

# BSVN

Q3 2025  
Earnings Release

October 15, 2025



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

	Q3 2025	Q2 2025	% Change
Total assets	\$ 1,891,435	\$ 1,836,346	3.0%
Total loans	1,534,227	1,497,356	2.5%
Total deposits	1,636,827	1,594,138	2.7%
Net income	10,844	11,105	-2.4%
Pre-provision pre-tax earnings <sup>(1)</sup>	14,896	14,707	1.3%
Diluted Earnings per share	1.13	1.16	-2.6%
Net interest margin, ex. loan fees <sup>(1)</sup>	4.67%	4.61%	1.4%
ROAA	2.33%	2.47%	-5.6%

Adjusted Core <sup>(2)</sup> Earnings	Q3 2025	Q2 2025	% Change
Net income	10,959	10,608	3.3%
Pre-provision pre-tax earnings <sup>(1)</sup>	15,049	14,045	7.1%
Earnings per share	1.14	1.11	2.7%

- Consistently produce top tier earnings and ROATCE<sup>(3)</sup>
- 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: 21.9%, which is lower than the average 35% pay out ratio for dividend-paying banks<sup>(4)</sup>
- Shareholder alignment due to 56% insider ownership

Dollars in thousands, except per share data. All data as of September 30, 2025, 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 measurements that exclude pre-tax net (loss)income from oil and gas of (\$153.00) (after-tax \$114.75) and \$662.00 (after-tax \$497.00) for Q3 2025 and Q2 2025, respectively

(3) See slide 4 for the corresponding comparison between BSVN and peer group

(4) Exchange-traded banks nationwide; Source: S&P Global Market Intelligence

## Strong Earnings & Profitability

- EPS: \$1.13, driven by core earnings (no share repurchases)
- ROAA: 2.33%
- NIM (excluding loan fee income): 4.67%
- Efficiency Ratio: 41.12%; core bank efficiency ratio of 37.36%<sup>(1)</sup>
- Robust 2025 core deposit growth driven by talented bankers; sustained Q3 momentum with \$36.9 million organic loan growth, positioning for robust 2025 deposit and balance sheet expansion

## Asset Quality & CRE

- NPLs/Total Loans: 0.35%
- Diverse CRE portfolio (DFW, OKC & Tulsa Metros)
- Office Loan Average Size (excl. construction): \$1.02 million
  - Owner Occupied: \$0.67 million
  - Non-Owner Occupied: \$1.53 million
- NCO: -13bps (Net recoveries of \$483,000)
- Robust, diversified loan growth across the portfolio, with no heavy reliance on any single segment

## Consistent Balance Sheet Management & Reliable Liquidity

- Cash + unpledged securities + undrawn credit: \$814.15 million (2.63x coverage of \$309.55 million<sup>(2)</sup> adjusted uninsured deposits)
- Loans repricing in ≤1 year: \$1.38 billion (89.86%), with \$1.17 billion (75.85%) repricing daily
- Positioned to capture most of the next 25 bps rate cuts on 60.32% of floating rate deposits

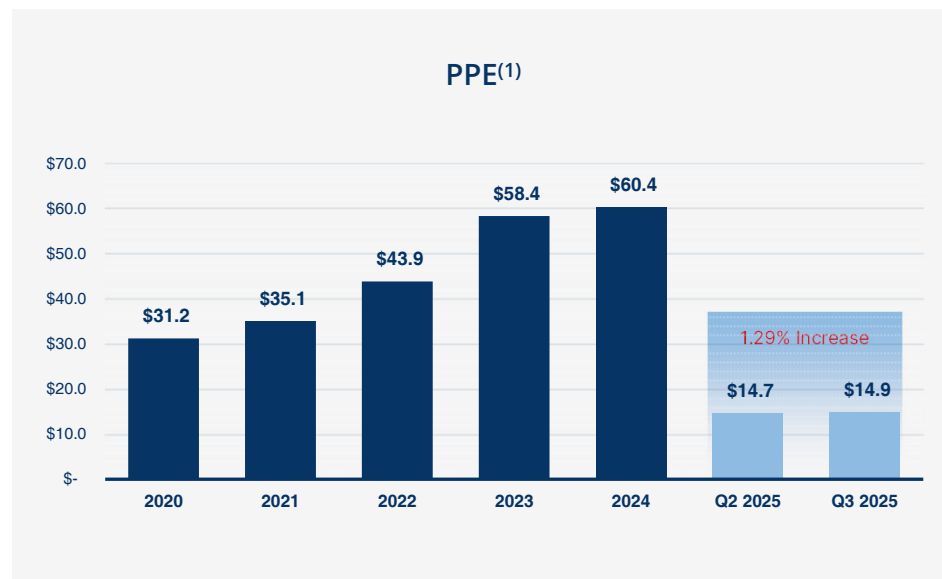
## Prudent Capital Management

- CET1: 14.22%; Tier 1 Leverage: 12.71%; TCE/TA: 12.22%
- Significantly higher than the regulatory “well capitalized” thresholds
- Strong earnings, low dividend payout ratio, no debt, no HTM securities
- AOCI: (\$3.02M); portfolio duration ~3.9 years

Dollars in thousands except per share data. All data as of September 30, 2025, unless indicated otherwise

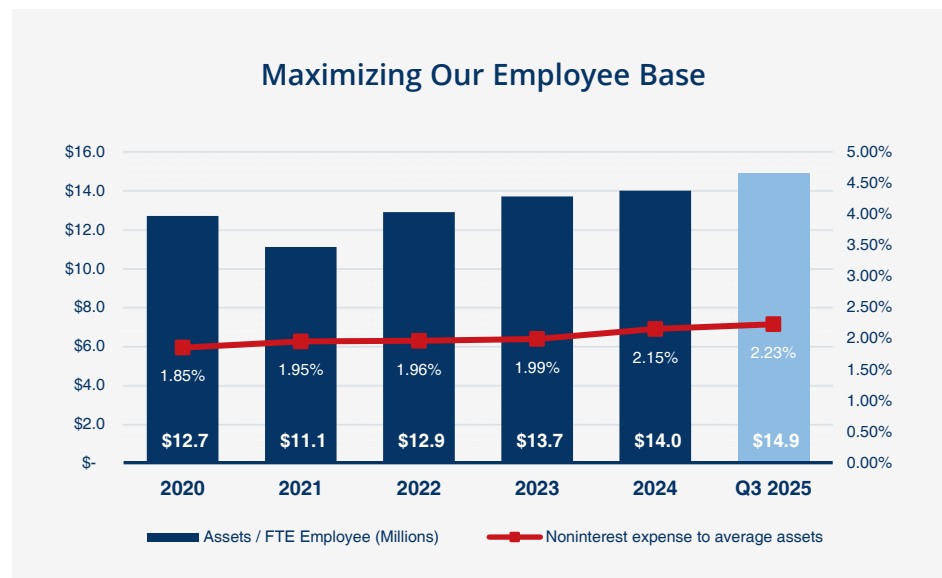
(1) A non-GAAP measurement that excludes oil and gas non-interest expense of \$1,424 and oil and gas revenues of \$1,271

(2) See slide 12 for adjusted uninsured deposit calculation



## Strong PPE was driven by:

- Organic loan growth
- Disciplined loan pricing
- Consistent NIM
- Expense controls



## We achieve maximum productivity by:

- Having fewer but high 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 and for the three months ended June 30, 2025 and September 30, 2025

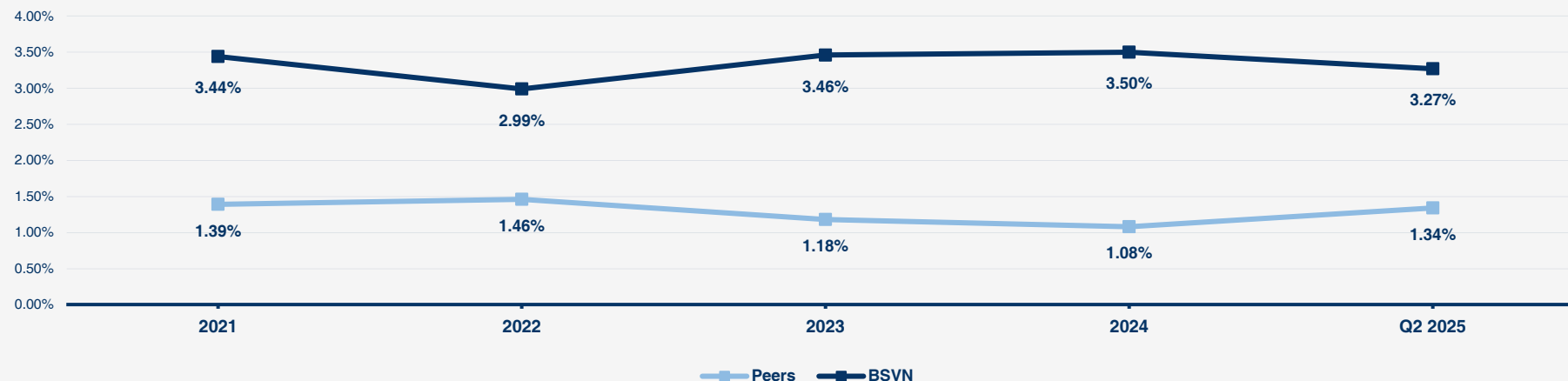
(1) Pre-provision, pre-tax earnings ("PPE") is a non-GAAP financial measure. See appendix for reconciliation to their most comparable GAAP measure

# Consistently Outperforming our Peer Group

Earnings Release: Q3 2025



## PPE to Average Assets vs Peers



## Income Statement as a Percentage of Average Assets

	2021		2022		2023		2024		Q2 2025 <sup>(2)</sup>	
	Peer Group Median <sup>(1)</sup>	BSVN	Peer Group Median <sup>(1)</sup>	BSVN	Peer Group Median <sup>(1)</sup>	BSVN	Peer Group Median <sup>(1)</sup>	BSVN	Peer Group Median <sup>(1)</sup>	BSVN
Net Interest Income	3.12%	4.97%	32.23%	5.09%	3.02%	4.74%	2.93%	5.00%	3.24%	4.84%
Pre-provision pre-tax earnings	1.39%	3.44%	1.46%	2.99%	1.18%	3.46%	1.08%	3.50%	1.34%	3.27%
Provision Expense	0.02%	0.40%	0.09%	0.31%	0.08%	1.25%	0.07%	0.00%	0.09%	0.00%
Net Income	1.11%	2.21%	1.06%	2.02%	0.85%	1.68%	0.78%	2.65%	1.00%	2.47%
ROATCE	12.86%	20.13%	13.69%	23.92%	11.20%	18.57%	10.00%	25.00%	11.40%	20.72%
Net Interest Margin	3.34%	5.12%	3.46%	4.82%	3.26%	4.97%	3.13%	5.11%	3.45%	4.96%
Efficiency Ratio	63.85%	36.76%	61.78%	39.29%	66.32%	36.07%	68.11%	37.90%	63.56%	39.95%

Dollars are in thousands

(1) Peer group is defined as exchange-traded banks nationwide with assets between \$500mm-\$5bn (135 banks); Source: S&P Global Market Intelligence

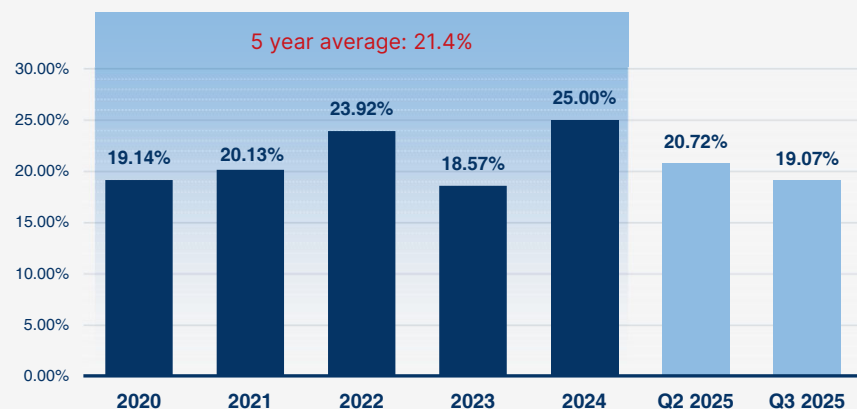
(2) As of Q2 2025, the latest data available.

# Consistent Top Performer

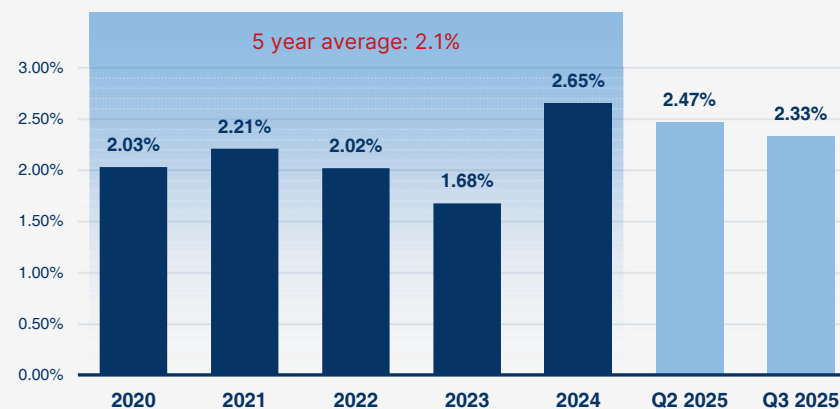
Earnings Release: Q3 2025



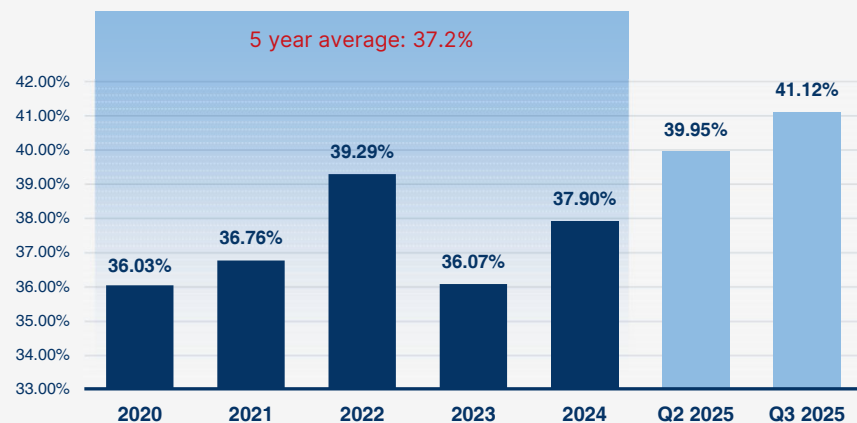
## Return on Average Tangible Common Equity



## Return on Average Assets



## Efficiency Ratio



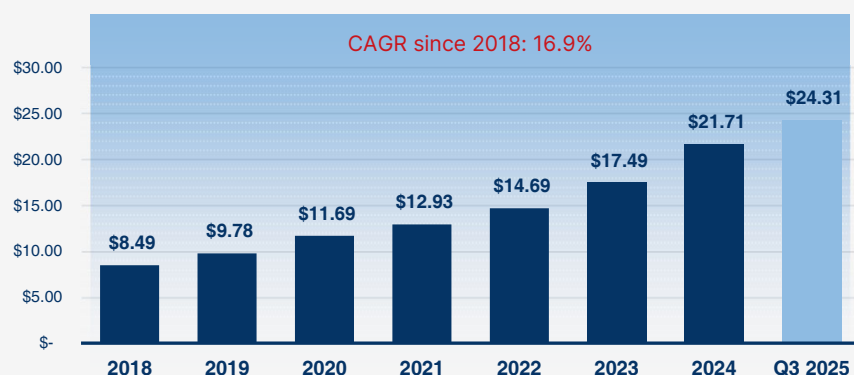
- Performance ratios remain top-tier and within our historical ranges

# Reliable and Rapid Capital Compounder

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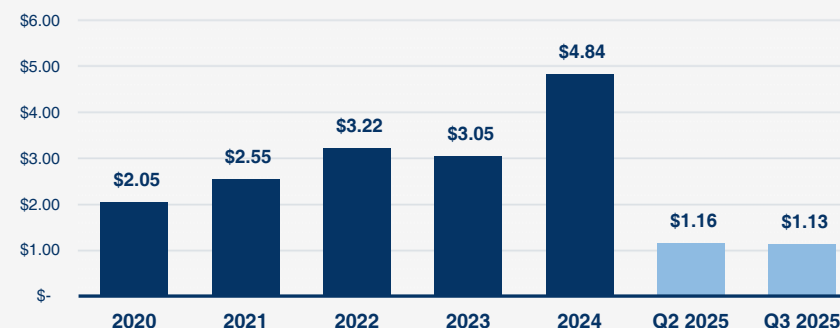
## Tangible Book Value Per Share<sup>(1)</sup>



Consistently strong earnings increased TBV despite three factors:

- \$0.85 per share paid for an all-cash acquisition in Q4 2021
- \$0.32 per share AOCI unrealized loss from investments
- Paid ~20% of earnings as cash dividends since IPO (\$4.29 per share)

## Diluted Earnings Per Share



EPS:

- No share repurchases since 2020

	YE 2018		Q3 2025		% Change	\$ Change
Total tangible shareholders' equity	\$	86,471	\$	229,744	165.7%	\$ 143,273
Shares outstanding		10,187.5		9,452.0	-7.2%	(735.5)
Tangible book value per share	\$	8.49	\$	24.31	186.4%	\$ 15.82
Cash dividends per share since IPO as a % of 2018 TBV per share					50.5%	\$ 4.29
Overall Return:					236.9%	\$ 20.11

Dollars and shares in thousands, except per share data

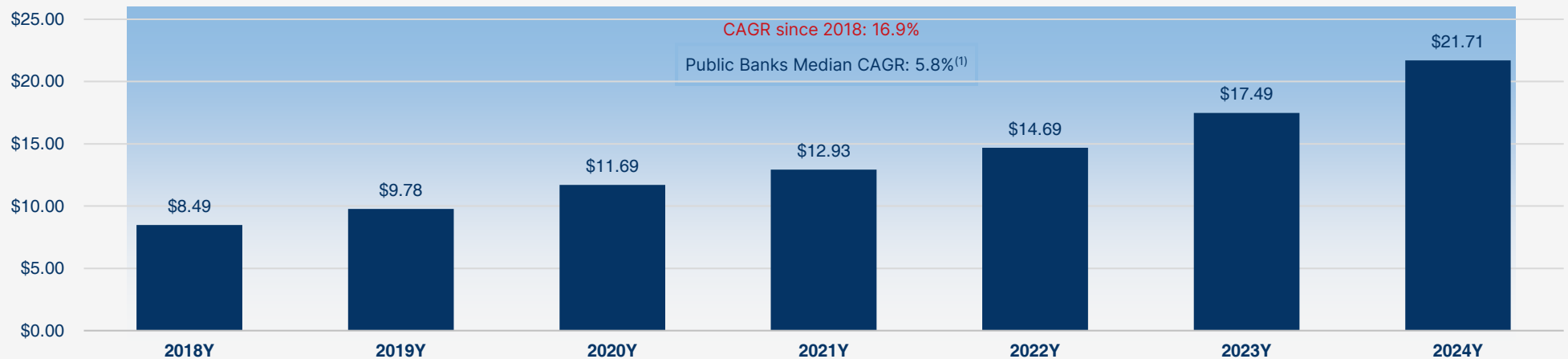
(1) Tangible book value per share is a non-GAAP financial measure, and is calculated by dividing "Total tangible shareholders' equity" by "Shares outstanding". See appendix for reconciliation to its most comparable GAAP measure

# BSVN Compared to All Major Exchange Traded Banks

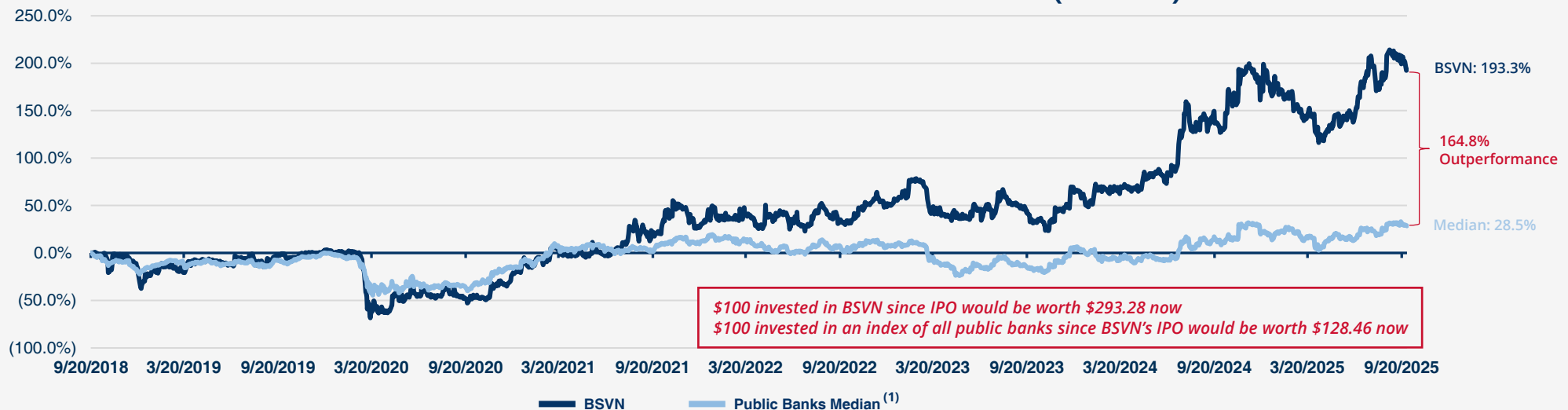
Earnings Release: Q3 2025



## BSVN's TBVPS<sup>(1)</sup> Since FYE 2018



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



Source: S&P Global Market Intelligence and FactSet; Market data as of 9/30/2025

Total shareholder return includes the reinvestment of dividends

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

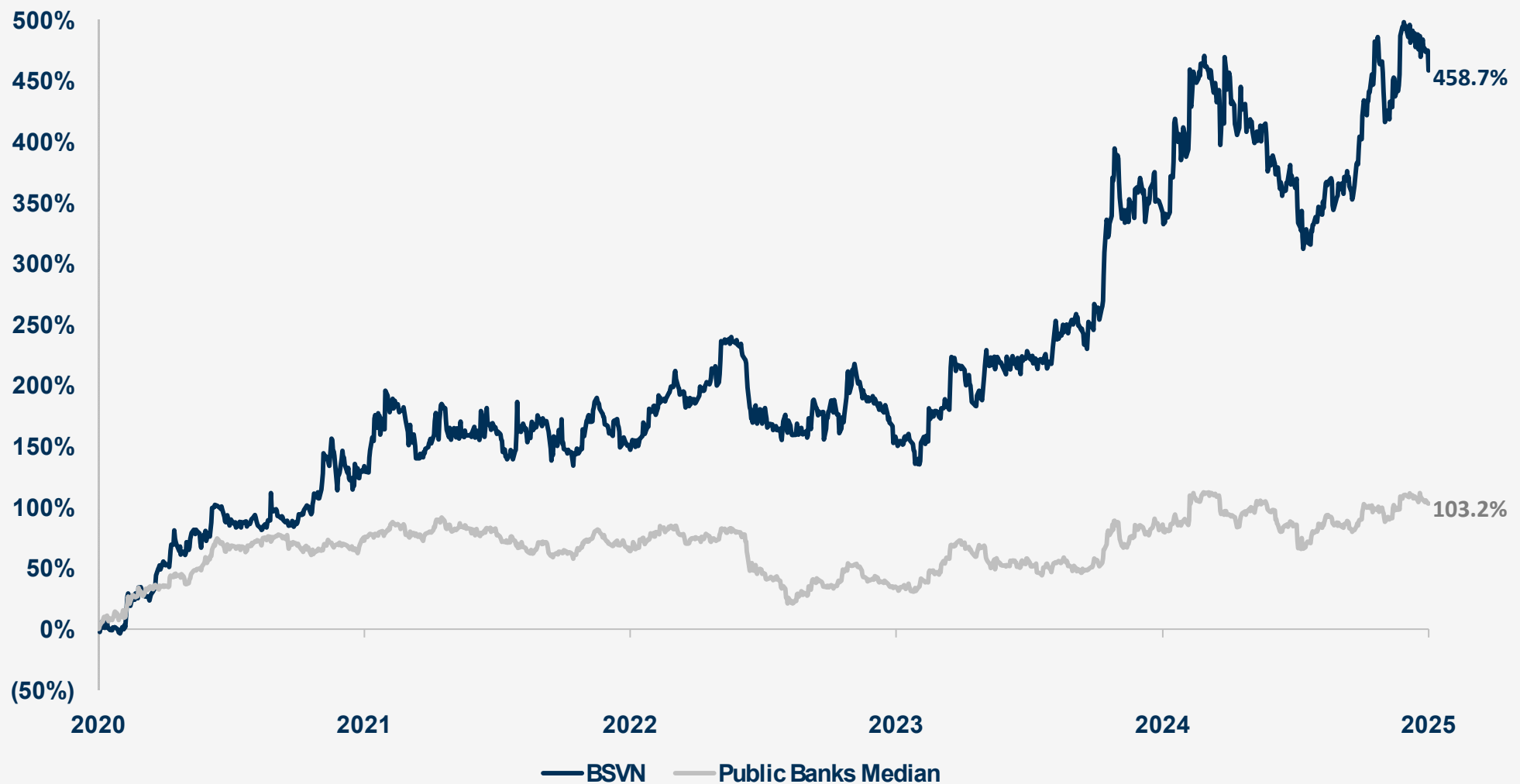
(2) Public banks include all major exchange-traded banks nationwide (306 banks)

# BSVN Compared to All Major Exchange Traded Banks

Earnings Release: Q3 2025



## 5-Year Total Shareholder Return (%) BSVN vs. Median MET Banks



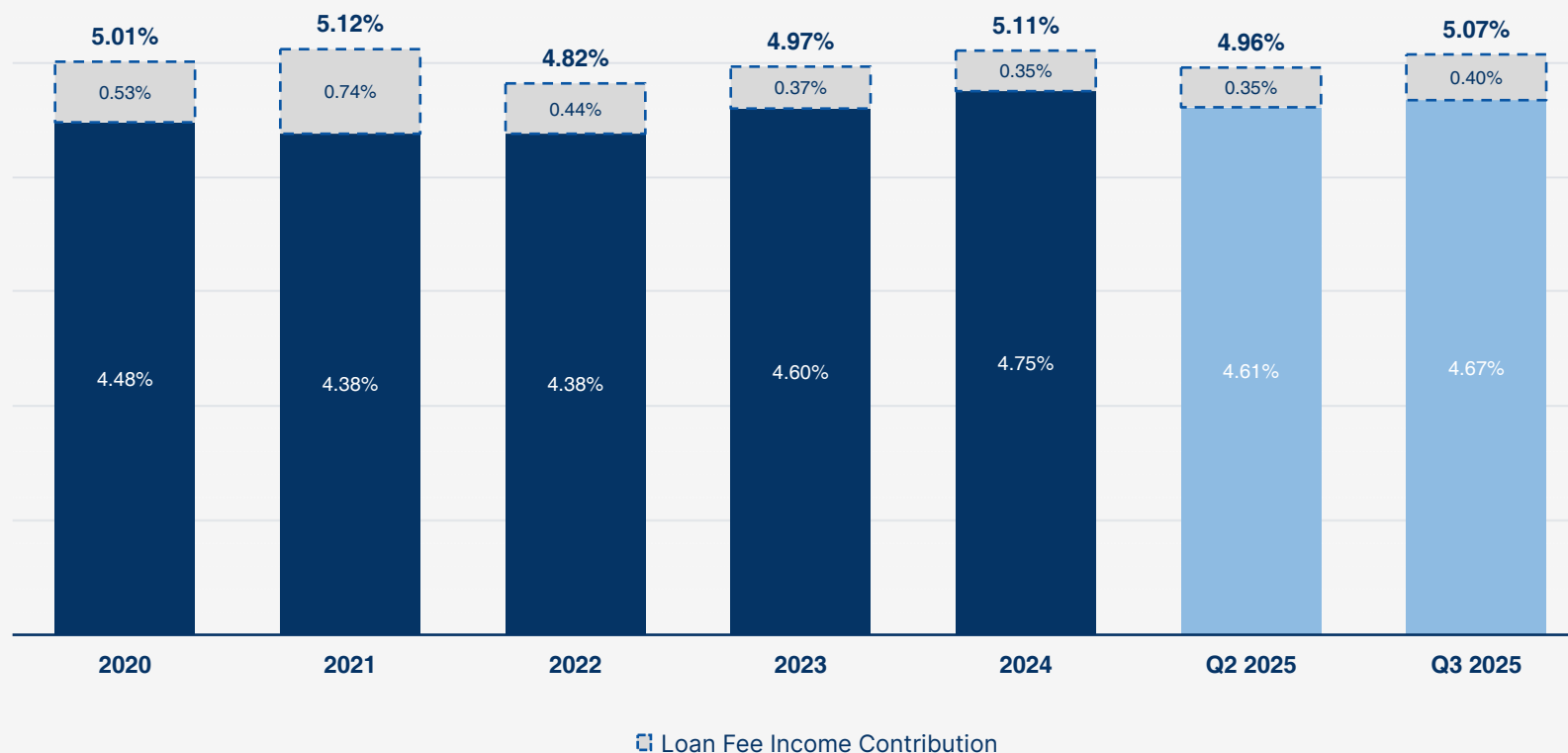
Source: S&P Global Market Intelligence and FactSet; Market data as of 9/30/2025  
Total shareholder return includes the reinvestment of dividends  
(1) Public banks include all major exchange-traded banks nationwide (306 banks)

# Consistent Net Interest Margin

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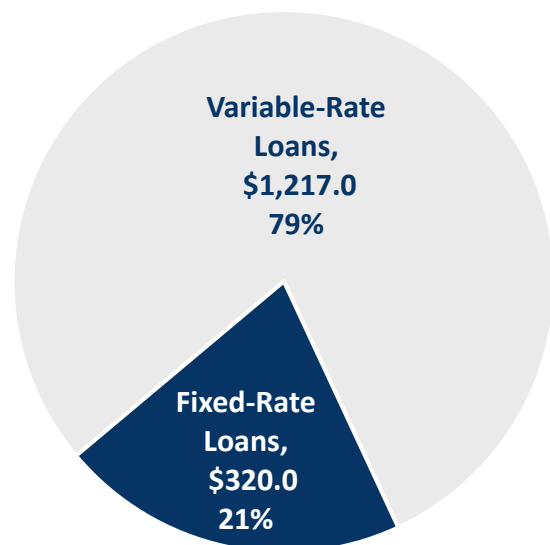


- Net interest margin remains within our historical range, and is driven by strong loan growth with disciplined loan pricing that is funded by a broad and deep deposit base
- September's 25 bps rate cut slightly compressed our net interest margin. Loan yields dropped 16 bps to 7.37% (64% beta), and cost of funds, peaking at 2.73%, fell 15 bps to 2.58% (60% beta). Net interest margin (excluding loan fee income) ended the quarter at 4.55%
- Currently, \$344.56 million in loans are at a fixed-rate or at their floors; this would rise to \$973.21 million with a further 100 bps rate cut



# Well Positioned for a Declining Rate Environment

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Loan Portfolio Interest Rate Sensitivity				
	Gross Loan Balance	\$ Cumulative	% Cumulative	Current Avg Yield
Fixed Rate Loans	\$ 320	\$ 320	20.82%	7.23%
Variable-Rate At Floor	25	345	22.45%	7.12%
50 bps cut	269	614	39.95%	7.20%
100 bps cut	360	974	63.37%	7.16%
> 100 bps cut	563	1,537	100.00%	7.68%
Variable-Rate Loans <sup>(1)</sup>	1,217			7.64%
Total Gross Loans <sup>(2)</sup>	1,537			7.37%

<sup>(1)</sup> \$1.116 billion of loans are daily floaters

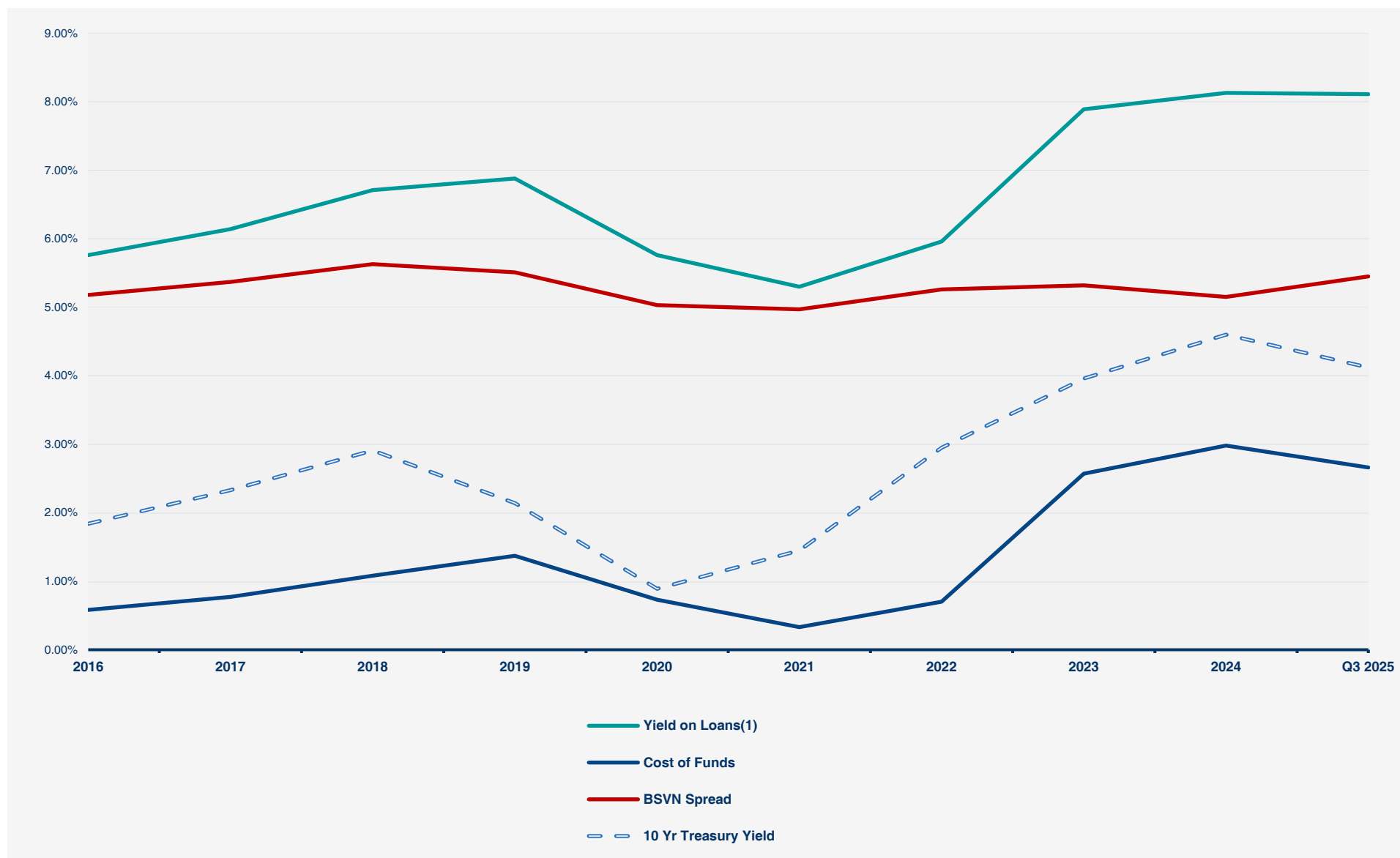
<sup>(2)</sup> \$26.85 million of loans with no floors

Deposit Interest Rate Sensitivity			
	Deposit Balance	% of Total Deposits	Current Average COF
Demand Deposits & Savings:			
Non-Interest Bearing	341	20.86%	0.00%
Interest Bearing:			
1-50 bps	28	1.71%	0.20%
51-100 bps	40	2.44%	0.92%
> 100 bps	986	60.32%	3.28%
Total	1,395		2.60%
Time Deposits	240	14.68%	3.88%
Total Deposits	1,635	100.00%	2.58%

Time Deposit Maturities			
	Deposit Balance	% of Total Deposits	Current Average COF
Maturities:			
Q4 2025	71	4.34%	4.04%
Q1 2026	91	5.57%	3.89%
Q2 2026	27	1.65%	3.79%
Q3 2026	27	1.65%	3.64%
Q4 2026	2	0.12%	3.58%
> 2026	22	1.35%	3.75%
Total	240	14.68%	3.88%

# We Achieve a Steady Spread thru Various Rate Cycles

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## 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	\$ 256,703	\$ -	\$ -	\$ -	\$ 256,703
Gross Loans	1,381,372 <sup>(1)</sup>	62,185	54,465	39,254	1,537,276
Securities	4,024	7,578	5,906	37,350	54,858
<b>Total</b>	<b>\$ 1,642,099</b>	<b>\$ 69,763</b>	<b>\$ 60,371</b>	<b>\$ 76,604</b>	<b>\$ 1,848,837</b>
<b>% of Total</b>	<b>88.82%</b>	<b>3.77%</b>	<b>3.27%</b>	<b>4.14%</b>	<b>100.00%</b>

## Liquidity

### Uninsured Deposits | Cash/Liquidity

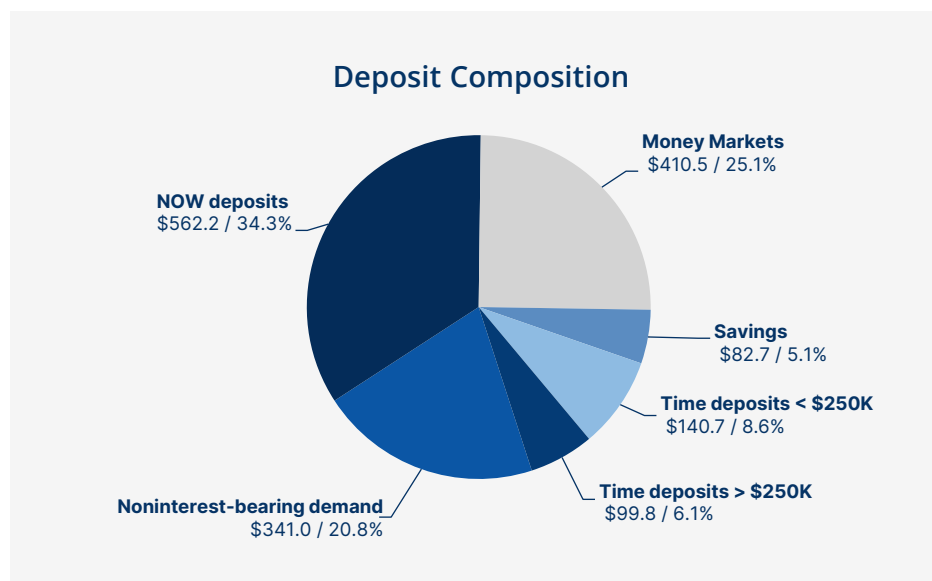
	Q3 2025
Uninsured Deposits	\$ 401,800
Less: Insider Deposits > \$1 Million	(79,294)
Less: Collateralized Deposits	(12,953)
<b>Adjusted Uninsured Deposits</b>	<b>\$ 309,553</b>

	Q3 2025
Cash and cash equivalents, and interest-bearing time deposits	\$ 256,703
Undrawn Lines-of-Credit	516,062
Unpledged Securities	41,381
<b>Cash/Available Liquidity</b>	<b>\$ 814,146</b>

- Uninsured deposits total \$401.80 million (24.55% of total). Adjusted for insider and collateralized deposits, uninsured deposits are \$309.55 million (18.91% of total)
- With \$814.15 million in cash, securities, and undrawn lines of credit, we have 2.63x coverage of adjusted uninsured deposits

# Deposit Composition

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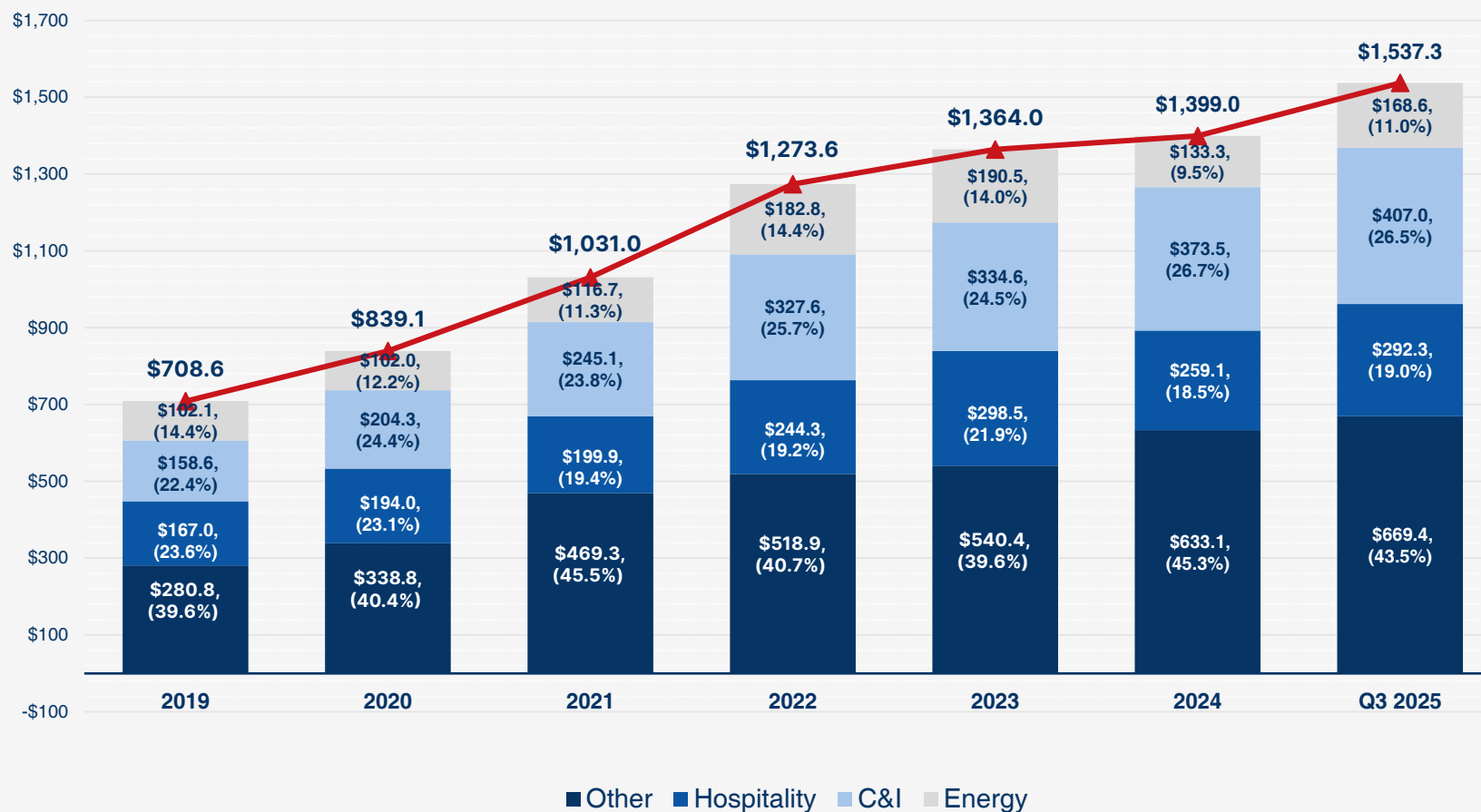
# Loan Portfolio Trends – Selected Categories

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## Loan Portfolio Trends

CAGR Since 2020: 13.6%

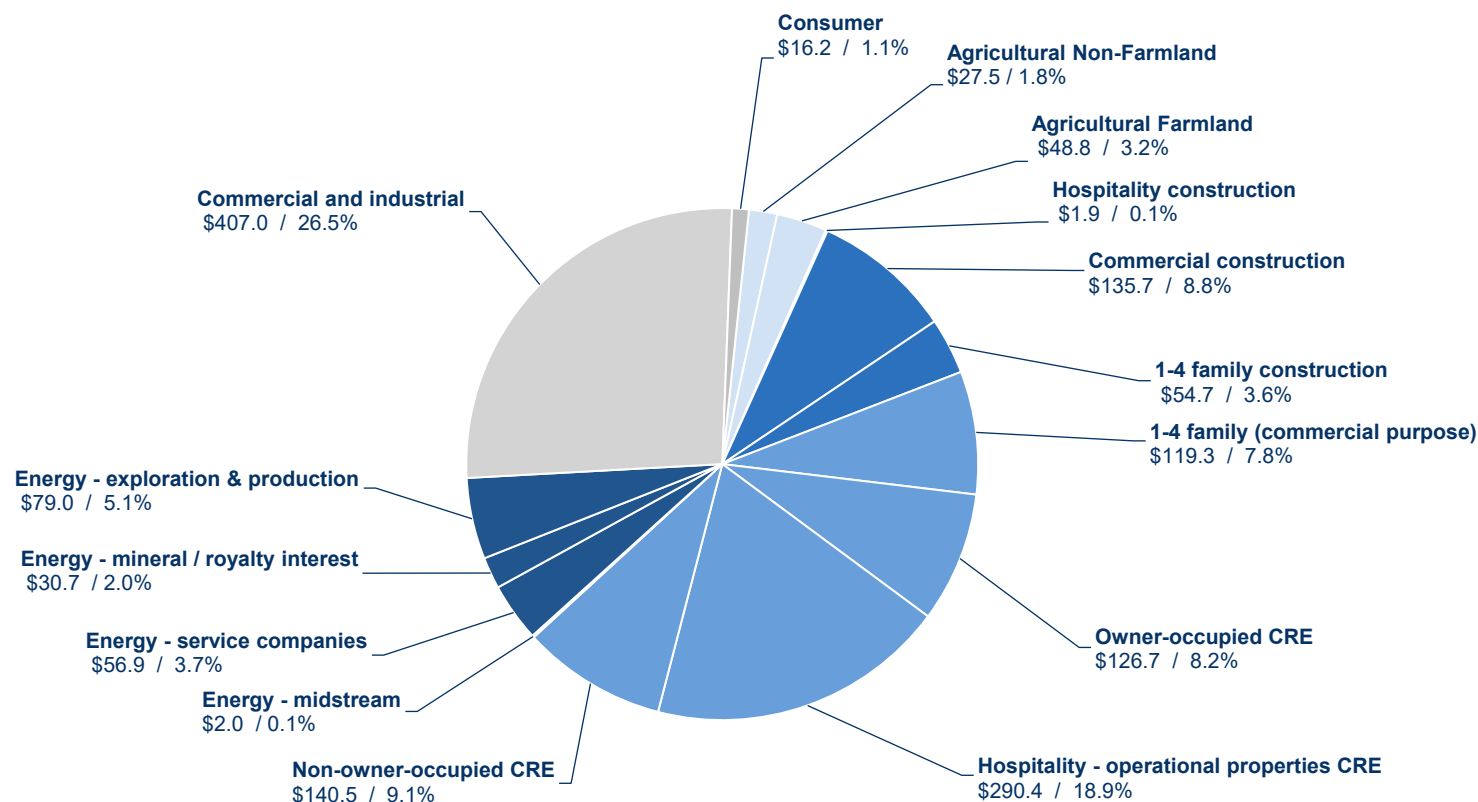


Dollars in millions

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

# Loan Portfolio Distribution

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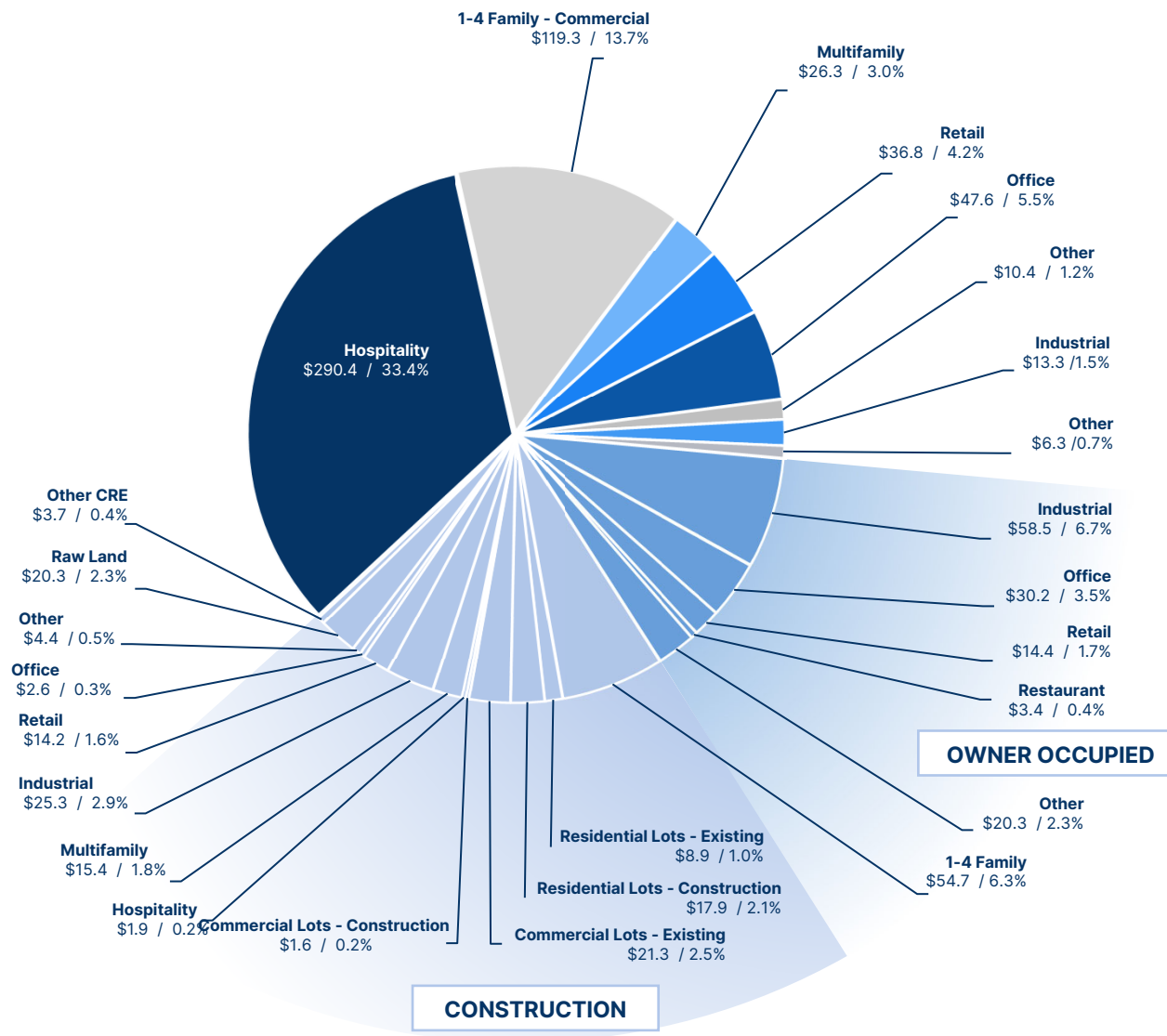


## Loan Portfolio Selected Categories

Industry	Q3 2025		% of Total Loans	Q2 2025		% of Total Loans
Commercial & Industrial	\$	406.98	26.47%	\$	366.66	24.44%
Hospitality		292.30	19.01%		278.50	18.57%
Energy		168.60	10.97%		168.30	11.22%

# Diverse CRE Portfolio with Very Low Historical Losses

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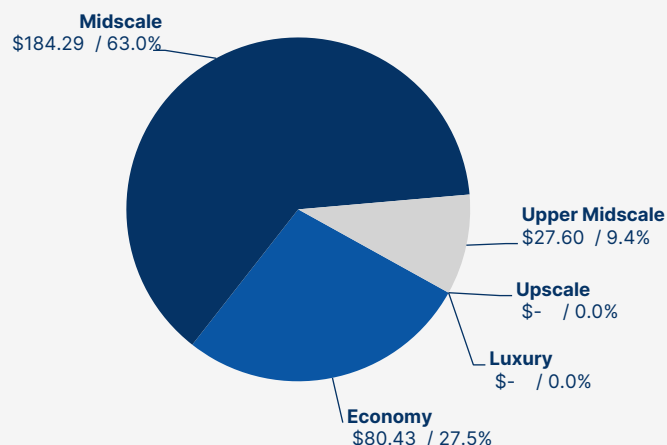
- Diverse commercial real estate lending activity in Texas and Oklahoma with an emphasis in the DFW, Oklahoma City, and Tulsa metros
- Minimal office loans
- No office exposure to downtown metropolitan locations
- Office Loan Average Size, excluding construction is \$1.02 million:
  - Owner Occupied — \$0.67 million
  - Non-Owner Occupied — \$1.53 million
- 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

# Hospitality Loan Portfolio – A Source of Strength

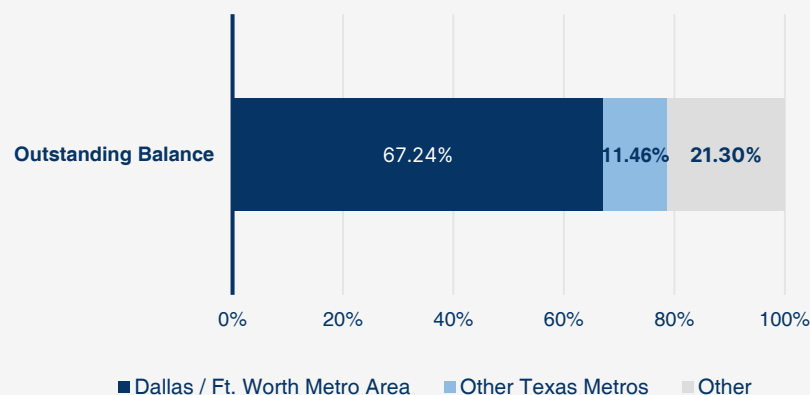
Earnings Release: Q3 2025



## 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 (79%) 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 \$5.52 million

## Total Assets

CAGR Since 2014: 13.6%



# Earnings-driven Capital Shock-absorption

Earnings Release: Q3 2025



Earnings-driven cushion far exceeds regulatory capital minimums as illustrated over a two-year period, consistent with DFAST parameters<sup>(1)</sup>

	Regulatory Minimum Target Ratios	Q3 2025 Capital Ratios	Excess Capital to Target Ratio Expressed in % <sup>(2)</sup>	Excess Capital to Target Ratio Expressed in \$ <sup>(3)</sup>	Add: PPE Cushion <sup>(4)</sup>	Total Shock Absorption Ability Prior to Hitting Reg Minimums
Tier 1 Leverage	5.00%	12.71%	154.23%	\$ 142,133 + \$	116,078 = \$	258,211
CET1	7.00%	14.22%	103.15%	\$ 118,184 + \$	116,078 = \$	234,262
Tier 1 Risk Based Capital	8.50%	14.22%	67.30%	\$ 93,631 + \$	116,078 = \$	209,709
Total Risk Based Capital	10.50%	15.43%	46.99%	\$ 80,763 + \$	116,078 = \$	196,841

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 \$58.0 million extrapolated over two years

# Appendix



	For the Three Months Ended			For the Year Ended December 31				
	Sep 30, 2025	Jun 30, 2025	2024	2023	2022	2021	2020	
(Dollars in thousands, except per share data)								
INCOME STATEMENT DATA								
Total interest income	\$ 33,717	\$ 31,781	\$ 131,540	\$ 121,544	\$ 78,749	\$ 56,289	\$ 53,314	
Total interest expense	10,691	10,043	45,345	38,998	9,322	3,053	6,153	
Provision for credit losses (1)	700	-	-	21,145	4,468	4,175	5,350	
Total noninterest income	2,210	2,701	11,254	9,242	2,939	2,250	1,665	
Total noninterest expense	10,350	9,732	37,095	33,420	28,641	20,397	17,592	
Provision for income taxes	3,342	3,602	14,656	8,948	9,619	7,755	6,618	
Pre-tax net income	14,186	14,707	60,354	37,223	39,257	30,914	25,884	
Net income	10,844	11,105	45,698	28,275	29,638	23,159	19,266	
BALANCE SHEET DATA								
Cash and cash equivalents	\$ 241,768	\$ 218,839	\$ 234,196	\$ 181,042	\$ 109,115	\$ 204,852	\$ 153,901	
Interest-bearing time deposits in other banks	14,935	14,188	6,719	17,679	5,474	3,237	16,412	
Securities available for sale, at fair value	54,858	57,170	59,941	169,487	173,165	84,808	-	
Nonmarketable equity securities	1,169	1,182	1,283	1,283	1,209	1,202	1,172	
Total loans	1,534,227	1,497,356	1,397,383	1,360,838	1,270,457	1,028,401	836,613	
Allowance for credit losses (1)	19,405	18,222	17,918	19,691	14,734	10,316	9,639	
Total assets	1,891,435	1,836,346	1,739,808	1,771,666	1,584,169	1,350,549	1,016,669	
Interest-bearing deposits	1,295,842	1,270,313	1,202,213	1,109,042	989,891	850,766	658,945	
Noninterest-bearing deposits	340,985	323,825	313,258	482,349	439,409	366,705	246,569	
Total deposits	1,636,827	1,594,138	1,515,471	1,591,391	1,431,400	1,217,471	905,514	
Total shareholders' equity	241,736	231,859	213,213	170,326	144,100	127,408	107,319	
SHARES OUTSTANDING AT END OF PERIOD								
Earnings per share (basic)	\$ 1.15	\$ 1.18	\$ 4.92	\$ 3.09	\$ 3.26	\$ 2.56	\$ 2.05	
Earnings per share (diluted)	1.13	1.16	4.84	3.05	3.22	2.55	2.05	
Dividends per share	0.27	0.24	0.89	0.74	0.52	0.45	0.41	
Book value per share	25.58	24.54	22.71	18.52	15.78	14.04	11.87	
Tangible book value per share (2)	24.31	23.26	21.71	17.49	14.69	12.93	11.69	
Weighted average common shares outstanding—basic	9,450,984	9,449,152	9,290,051	9,161,565	9,101,523	9,056,117	9,378,769	
Weighted average common shares outstanding—diluted	9,597,914	9,545,128	9,447,751	9,264,307	9,204,716	9,091,536	9,379,154	
Shares outstanding at end of period	9,451,979	9,449,319	9,390,211	9,197,696	9,131,973	9,071,417	9,044,765	

(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: Q3 2025



	For the Three Months Ended		For the Year Ended December 31				
	Sep 30, 2025	Jun 30, 2025	2024	2023	2022	2021	2020
(Dollars in thousands, except per share data)							
<b>RETURN ON AVERAGE(1)</b>							
Assets	2.33%	2.47%	2.65%	1.68%	2.02%	2.21%	2.03%
Tangible common equity(3)	19.07	20.72	25.00	18.57	23.92	20.13	19.14
Shareholders' equity	18.11	19.62	23.78	17.46	22.13	26.41	18.82
Yield on earning assets	7.43	7.25	7.79	7.31	5.46	5.42	5.67
Yield on loans	8.11	8.02	8.56	8.35	6.51	6.16	6.37
Yield on loans excluding fees(3)	7.63	7.60	8.13	7.89	5.96	5.30	5.76
Cost of funds	2.66	2.58	2.98	2.57	0.70	0.33	0.73
Cost of int bearing deposits	3.33	3.24	3.98	3.60	1.05	0.48	1.05
Cost of total deposits	2.66	2.58	2.98	2.57	0.70	0.33	0.73
Net interest margin	5.07	4.96	5.11	4.97	4.82	5.12	5.01
Net interest margin excluding loan fees(3)	4.67	4.61	4.75	4.60	4.38	4.38	4.48
Noninterest expense to average assets	2.23	2.17	2.15	1.98	1.96	1.95	1.85
Efficiency ratio (2)	41.12	39.95	37.90	36.07	39.29	36.76	36.03
Loan to deposit ratio	93.73	93.93	92.21	85.51	88.89	84.47	92.39
Liquidity ratio	17.91	17.06	18.59	15.58	13.74	20.60	18.73
<b>CREDIT QUALITY RATIOS</b>							
Nonperforming assets to total assets	0.28%	0.30%	0.43%	1.64%	1.13%	0.77%	1.63%
Nonperforming assets to total loans and OREO	0.35	0.37	0.54	2.13	1.42	1.01	1.98
Nonperforming loans to total loans	0.35	0.37	0.51	2.13	1.42	1.01	1.98
Allowance for credit losses to nonperforming loans	364.96	333.19	249.94	67.98	81.95	99.37	58.29
Allowance for credit losses to total loans	1.26	1.22	1.28	1.45	1.16	1.00	1.15
Net charge-offs to average loans	(0.13)	(0.02)	0.13	1.26	0.01	0.39	0.43
<b>CAPITAL RATIOS</b>							
Total shareholders' equity to total assets	12.78%	12.63%	12.25%	9.61%	9.10%	9.43%	10.56%
Tangible equity to tangible assets (3)	12.22	12.05	11.78	9.13	8.52	8.75	10.42
Tier 1 leverage ratio (4)	12.71	12.49	12.18	9.50	9.18	10.55	10.78
Tier 1 risk-based capital ratio (4)	14.23	13.90	13.99	11.50	11.26	11.53	13.51
Total risk-based capital ratio (4)	15.44	15.06	15.22	12.75	12.42	12.54	14.75

(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 September 30, 2025, Tier 1 leverage ratio, Tier 1 risk based capital ratio, and total risk-based capital ratios were 12.71%, 14.22%, and 15.43% respectively for the Company

# Non-GAAP Reconciliations

Earnings Release: Q3 2025



	For the Three Months Ended		For the Year Ended December 31				
	Sep 30, 2025	Jun 30, 2025	2024	2023	2022	2021	2020
(Dollars in thousands, except per share data)							
TANGIBLE SHAREHOLDERS' EQUITY							
Total shareholders equity	\$ 241,736	\$ 231,859	\$ 213,213	\$ 170,326	\$ 144,100	\$ 127,408	\$ 107,319
Goodwill and other intangibles	(11,992)	(12,023)	(9,336)	(9,489)	(9,939)	(10,122)	(1,583)
Tangible shareholders' equity	229,744	219,836	203,877	160,837	134,161	117,286	105,736
TANGIBLE ASSETS							
Total assets	\$ 1,891,435	\$ 1,836,346	\$ 1,739,808	\$ 1,771,666	\$ 1,584,169	\$ 1,350,549	\$ 1,016,669
Less: goodwill and other Intangibles	(11,992)	(12,023)	(9,336)	(9,489)	(9,939)	(10,122)	(1,583)
Tangible assets	1,879,443	1,824,323	1,730,472	1,762,177	1,574,230	1,340,427	1,015,086
AVERAGE TANGIBLE COMMON EQUITY							
Average shareholders equity	\$ 237,591	\$ 226,984	\$ 192,163	\$ 161,936	\$ 144,097	\$ 117,053	\$ 102,359
Less: average goodwill and other Intangibles	(12,013)	(12,044)	(9,405)	(9,688)	(9,995)	(2,030)	(1,684)
Average tangible common equity	225,578	214,940	182,758	152,248	134,102	115,023	100,675
End of period common shares outstanding	9,451,979	9,449,319	9,390,211	9,197,696	9,131,973	9,071,417	9,044,765
Book value per share	25.58	24.54	22.71	18.52	15.78	14.04	11.87
Tangible book value per share	24.31	23.26	21.71	17.49	14.69	12.93	11.69
Total shareholders' equity to total assets	12.78%	12.63%	12.25%	9.61%	9.10%	9.43%	10.56%
Tangible shareholders' equity to tangible assets	12.22%	12.05%	11.78%	9.13%	8.52%	8.75%	10.42%
LOAN INTEREST INCOME (Excluding loan fees):							
Total loan interest income, including fees	\$ 30,914	\$ 28,965	\$ 119,416	\$ 109,843	\$ 74,403	\$ 55,768	\$ 52,450
Loan fee income	(1,814)	(1,525)	(5,991)	(6,099)	(6,278)	(7,787)	(5,035)
Loan interest income excluding loan fees	29,100	27,440	113,425	103,744	68,125	47,981	47,415
Average total loans	\$ 1,512,147	\$ 1,448,924	\$ 1,391,552	\$ 1,315,578	\$ 1,143,380	\$ 905,804	\$ 823,228
Yield on loans	8.11%	8.02%	8.56%	8.35%	6.51%	6.16%	6.37%
Yield on loans (excluding loan fee income)	7.63%	7.60%	8.13%	7.89%	5.96%	5.30%	5.76%
NET INTEREST MARGIN (Excluding loan fees):							
Net interest income	\$ 23,026	\$ 21,738	\$ 86,195	\$ 82,546	\$ 69,427	\$ 53,236	\$ 47,161
Loan fee income	(1,814)	(1,525)	(5,991)	(6,099)	(6,278)	(7,787)	(5,035)
Net interest income excluding loan fees	21,212	20,213	80,204	76,447	63,149	45,449	42,126
Average earning assets	\$ 1,800,507	\$ 1,758,350	\$ 1,683,058	\$ 1,661,860	\$ 1,441,140	\$ 1,038,773	\$ 940,890
Net interest margin	5.07%	4.96%	5.11%	4.97%	4.82%	5.12%	5.01%
Net interest margin (excluding loan fee income)	4.67%	4.61%	4.75%	4.60%	4.38%	4.38%	4.48%

# Non-GAAP Reconciliations -- Continued

Earnings Release: Q3 2025



	For the Three Months Ended			For the Year Ended December 31				
	Sep 30, 2025	Jun 30, 2025	2024	2023	2022	2021	2020	
(Dollars in thousands, except per share data)								
PRE-PROVISION PRE-TAX EARNINGS								
Net Income	\$ 10,844	\$ 11,105	\$ 45,698	\$ 28,275	\$ 29,638	\$ 23,159	\$ 19,266	
Income Tax Expense	3,342	3,602	14,656	8,948	9,619	7,755	6,618	
Pre-tax net income	14,186	14,707	60,354	37,223	39,257	30,914	25,884	
Add back: Provision for credit losses	700	-	-	21,145	4,468	4,175	5,350	
Add back: (Gain)Loss on sales/calls of AFS debt securities	10	-	6	16	127	-	-	
Pre-provision pre-tax earnings	\$ 14,896	\$ 14,707	\$ 60,360	\$ 58,384	\$ 43,852	\$ 35,089	\$ 31,234	

## 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
Cumulative gross cash receipts	\$	13,379
% Recovered from initial cash outlay		79.64%

## GAAP Results

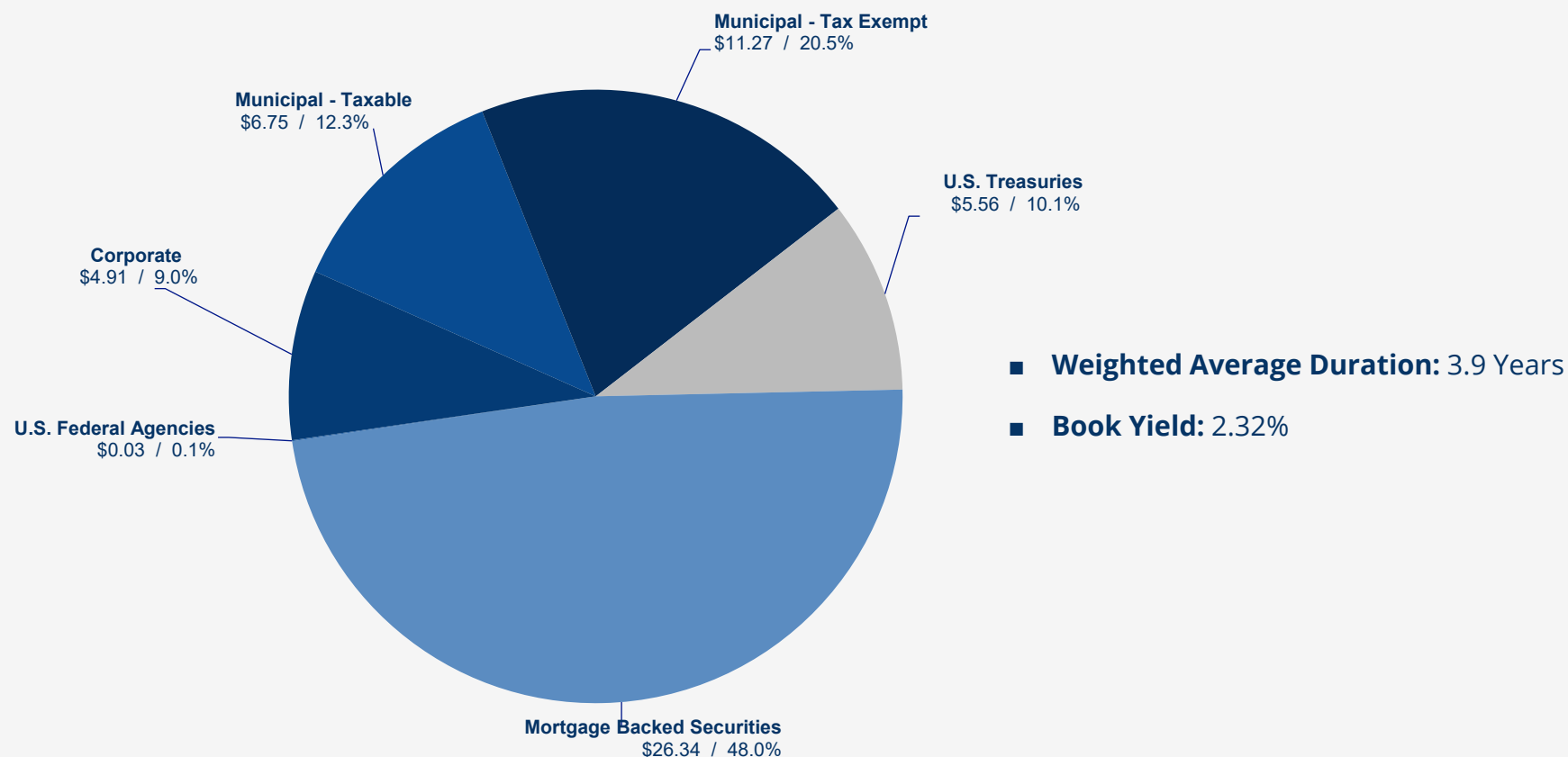
(Dollars in thousands, except per share data)

OIL AND GAS ACTIVITY	Q3 2025
Gross revenues	\$ 1,271
Gross expenses	1,424 <sup>(1)</sup>
Pre-tax net income	(153)
Net Income	\$ (115)

Dollars in thousands

(1) Includes depletion expense of \$1,040

## 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 \$54.9 million as of September 30, 2025



This presentation and oral statements made regarding the subject of this presentation contain forward-looking statements. These forward-looking statements are subject to significant uncertainties because they are based upon: the amount and timing of future changes in interest rates, market behavior, and other economic conditions; future laws, regulations, and accounting principles; changes in regulatory standards and examination policies, and a variety of other matters. These other matters include, among other things, the direct and indirect effect of economic conditions on interest rates, credit quality, loan demand, liquidity, and monetary and supervisory policies of banking regulators. These forward-looking statements reflect Bank7 Corp.'s current views with respect to, among other things, future events and Bank7 Corp.'s financial performance. Any statements about Bank7 Corp.'s expectations, beliefs, plans, predictions, forecasts, objectives, assumptions or future events or performance are not historical facts and may be forward-looking. These statements are often, but not always, made through the use of words or phrases such as "anticipate," "believes," "can," "could," "may," "predicts," "potential," "should," "will," "estimate," "plans," "projects," "continuing," "ongoing," "expects," "intends" and similar words or phrases. Any or all of the forward-looking statements in (or conveyed orally regarding) this presentation may turn out to be inaccurate. The inclusion of or reference to forward-looking information in this presentation should not be regarded as a representation by Bank7 Corp. or any other person that the future plans, estimates or expectations contemplated by Bank7 Corp. will be achieved. Bank7 Corp. has based these forward-looking statements largely on its current expectations and projections about future events and financial trends that Bank7 Corp. believes may affect its financial condition, results of operations, business strategy and financial needs. Bank7 Corp.'s actual results could differ materially from those anticipated in such forward-looking statements as a result of risks, uncertainties and assumptions that are difficult to predict. If one or more events related to these or other risks or uncertainties materialize, or if Bank7 Corp.'s underlying assumptions prove to be incorrect, actual results may differ materially from what Bank7 Corp. anticipates. You are cautioned not to place undue reliance on forward-looking statements. Further, any forward-looking statement speaks only as of the date on which it is made and Bank7 Corp. undertakes no obligation to update or revise any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events, except as may be required by law. All forward-looking statements herein are qualified by these cautionary statements.

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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.

