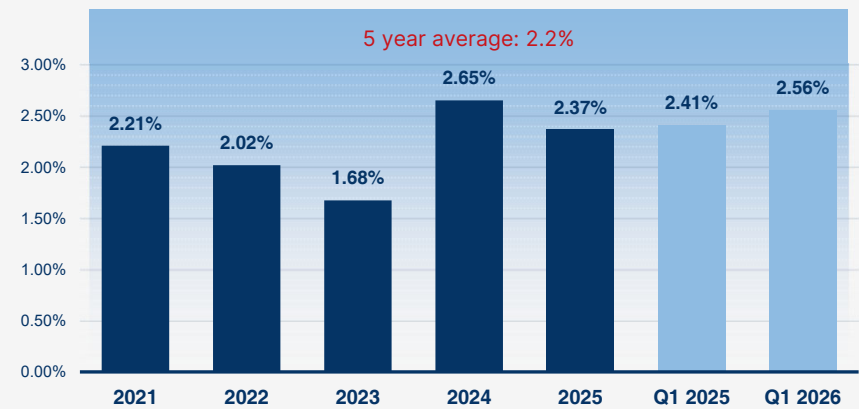
Consistent Top Performer



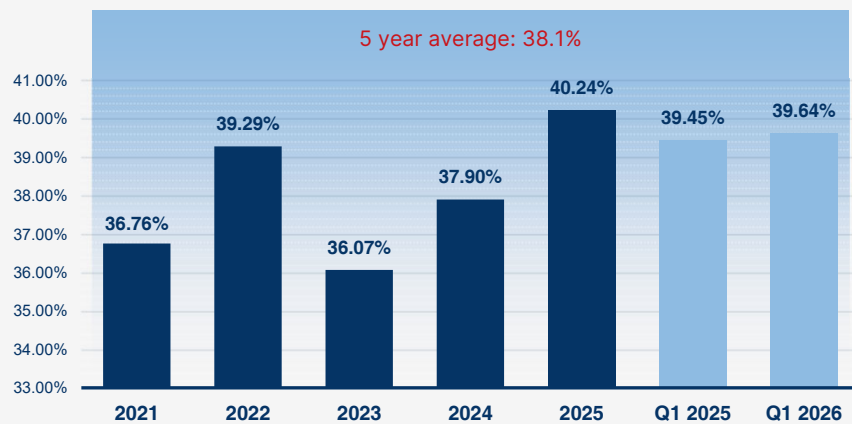
Return on Average Tangible Common Equity



Return on Average Assets



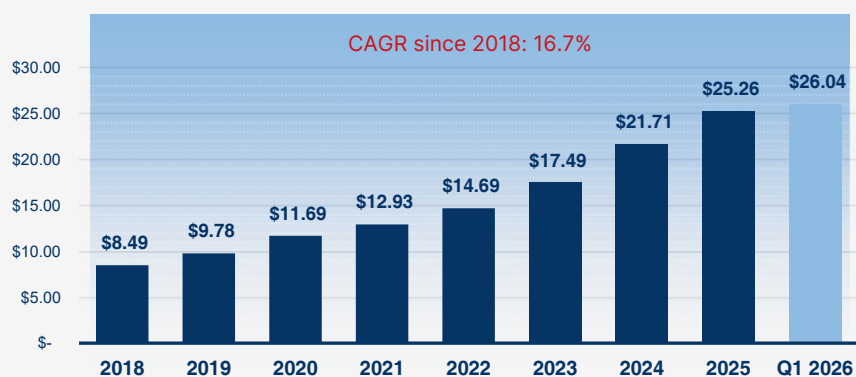
Efficiency Ratio



- Performance ratios remain top-tier and within our historical ranges



Tangible Book Value Per Share⁽¹⁾



Consistently strong earnings increased TBV despite three factors:

- \$0.85 per share paid for an all-cash acquisition in Q4 2021
- \$0.28 per share AOCI unrealized loss from investments
- Paid ~20% of earnings as cash dividends since IPO (\$4.86 per share)

Diluted Earnings Per Share



EPS:

- No share repurchases since 2020

	YE 2018	Q1 2026	% Change	\$ Change
Total tangible shareholders' equity	\$ 86,471	\$ 247,892	186.7%	\$ 161,421
Shares outstanding	10,187.5	9,519.3	-6.6%	(668.2)
Tangible book value per share	\$ 8.49	\$ 26.04	206.8%	\$ 17.55
Cash dividends per share since IPO as a % of 2018 TBV per share			57.3%	\$ 4.86
Overall Return:			264.1%	\$ 22.41

Dollars and shares in thousands, except per share data

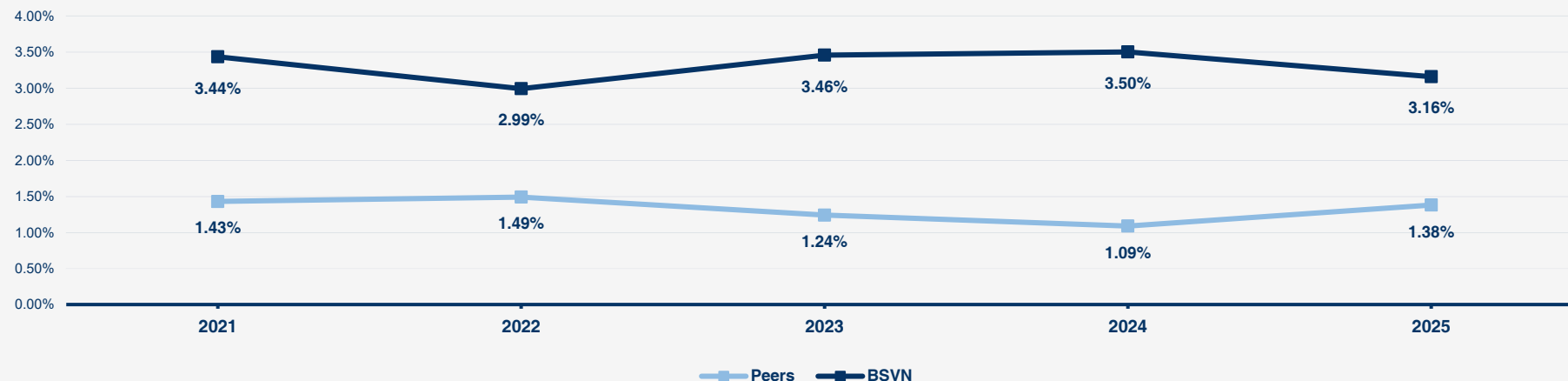
(1) Tangible book value per share is a non-GAAP financial measure, and is calculated by dividing "Total tangible shareholders' equity" by "Shares outstanding". See appendix for reconciliation to its most comparable GAAP measure

Consistently Outperforming our Peer Group

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PPE to Average Assets vs Peers



Income Statement as a Percentage of Average Assets

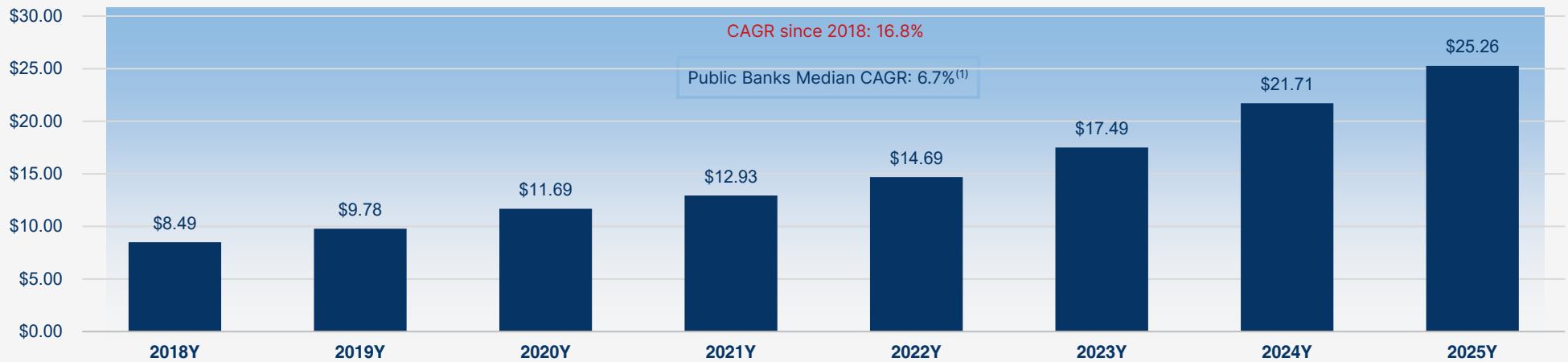
	2021		2022		2023		2024		2025 ⁽²⁾	
	Peer Group Median ⁽¹⁾	BSVN	Peer Group Median ⁽¹⁾	BSVN	Peer Group Median ⁽¹⁾	BSVN	Peer Group Median ⁽¹⁾	BSVN	Peer Group Median ⁽¹⁾	BSVN
Net Interest Income	3.12%	4.97%	3.23%	5.09%	3.03%	4.74%	2.93%	5.00%	3.24%	4.83%
Pre-provision pre-tax earnings	1.43%	3.44%	1.49%	2.99%	1.24%	3.46%	1.09%	3.50%	1.38%	3.16%
Provision Expense	0.02%	0.40%	0.08%	0.31%	0.08%	1.25%	0.07%	0.00%	0.12%	0.04%
Net Income	1.13%	2.21%	1.08%	2.02%	0.88%	1.68%	0.80%	2.65%	0.95%	2.37%
ROATCE	13.42%	20.13%	14.08%	23.92%	11.44%	18.57%	10.19%	25.00%	11.41%	19.47%
Net Interest Margin	3.35%	5.12%	3.47%	4.82%	3.26%	4.97%	3.12%	5.11%	3.47%	4.94%
Efficiency Ratio	63.30%	36.76%	61.15%	39.29%	65.63%	36.07%	67.88%	37.90%	62.25%	40.24%

(1) Peer group is defined as exchange-traded banks nationwide with assets between \$500mm-\$5bn (128 banks); Source: S&P Global Market Intelligence

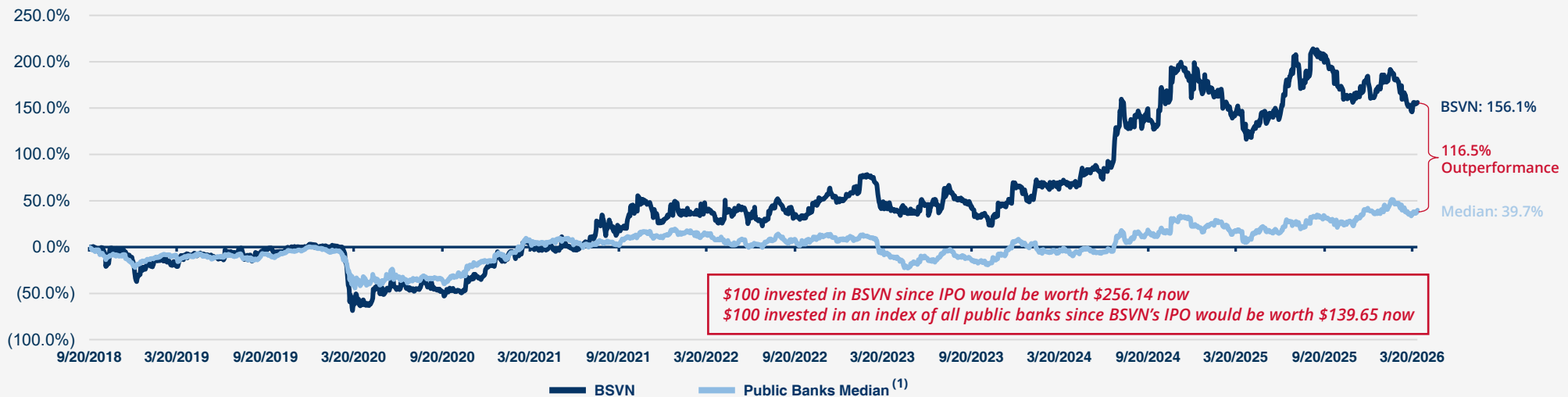
(2) As of Q4 2025, the latest data available.



BSVN's TBVPS⁽¹⁾ Since FYE 2018



Total Shareholder Return Since BSVN's IPO (9/2018)



Source: S&P Global Market Intelligence and FactSet; Market data as of 3/31/2026

Total shareholder return includes the reinvestment of dividends

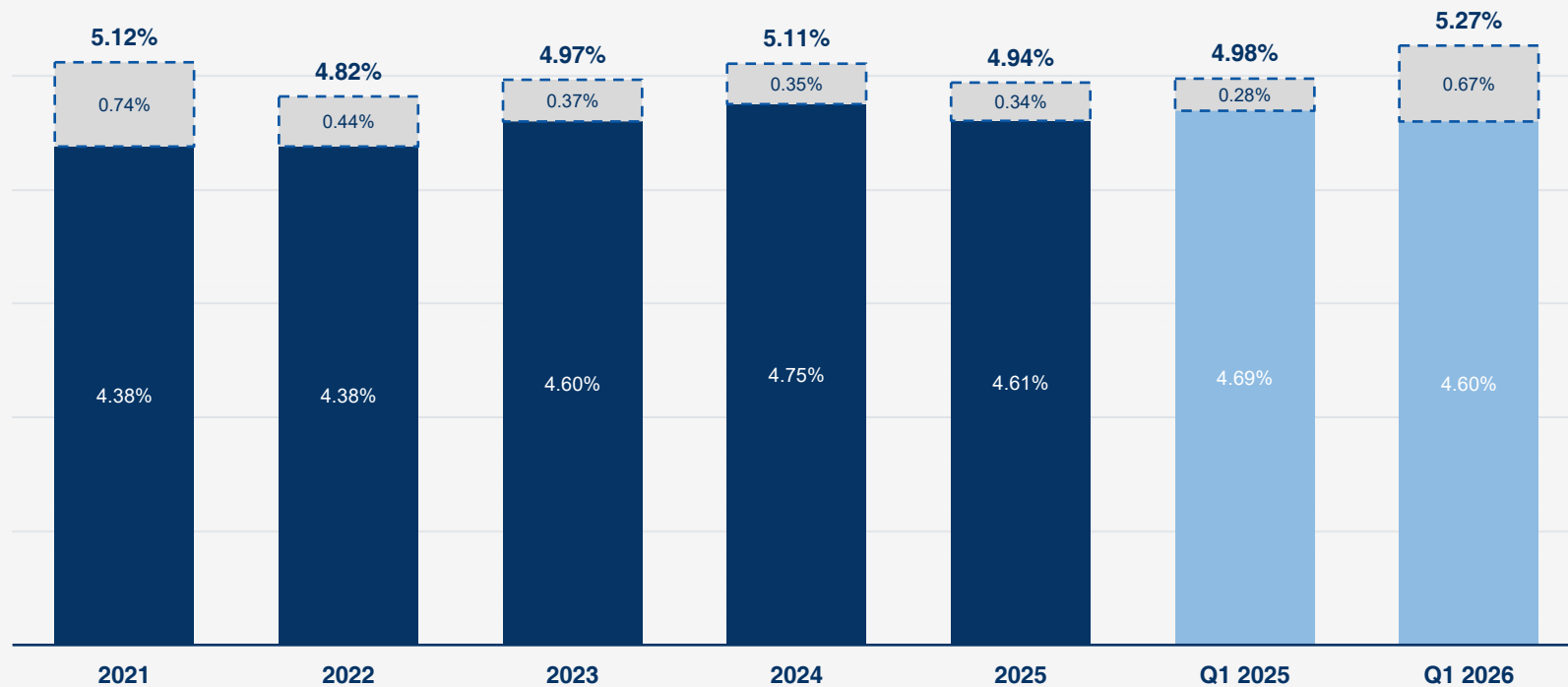
(1) Tangible book value per share is a non-GAAP financial measure. See appendix for reconciliation to its most comparable GAAP measure

(2) Public banks include all major exchange-traded banks nationwide (292 banks)

Consistent Net Interest Margin



- Net interest margin remains within our historical range, and is driven by disciplined loan pricing that is funded by a broad and deep funding base
- Q1 NIM benefited from accelerated fee recognition tied to early payoffs and the recognition of non-accrual interest previously collected

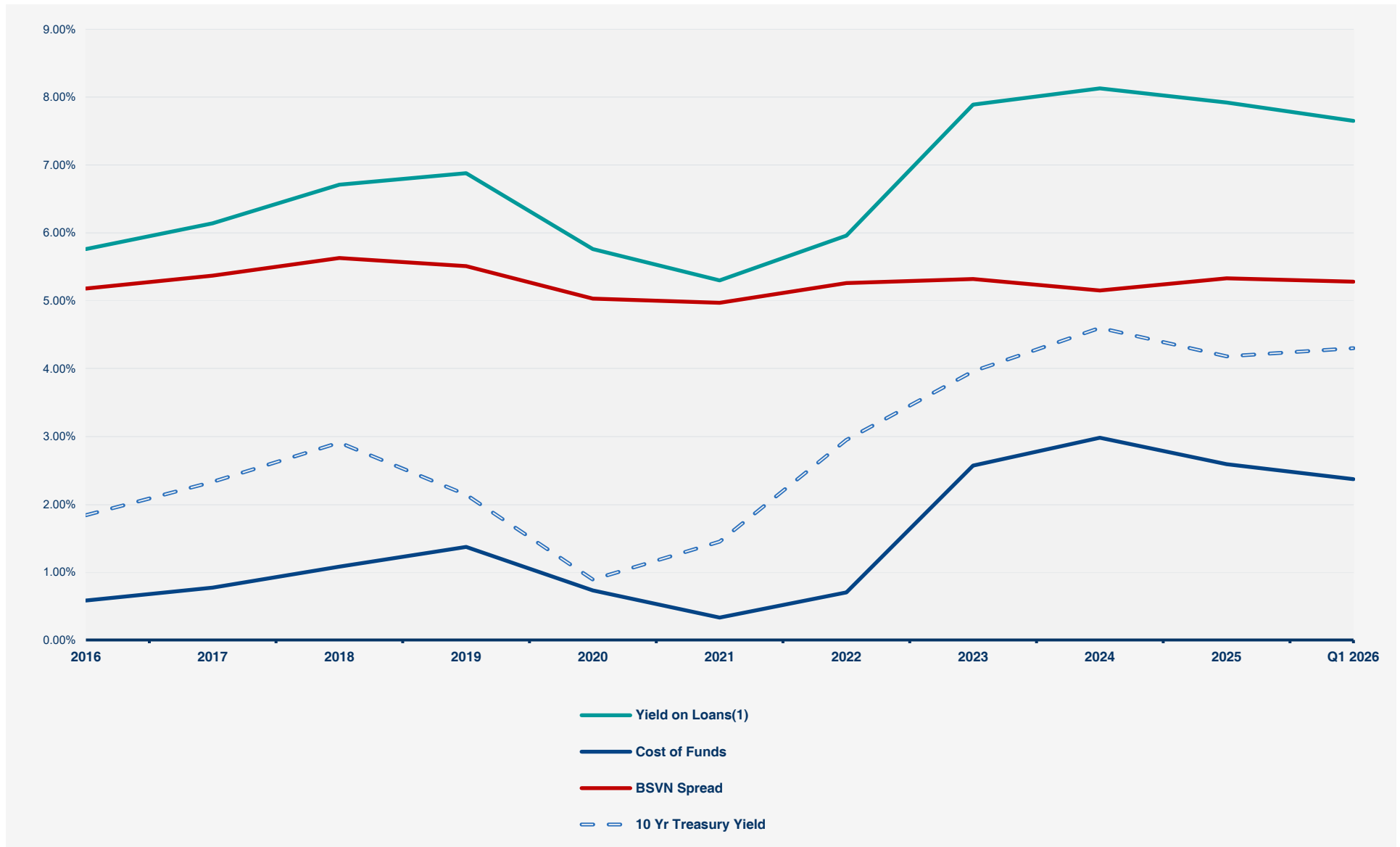


Loan Fee Income Contribution

Financial data is as of or for the twelve months ended December 31 of each respective year and as of or for the three months ended March 31, 2025 and March 31, 2026. 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.

We Achieve a Steady Spread thru Various Rate Cycles

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Financial data calculated using annual averages
 (1) Excluding loan fee income



Asset Sensitivity Repricing Schedule

	< 1 year	1 to 2 years	2 to 3 years	> 3 years	Total
Earning Assets:					
Cash and cash equivalents, and interest-bearing time deposits	\$ 250,436	\$ -	\$ -	\$ -	\$ 250,436
Gross Loans	1,465,376 ⁽¹⁾	61,793	36,108	33,268	1,596,545
Securities	6,267	7,264	5,020	33,589	52,140
Total	\$ 1,722,079	\$ 69,057	\$ 41,128	\$ 66,857	\$ 1,899,121
% of Total	90.67%	3.64%	2.17%	3.52%	100.00%

Liquidity

Uninsured Deposits | Cash/Liquidity

	Q1 2026
Uninsured Deposits	\$ 405,752
Less: Related Party Deposits	(59,299)
Less: Collateralized Deposits	(14,169)
Adjusted Uninsured Deposits	\$ 332,284

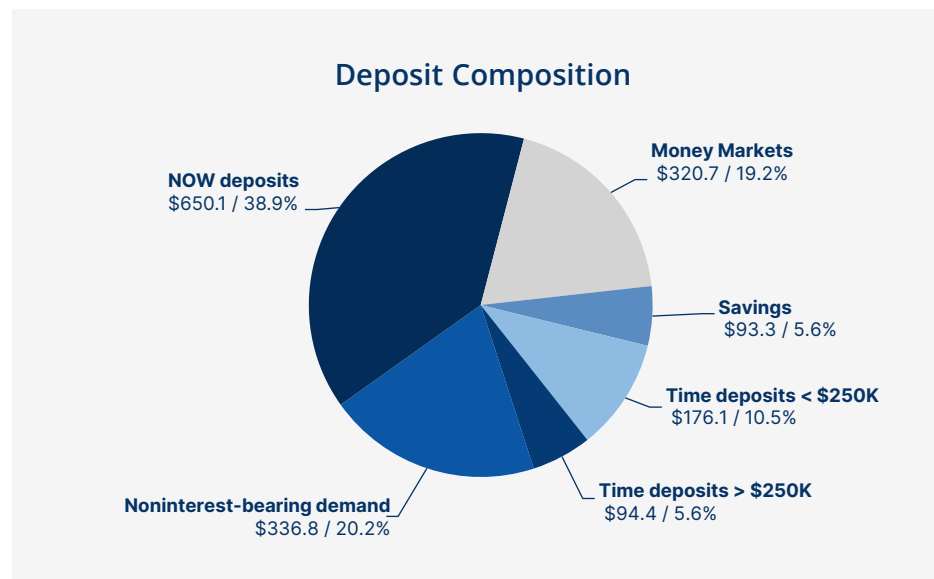
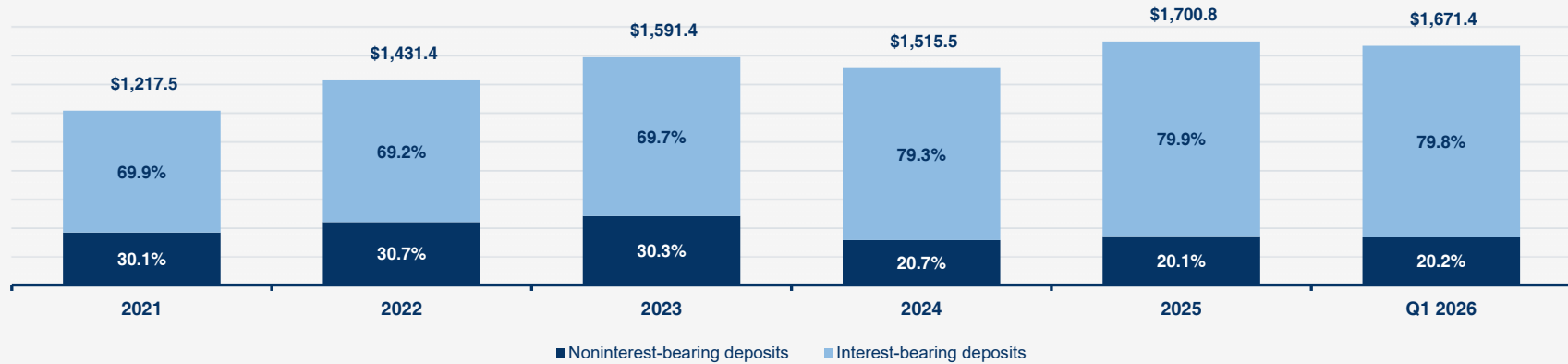
	Q1 2026
Cash and cash equivalents, and interest-bearing time deposits	\$ 250,436
Undrawn Lines-of-Credit	519,123
Unpledged Securities	36,021
Cash/Available Liquidity	\$ 805,580

- Uninsured deposits total \$405.75 million (24.28% of total). Adjusted for insider and collateralized deposits, uninsured deposits are \$332.28 million (19.88% of total)
- With \$805.58 million in cash, securities, and undrawn lines of credit, we have 2.42x coverage of adjusted uninsured deposits

Deposit Composition



CAGR since 2021: 7.7%



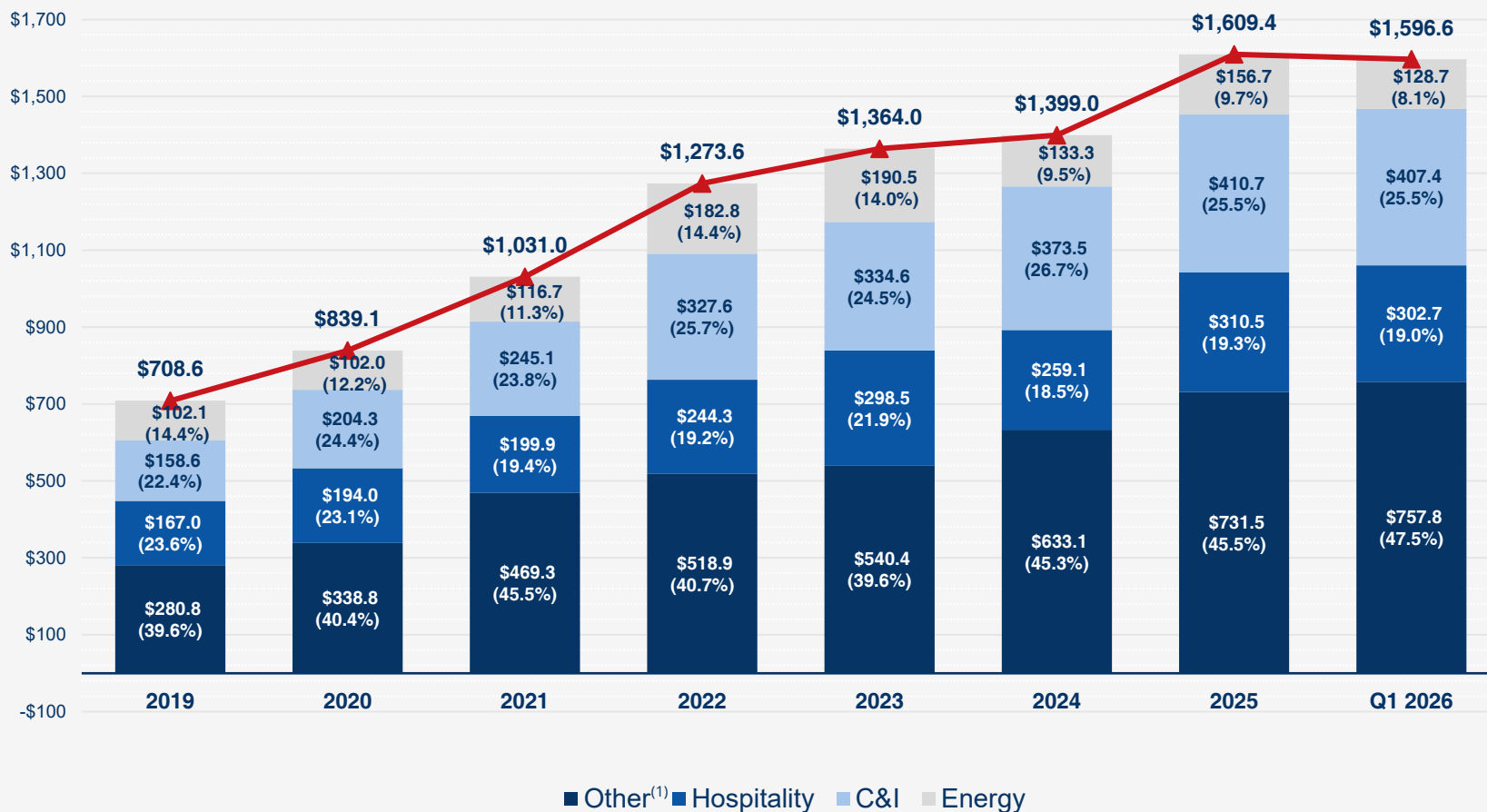
Loan Portfolio Trends – Selected Categories

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Loan Portfolio Trends

CAGR Since 2021: 10.8%

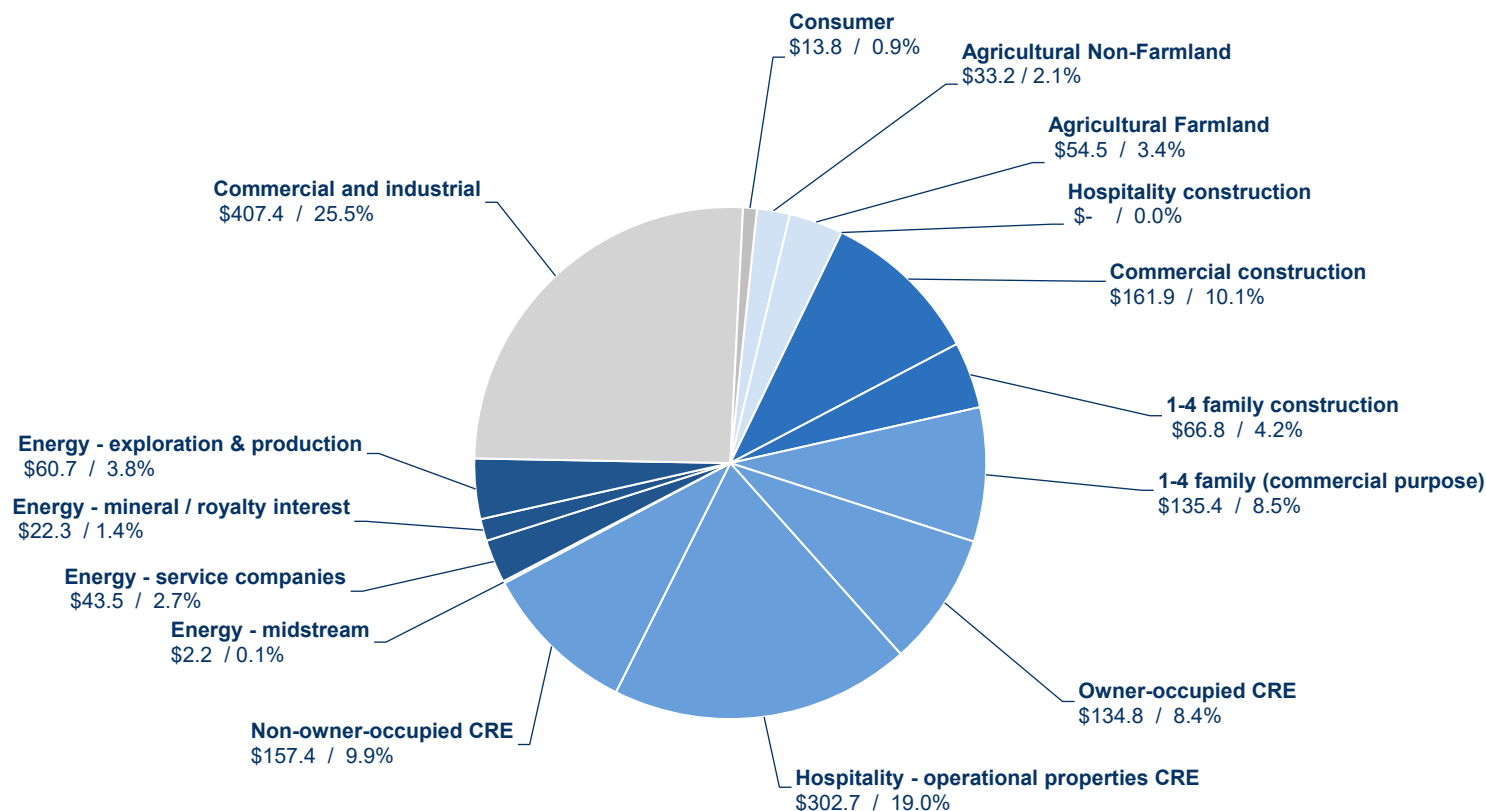


Dollars in millions

(1) No single loan category within 'Other' exceeds 10% of the total loan portfolio

Loan Portfolio Distribution

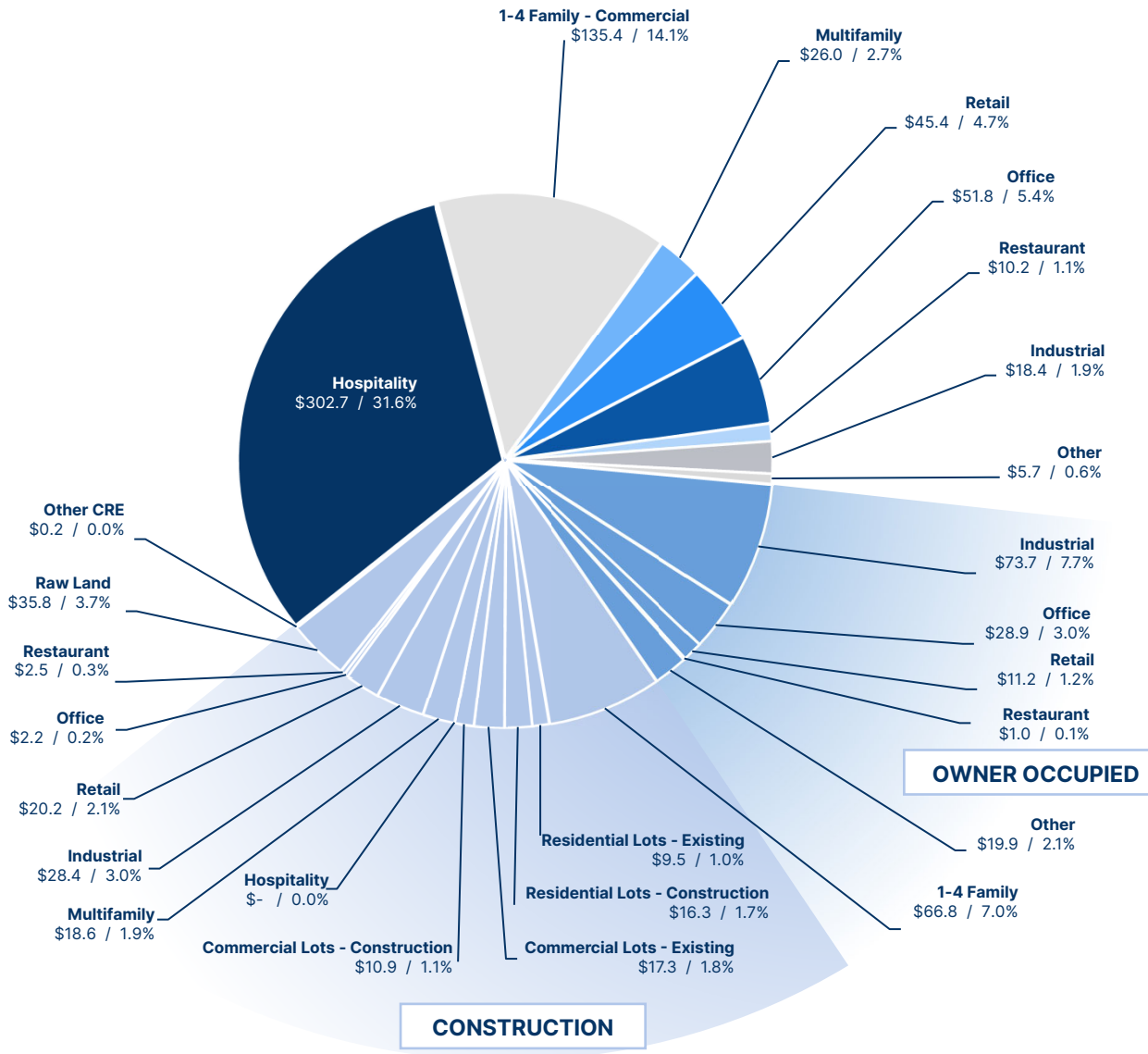
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Loan Portfolio Selected Categories

Industry	Q1 2026	% of Total Loans	Q4 2025	% of Total Loans
Commercial & Industrial	\$ 407.35	25.51%	\$ 410.67	25.52%
Hospitality	302.70	18.96%	310.50	19.30%
Energy	128.70	8.06%	156.70	9.74%

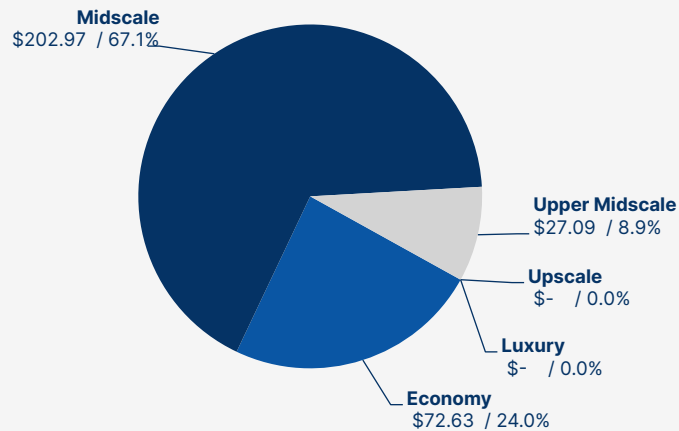
Diverse CRE Portfolio with Very Low Historical Losses



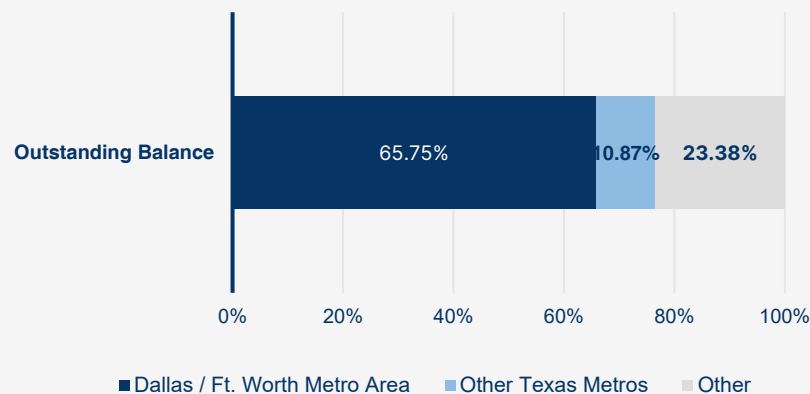
- Diverse commercial real estate lending activity in Texas and Oklahoma with an emphasis in the DFW, Oklahoma City, and Tulsa metros
- No office exposure to downtown metropolitan locations
- Construction lending activity primarily in Oklahoma City and the Dallas metroplex with an emphasis on entry level homes with established homebuilders
- Limited lot and development lending activity
- Hospitality niche managed by seasoned professionals with proven track record through various economic cycles



Hotel Portfolio by Class



Hotel Portfolio by Location

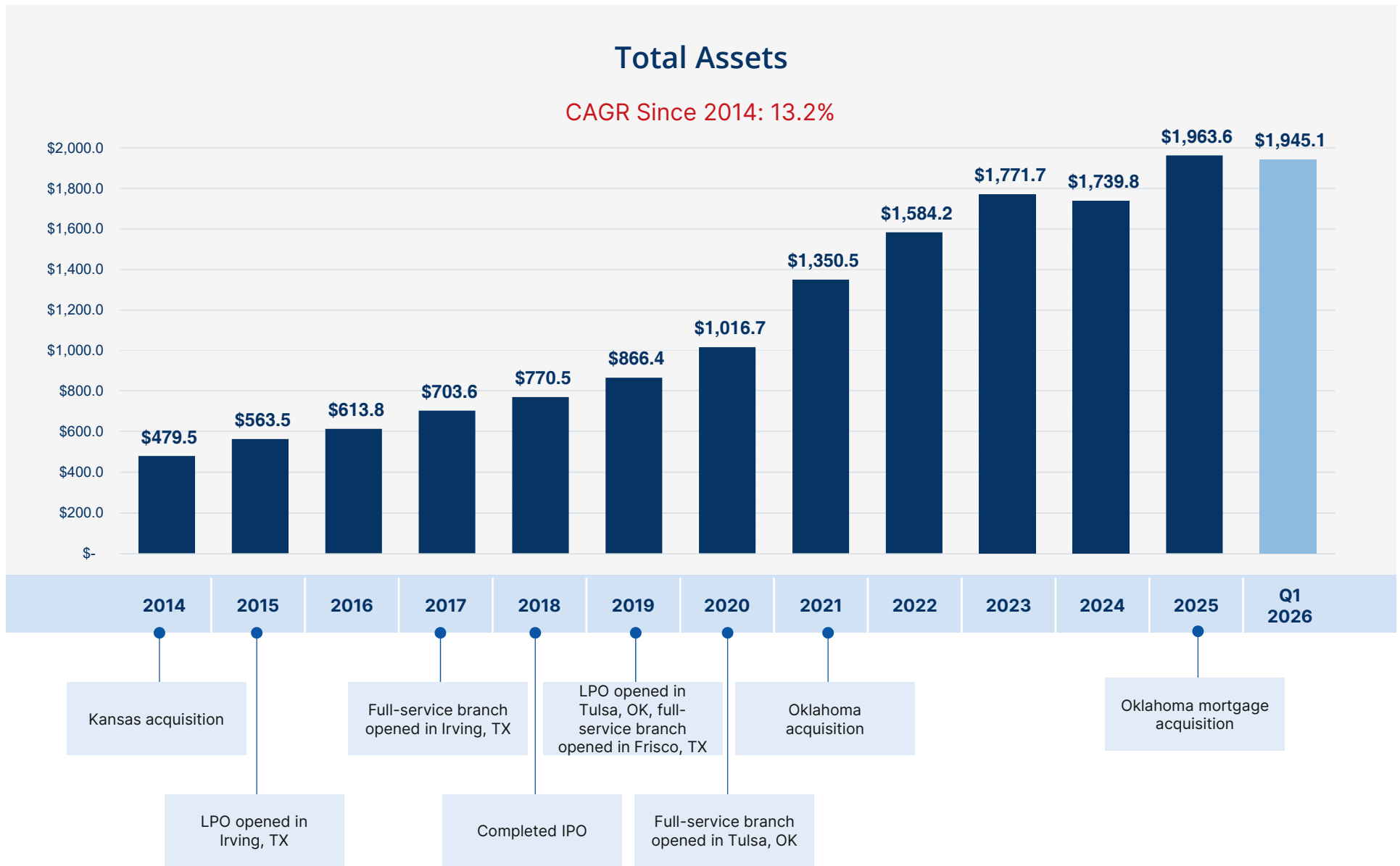


- Blue collar portfolio that is well-protected by the “cycle-down” effect of a recession
- Geographically concentrated in TX (77%) and other markets with favorable economic conditions
- Loans personally guaranteed by experienced owner/operators with operating history spanning decades of economic cycles
- Diversified lending to many reputable brands
- Consistent underwriting fundamentals with disciplined equity requirements, debt coverage ratio requirements, personal recourse, and rapid amortization
- Average loan size of \$5.71 million
- Average LTV of 58%



Total Assets

CAGR Since 2014: 13.2%



Earnings-driven Capital Shock-absorption

Earnings Release: Q1 2026



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 2026 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	5.00%	13.24%	164.85%	\$ 156,951 + \$	119,166 = \$	276,117
CET1	7.00%	14.78%	111.17%	\$ 131,916 + \$	119,166 = \$	251,082
Tier 1 Risk Based Capital	8.50%	14.78%	73.90%	\$ 106,488 + \$	119,166 = \$	225,654
Total Risk Based Capital	10.50%	15.96%	51.97%	\$ 92,501 + \$	119,166 = \$	211,667

Dollars are in thousands

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 \$59.6 million extrapolated over two years

Appendix



	For the Three Months Ended			For the Year Ended December 31				
	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	2025	2024	2023	2022	2021
<i>(Dollars in thousands, except per share data)</i>								
INCOME STATEMENT DATA								
Total interest income	\$ 33,783	\$ 32,816	\$ 30,438	\$ 128,758	\$ 131,540	\$ 121,544	\$ 78,749	\$ 56,289
Total interest expense	9,591	10,551	9,600	40,885	45,345	38,998	9,322	3,053
Provision for credit losses (1)	-	-	-	700	-	21,145	4,468	4,175
Total noninterest income	1,966	1,839	1,757	8,503	11,254	9,242	2,939	2,250
Total noninterest expense	10,337	9,945	8,882	38,911	37,095	33,420	28,641	20,397
Provision for income taxes	-	3,375	3,377	13,696	14,656	8,948	9,619	7,755
Pre-tax net income	15,821	14,159	13,713	56,765	60,354	37,223	39,257	30,914
Net income	12,006	10,784	10,336	43,069	45,698	28,275	29,638	23,159
BALANCE SHEET DATA								
Cash and cash equivalents	\$ 246,701	\$ 244,635	\$ 240,570	\$ 244,635	\$ 234,196	\$ 181,042	\$ 109,115	\$ 204,852
Interest-bearing time deposits in other banks	3,735	10,457	12,947	10,457	6,719	17,679	5,474	3,237
Securities available for sale, at fair value	52,140	54,019	59,616	54,019	59,941	169,487	173,165	84,808
Nonmarketable equity securities	1,158	1,165	1,318	1,165	1,283	1,283	1,209	1,202
Total loans	1,593,828	1,606,431	1,423,811	1,606,431	1,397,383	1,360,838	1,270,457	1,028,401
Allowance for credit losses (1)	19,452	19,407	18,162	19,407	17,918	19,691	14,734	10,316
Total assets	1,945,080	1,963,640	1,785,474	1,963,640	1,739,808	1,771,666	1,584,169	1,350,549
Interest-bearing deposits	1,334,580	1,359,417	1,223,768	1,359,417	1,202,213	1,109,042	989,891	850,766
Noninterest-bearing deposits	336,801	341,416	327,522	341,416	313,258	482,349	439,409	366,705
Total deposits	1,671,381	1,700,833	1,551,290	1,700,833	1,515,471	1,591,391	1,431,400	1,217,471
Total shareholders' equity	259,821	250,995	221,660	250,995	213,213	170,326	144,100	127,408
SHARES OUTSTANDING AT END OF PERIOD								
Earnings per share (basic)	\$ 1.26	\$ 1.14	\$ 1.10	\$ 4.56	\$ 4.92	\$ 3.09	\$ 3.26	\$ 2.56
Earnings per share (diluted)	1.25	1.12	1.08	4.50	4.84	3.05	3.22	2.55
Dividends per share	0.27	0.27	0.24	1.02	0.89	0.74	0.52	0.45
Book value per share	27.29	26.52	23.46	26.52	22.71	18.52	15.78	14.04
Tangible book value per share (2)	26.04	25.26	22.18	25.26	21.71	17.49	14.69	12.93
Weighted average common shares outstanding—basic	9,491,075	9,454,366	9,421,534	9,444,105	9,290,051	9,161,565	9,101,523	9,056,117
Weighted average common shares outstanding—diluted	9,596,869	9,599,897	9,552,273	9,574,190	9,447,751	9,264,307	9,204,716	9,091,536
Shares outstanding at end of period	9,519,335	9,462,656	9,448,237	9,462,656	9,390,211	9,197,696	9,131,973	9,071,417

(1) BSVN adopted the CECL model (ASC326) on 1/1/2023 using the modified retrospective method. The presented allowance for periods prior to 1/1/2023 is under the incurred loss model (pre-ASC326)

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

Bank7 Corp. Performance Ratios

Earnings Release: Q1 2026



	For the Three Months Ended			For the Year Ended December 31				
	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	2025	2024	2023	2022	2021
<i>(Dollars in thousands, except per share data)</i>								
RETURN ON AVERAGE(1)								
Assets	2.56%	2.26%	2.41%	2.37%	2.65%	1.68%	2.02%	2.21%
Tangible common equity(3)	19.95	18.15	20.10	19.47	25.00	18.57	23.92	20.13
Shareholders' equity	19.02	17.28	19.20	18.51	23.78	17.46	22.13	26.41
Yield on earning assets	7.35	7.02	7.27	7.24	7.79	7.31	5.46	5.42
Yield on loans	8.03	7.65	7.92	7.92	8.56	8.35	6.51	6.16
Yield on loans excluding fees(3)	7.25	7.29	7.58	7.52	8.13	7.89	5.96	5.30
Cost of funds	2.37	2.56	2.58	2.59	2.98	2.57	0.70	0.33
Cost of int bearing deposits	2.94	3.16	3.26	3.25	3.98	3.60	1.05	0.48
Cost of total deposits	2.37	2.56	2.58	2.59	2.98	2.57	0.70	0.33
Net interest margin	5.27	4.76	4.98	4.94	5.11	4.97	4.82	5.12
Net interest margin excluding loan fees(3)	4.60	4.45	4.69	4.61	4.75	4.60	4.38	4.38
Noninterest expense to average assets	2.20	2.08	2.07	2.14	2.15	1.98	1.96	1.95
Efficiency ratio (2)	39.64	41.39	39.45	40.24	37.90	36.07	39.29	36.76
Loan to deposit ratio	95.36	94.45	91.78	94.45	92.21	85.51	88.89	84.47
Liquidity ratio	16.00	17.13	18.95	17.13	18.59	15.58	13.74	20.60
CREDIT QUALITY RATIOS								
Nonperforming assets to total assets	0.48%	0.33%	0.35%	0.33%	0.43%	1.64%	1.13%	0.77%
Nonperforming assets to total loans and OREO	0.58	0.40	0.44	0.40	0.54	2.13	1.42	1.01
Nonperforming loans to total loans	0.58	0.40	0.41	0.40	0.51	2.13	1.42	1.01
Allowance for credit losses to nonperforming loans	209.75	300.42	308.04	300.42	249.94	67.98	81.95	99.37
Allowance for credit losses to total loans	1.22	1.21	1.28	1.21	1.28	1.45	1.16	1.00
Net charge-offs to average loans	(0.01)	(0.00)	(0.07)	(0.05)	0.13	1.26	0.01	0.39
CAPITAL RATIOS								
Total shareholders' equity to total assets	13.36%	12.78%	12.41%	12.78%	12.25%	9.61%	9.10%	9.43%
Tangible equity to tangible assets (3)	12.81	12.25	11.82	12.25	11.78	9.13	8.52	8.75
Tier 1 leverage ratio (4)	13.24	12.82	12.39	12.82	12.18	9.50	9.18	10.55
Tier 1 risk-based capital ratio (4)	14.79	14.09	14.03	14.09	13.99	11.50	11.26	11.53
Total risk-based capital ratio (4)	15.96	15.25	15.25	15.25	15.22	12.75	12.42	12.54

(1) Annualized

(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, 2026, Tier 1 leverage ratio, Tier 1 risk based capital ratio, and total risk-based capital ratios were 13.24%, 14.78%, and 15.96% respectively for the Company

Non-GAAP Reconciliations

Earnings Release: Q1 2026



	For the Three Months Ended			For the Year Ended December 31				
	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	2025	2024	2023	2022	2021
<i>(Dollars in thousands, except per share data)</i>								
TANGIBLE SHAREHOLDERS' EQUITY								
Total shareholders equity	\$ 259,821	\$ 250,995	\$ 221,660	\$ 250,995	\$ 213,213	\$ 170,326	\$ 144,100	\$ 127,408
Goodwill and other intangibles	(11,929)	(11,960)	(12,054)	(11,960)	(9,336)	(9,489)	(9,939)	(10,122)
Tangible shareholders' equity	247,892	239,035	209,606	239,035	203,877	160,837	134,161	117,286
TANGIBLE ASSETS								
Total assets	\$ 1,945,080	\$ 1,963,640	\$ 1,785,474	\$ 1,963,640	\$ 1,739,808	\$ 1,771,666	\$ 1,584,169	\$ 1,350,549
Less: goodwill and other Intangibles	(11,929)	(11,960)	(12,054)	(11,960)	(9,336)	(9,489)	(9,939)	(10,122)
Tangible assets	1,933,151	1,951,680	1,773,420	1,951,680	1,730,472	1,762,177	1,574,230	1,340,427
AVERAGE TANGIBLE COMMON EQUITY								
Average shareholders equity	\$ 256,021	\$ 247,661	\$ 218,343	\$ 232,739	\$ 192,163	\$ 161,936	\$ 144,097	\$ 117,053
Less: average goodwill and other Intangibles	(11,948)	(11,978)	(9,845)	(11,477)	(9,405)	(9,688)	(9,995)	(2,030)
Average tangible common equity	244,073	235,683	208,498	221,262	182,758	152,248	134,102	115,023
End of period common shares outstanding	9,519,335	9,462,656	9,448,237	9,462,656	9,390,211	9,197,696	9,131,973	9,071,417
Book value per share	27.29	26.52	23.46	26.52	22.71	18.52	15.78	14.04
Tangible book value per share	26.04	25.26	22.18	25.26	21.71	17.49	14.69	12.93
Total shareholders' equity to total assets	13.36%	12.78%	12.41%	12.78%	12.25%	9.61%	9.10%	9.43%
Tangible shareholders' equity to tangible assets	12.82%	12.25%	11.82%	12.25%	11.78%	9.13%	8.52%	8.75%
LOAN INTEREST INCOME (Excluding loan fees):								
Total loan interest income, including fees	\$ 31,613	\$ 30,306	\$ 27,324	\$ 117,513	\$ 119,416	\$ 109,843	\$ 74,403	\$ 55,768
Loan fee income	(3,064)	(1,448)	(1,182)	(5,968)	(5,991)	(6,099)	(6,278)	(7,787)
Loan interest income excluding loan fees	28,549	28,858	26,142	111,545	113,425	103,744	68,125	47,981
Average total loans	\$ 1,596,201	\$ 1,570,814	\$ 1,398,350	\$ 1,483,112	\$ 1,391,552	\$ 1,315,578	\$ 1,143,380	\$ 905,804
Yield on loans	8.03%	7.65%	7.92%	7.92%	8.56%	8.35%	6.51%	6.16%
Yield on loans (excluding loan fee income)	7.25%	7.29%	7.58%	7.52%	8.13%	7.89%	5.96%	5.30%
NET INTEREST MARGIN (Excluding loan fees):								
Net interest income	\$ 24,192	\$ 22,265	\$ 20,838	\$ 87,873	\$ 86,195	\$ 82,546	\$ 69,427	\$ 53,236
Loan fee income	(3,064)	(1,448)	(1,182)	(5,968)	(5,991)	(6,099)	(6,278)	(7,787)
Net interest income excluding loan fees	21,128	20,817	19,656	81,905	80,204	76,447	63,149	45,449
Average earning assets	\$ 1,862,847	\$ 1,854,698	\$ 1,698,129	\$ 1,778,412	\$ 1,683,058	\$ 1,661,860	\$ 1,441,140	\$ 1,038,773
Net interest margin	5.27%	4.76%	4.98%	4.94%	5.11%	4.97%	4.82%	5.12%
Net interest margin (excluding loan fee income)	4.60%	4.45%	4.69%	4.61%	4.75%	4.60%	4.38%	4.38%

Non-GAAP Reconciliations -- Continued

Earnings Release: Q1 2026



	For the Three Months Ended			For the Year Ended December 31				
	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	2025	2024	2023	2022	2021
<i>(Dollars in thousands, except per share data)</i>								
PRE-PROVISION PRE-TAX EARNINGS								
Net Income	\$ 12,006	\$ 10,784	\$ 10,336	\$ 43,069	\$ 45,698	\$ 28,275	\$ 29,638	\$ 23,159
Income Tax Expense	3,815	3,375	3,377	13,696	14,656	8,948	9,619	7,755
Pre-tax net income	15,821	14,159	13,713	56,765	60,354	37,223	39,257	30,914
Add back: Provision for credit losses	-	-	-	700	-	21,145	4,468	4,175
Add back: (Gain)Loss on sales/calls of AFS debt securities	-	-	-	10	6	16	127	-
Pre-provision pre-tax earnings	\$ 15,821	\$ 14,159	\$ 13,713	\$ 57,475	\$ 60,360	\$ 58,384	\$ 43,852	\$ 35,089
ADJUSTED CORE								
Net Income	\$ 12,006	\$ 10,784	\$ 10,336	\$ 43,069	\$ 45,698	\$ 28,275	\$ 29,638	\$ 23,159
Back out: Oil and gas net income (loss)	261	37	52	470	2,714	868	-	-
Back out: One-time after-tax interest income item	-	-	-	-	774	-	-	-
Adjusted core net income	11,745	10,747	10,284	42,599	42,210	27,407	29,638	23,159
Pre-provision pre-tax earnings	15,821	14,159	13,713	57,475	60,360	58,384	43,852	35,089
Back out: Oil and gas pre-tax income (loss)	348	49	69	627	3,618	1,157	-	-
Back out: One-time pre-tax interest income item	-	-	-	-	1,021	-	-	-
Adjusted core pre-provision pre-tax earnings	15,473	14,110	13,644	56,848	55,721	57,227	43,852	35,089
Adjusted core net income	11,745	10,747	10,284	42,599	42,210	27,407	29,638	23,159
Weighted average common shares outstanding—diluted	9,596,869	9,599,897	9,552,273	9,574,190	9,447,751	9,264,307	9,204,716	9,091,536
Adjusted core earnings per share (diluted)	1.22	1.12	1.08	4.45	4.47	2.96	3.22	2.55



Cash Flow Recap

(Dollars in thousands, except per share data)

OIL AND GAS ASSET INVESTMENT

Initial cash outlay (in Q4 2023)	\$	(16,800)
Gross cash receipts:		
Q4 2023		2,195
Q1 2024		2,678
Q2 2024		1,949
Q3 2024		2,085
Q4 2024		1,365
Q1 2025		1,089
Q2 2025		1,157
Q3 2025		861
Q4 2025		728
Q1 2026		588
Cumulative gross cash receipts	\$	14,695
% Recovered from initial cash outlay		87.47%

GAAP Results

(Dollars in thousands, except per share data)

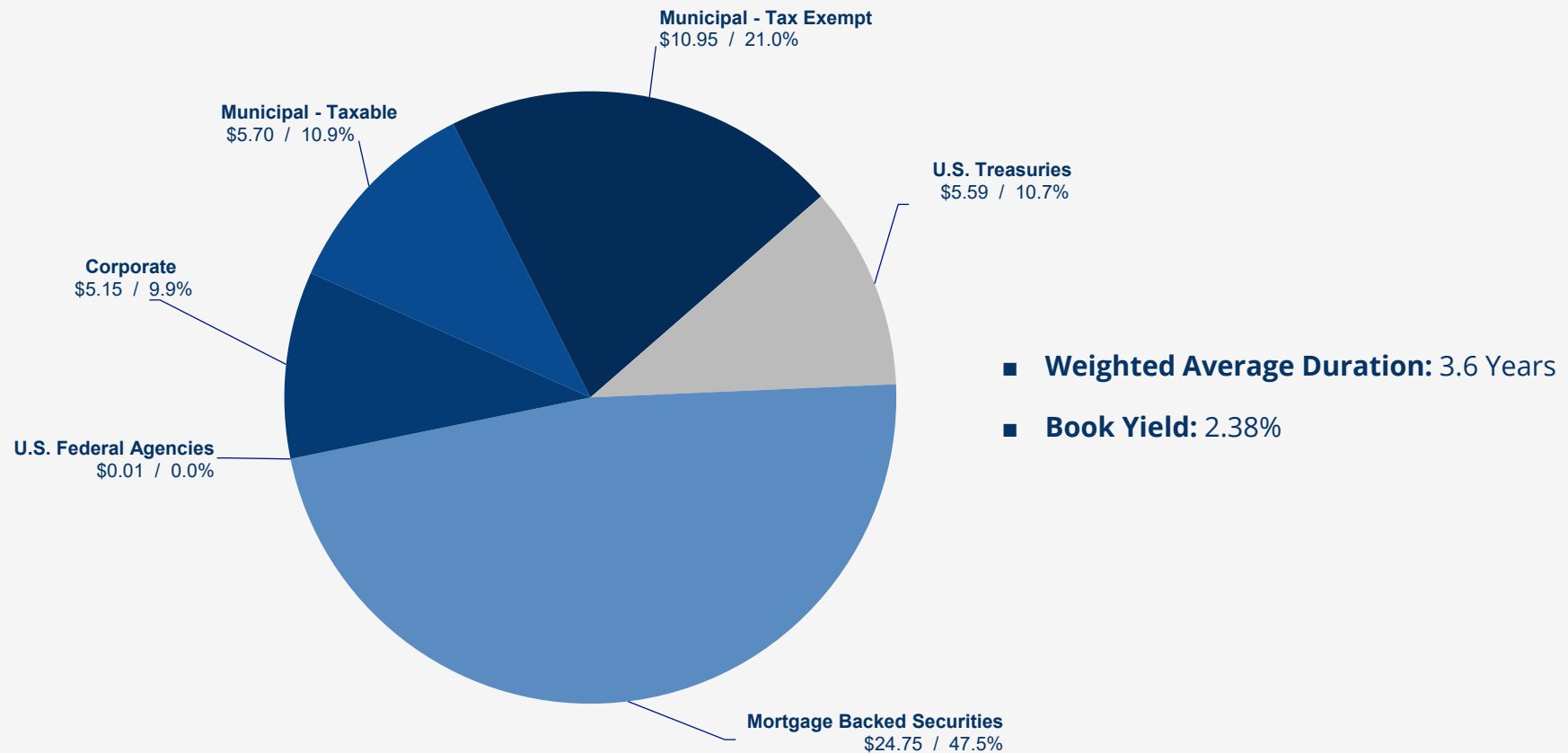
OIL AND GAS ACTIVITY	Q1 2026	Q4 2025	Q1 2025
Gross revenues	\$ 917	\$ 919	\$ 1,182
Gross expenses ⁽¹⁾	569	870	1,113
Pre-tax net income	348	49	69
Net Income	\$ 261	\$ 37	\$ 52

Dollars in thousands

(1) Includes depletion expense of \$303, \$472 and \$677 for the three months ended March 31, 2026, December 31, 2025 and March 31, 2025, respectively



Available-for-Sale Securities Portfolio



Dollars are in millions.

- (1) All 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 \$52.1 million as of March 31, 2026



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