



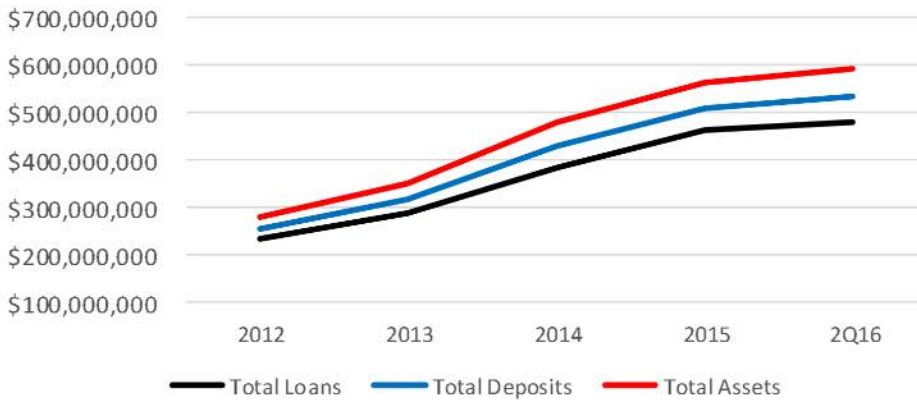
MEMBER FDIC

FINANCIAL UPDATE

Mid-Year Review - 2016

For questions please contact Kelly Harris, CFO, 405-810-8600

Loans, Deposits, & Assets



What to look for in a Bank:

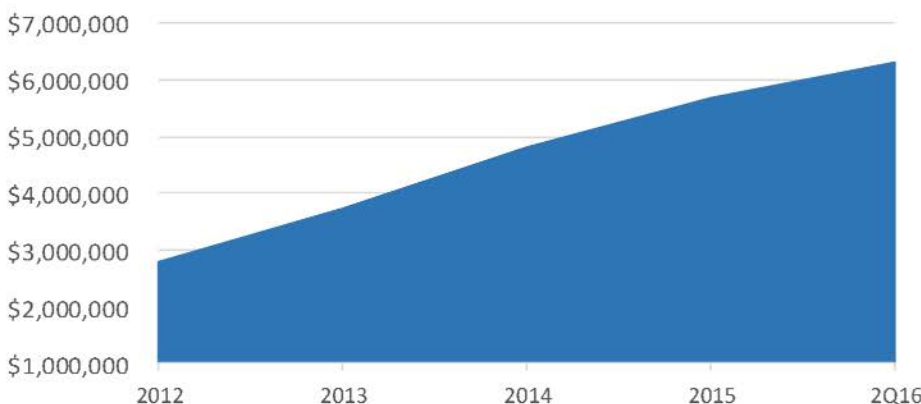
Asset Quality

	2015
Non-Performing Assets/Assets (%)	0.93%
Non-Performing Assets/Loans + Other Real Estate (%)	1.13%
Loans Past Due > 30 Days	1.00%

Net Loan Loss Reserve Adequacy

Measure	Ratio	Bank7	2016 2Q
Reserve for loan losses to total loans portrays how much a bank has set aside to cover potential credit losses	Reserve for loan losses/ total loans net of cash secured loans	Bank7 continued to build reserves against potential future credit losses in 2Q2016, adding to already healthy reserve ratios.	1.42%

Loan Loss Reserve



Profile:

- Bank7 is owned by Haines Financial Corp and is a full-service financial institution.
- Chartered in 1901, headquarters relocated to Oklahoma City 2005.
- Eight locations in Oklahoma, Texas, and Kansas.
- Jointly supervised by the Oklahoma Banking Department and Federal Reserve.
- Assets \$593,199,000 as of June 30, 2016.

Our Mission:

To be recognized and respected as the premier bank in the communities we serve, be an outstanding corporate citizen, and a great place to work. To develop long term, mutually beneficial relationships with our customers by exceeding their expectations through extraordinary service, superior products, and advanced technical capabilities. To attract, develop, and retain the most talented team of bankers in our marketplaces. To create and maintain a professional environment that invites the ideas of our employees and fosters the confidence of our shareholders and customers.

Our Products:

Business

- Deposit Accounts
- Debit Cards
- Credit and Purchasing Cards
- Online and Mobile Banking
- Treasury Management
- Commercial and Industrial Lending
- Commercial Real Estate Lending
- Energy Lending
- Agricultural Lending

Personal

- Deposit Accounts
- Debit and Credit Cards
- CD's and IRA's
- Personal and Mortgage Loans
- Online and Mobile Banking

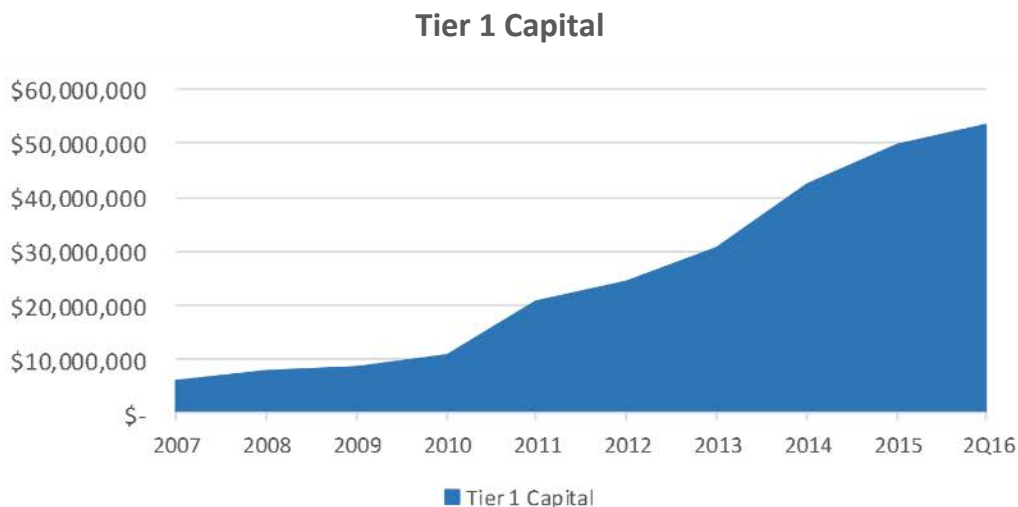
At Bank7, we strive to better serve you and your banking needs - and we are as confident and excited about the future of our bank today as we were in the beginning.

• Solid Capital Levels

Measure	Ratio	Regulatory Minimums	Requirements for "Well Capitalized"	2016 2Q
Total risk-based capital is capital that a bank holds to protect itself from losses due to risk from underperforming loans. Tier 1 risk based capital ratio shows how much of a bank's tier 1 capital is comprised of common equity - the highest quality type of capital.	Total Risk-Based Capital	8.625%	10%	11.94%
	Tier 1 Risk-Based Capital	6.625%	8%	10.69%

Capital Review

- Tier 1 Capital was \$53,492,000, up \$3,669,000 from December 31, 2015.
- We continue to have a sizeable capital cushion, which is available to support organic growth, as well as growth through acquisitions.
- We adhere to a policy of strong capital with ratios above the "well-capitalized" regulatory thresholds.



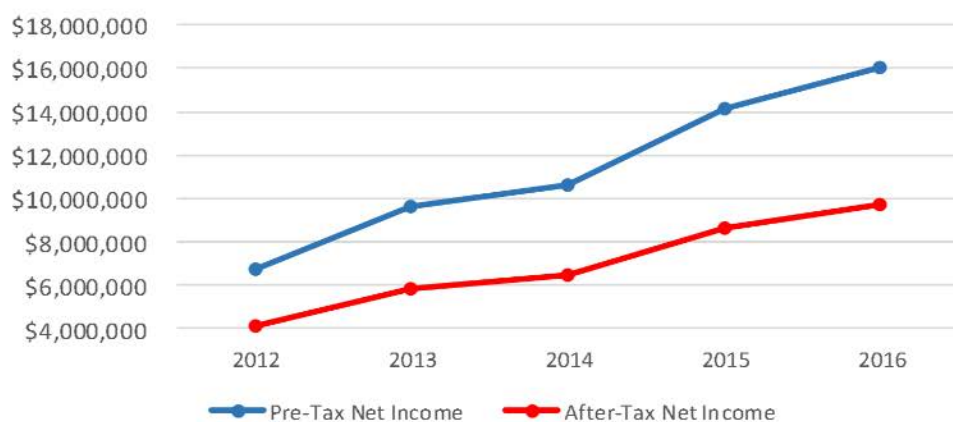
Actual Tier 1 Capital was \$53,492,000 as of June 30, 2016

• Strong Earnings

	2012	2013	2014	2015	2016 (annualized)
Pre-Tax Income	\$6,768,000	\$9,605,000	\$10,652,000	\$14,106,000	\$16,000,000
After-Tax Income	4,061,000	5,763,000	6,391,000	8,464,000	9,600,000
Return on Assets (*)	1.73%	1.90%	1.48%	1.71%	1.65%
Return on Equity (*)	18.15%	21.47%	15.99%	18.03%	18.02%

* Tax Effected.

5 Year Earnings



Earnings Review

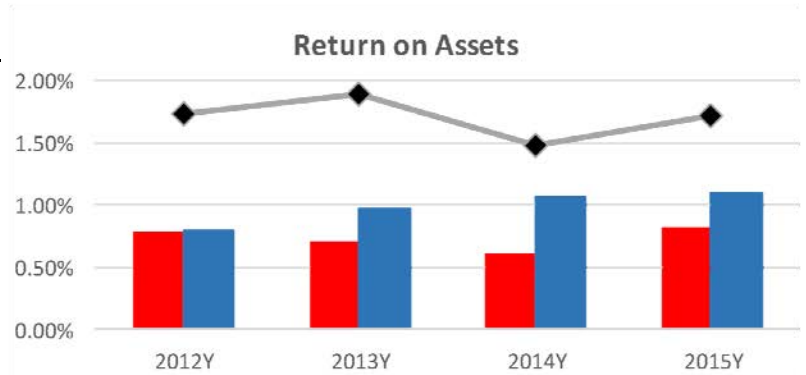
First half of 2016 compared to first half of 2015:

- Pre-tax net income was \$7,765,000, up from \$7,091,000, a 9.5% increase over the same time last year.
- The increase is attributed to loan growth in the OKC and Texas markets.

How We Stack Up:

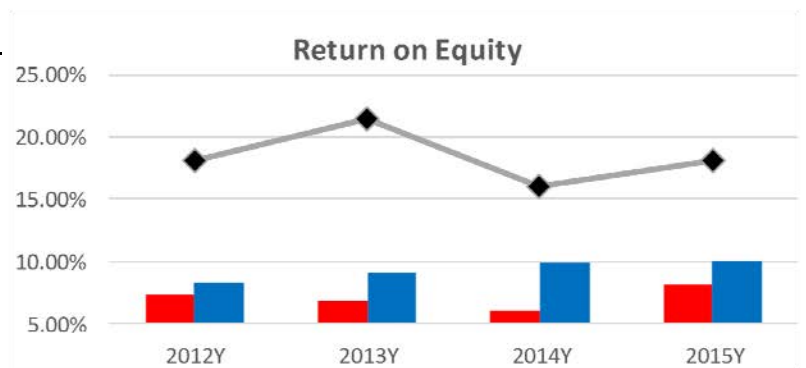
RETURN ON ASSETS

	2012Y	2013Y	2014Y	2015Y
Bank 7	1.73%	1.90%	1.48%	1.71%
Composite Group	0.79%	0.71%	0.62%	0.83%
U.S. Commercial Banks \$500M-\$1B	0.80%	0.97%	1.07%	1.10%



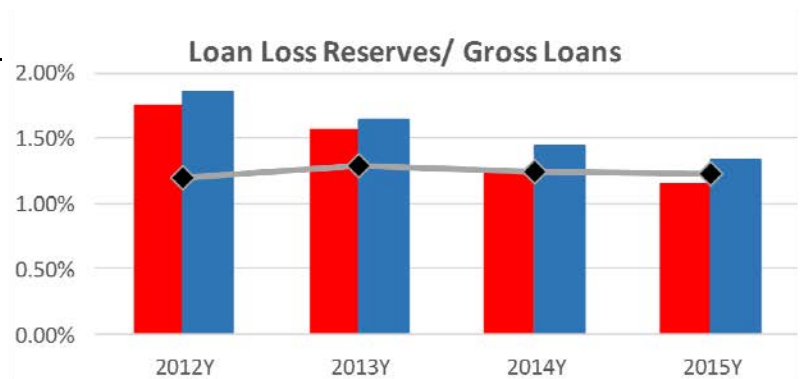
RETURN ON EQUITY

	2012Y	2013Y	2014Y	2015Y
Bank 7	18.15%	21.47%	15.99%	18.03%
Composite Group	7.36%	6.79%	6.01%	8.03%
U.S. Commercial Banks \$500M-\$1B	8.25%	9.04%	9.86%	10.06%



LOAN LOSS RESERVES/GROSS LOANS

	2012Y	2013Y	2014Y	2015Y
Bank 7	1.19%	1.29%	1.25%	1.23%
Composite Group	1.75%	1.57%	1.27%	1.16%
U.S. Commercial Banks \$500M-\$1B	1.85%	1.65%	1.45%	1.34%



* Composite Group – Texas and Oklahoma Banks – MidFirst Bank, Quail Creek Bank, First Fidelity Bancorp, Kirkpatrick Bank, Veritex Community Bank, North Dallas Bank & Trust, Sovereign Bank, Dallas Capital Bank, Bank SNB.

* Tax Effected.

Summary Balance Sheet

(\$000)	2012 Y	2013 Y	2014 Y	2015 Y	2016 2Q
Cash & Due From Banks	\$ 37,884	\$ 56,322	\$ 85,232	\$ 95,406	\$106,557
Securities	3,825	2,588	-	-	-
Total Loans	234,835	288,608	385,290	461,665	480,740
Loan Loss Reserve	2,799	3,717	4,829	5,677	6,316
Net Loans	232,036	284,891	380,461	455,988	474,424
Premises & Fixed Assets	3,420	4,031	5,254	4,788	4,633
Other Real Estate Owned	430	639	810	834	754
Intangible Assets	-	-	1,808	1,602	1,499
Other Assets	3,340	3,889	5,139	5,333	5,332
Total Assets	280,935	352,360	478,704	563,951	593,199
Deposits	253,315	318,943	430,078	508,978	534,942
Other Liabilities	3,115	2,774	4,307	3,548	3,266
Total Liabilities	256,430	321,717	434,385	512,526	538,208
Total Capital	24,505	30,643	44,319	51,425	54,991
Total Liabilities & Capital	\$280,935	\$352,360	\$478,704	\$563,951	\$593,199

Summary Income Statement

(\$000)	2012 Y	2013 Y	2014 Y	2015 Y	2016 2Q
Interest Income	\$ 15,778	\$ 20,176	\$ 24,382	\$ 29,179	\$ 15,627
Interest Expense	1,674	1,900	2,058	2,210	1,213
Gross Interest Margin	14,104	18,276	22,324	26,969	14,414
Provision for Loan Losses	880	1,075	1,218	2,566	942
Noninterest Income	908	1,208	1,025	1,195	438
Noninterest Expense	7,364	8,804	11,463	11,492	6,145
Income Tax Provision (40%)	2,707	3,842	4,261	5,642	3,106
Net After-Tax Income	\$ 4,061	\$ 5,763	\$ 6,391	\$ 8,464	\$ 4,659

Bank7 Branch Locations

Oklahoma City, OK
1039 NW 63rd Street
Oklahoma City, OK 73116
Ph: 405-810-8600

Dallas, TX
Commercial Loan Production Office
5080 Spectrum Drive, Ste. 123W
Dallas, TX 75001
Ph: 405-810-7229

Woodward, OK
Bank7 Center
3300 Oklahoma Avenue
Woodward, OK 73801
Ph: 580-254-0100

Woodward, OK
1003 Oklahoma Avenue
Woodward, OK 73801
Ph: 580-254-0100

Montezuma, KS
209 N. Aztec Street
Montezuma, KS 67867
Ph: 620-846-2221

Copeland, KS
210 N. Santa Fe Street
Copeland, KS 67837
Ph: 620-668-5200

Camargo, OK
100 S. Broadway
Camargo, OK 73835
Ph: 580-926-3322

Medford, OK
120 N. First Street
Medford, OK 73759
Ph: 580-395-2321