



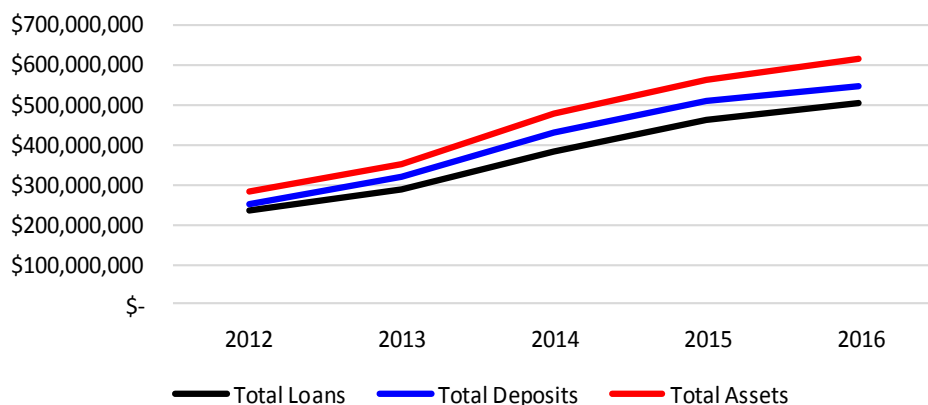
MEMBER FDIC

FINANCIAL UPDATE

Year-End Review - 2016

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

Loans, Deposits, & Assets



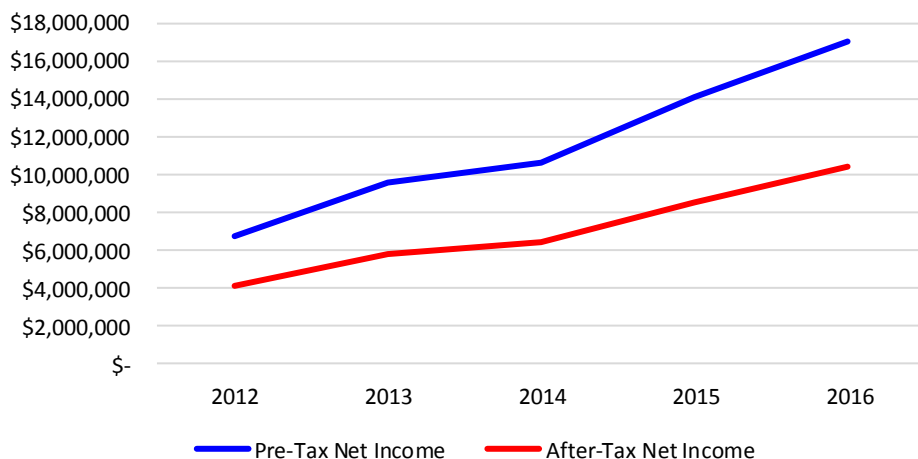
| Year Over Year Growth in % | 2012 | 2013 | 2014 | 2015 | 2016 |
|----------------------------|--------|--------|--------|--------|-------|
| Total Loans | 37.70% | 22.90% | 33.50% | 19.82% | 9.09% |
| Total Deposits | 34.95% | 25.91% | 34.84% | 18.35% | 8.02% |
| Total Assets | 32.79% | 25.42% | 35.86% | 17.81% | 8.84% |

Strong Earnings

| | 2012 | 2013 | 2014 | 2015 | 2016 |
|----------------------|-------------|-------------|--------------|--------------|--------------|
| Pre-Tax Income | \$6,768,000 | \$9,605,000 | \$10,652,000 | \$14,106,000 | \$17,080,000 |
| Return on Assets (*) | 1.73% | 1.90% | 1.48% | 1.71% | 1.78% |
| Return on Equity (*) | 18.15% | 21.47% | 15.99% | 18.03% | 18.83% |

* Tax Effected.

5 Year Earnings



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.
- Bank7 specializes in Commercial Banking and Treasury Management.

Yearly Overview:

- The bank grew assets to \$613,819,000, a 9% increase over the prior year.
- Loan growth remained strong and also increased 9% year over year to \$503,651,000.
- Pre-tax income of \$17,080,000 was 21% higher than 2015 and driven mainly by increased efficiencies and growth in the Texas market.
- Total Risk-Based Capital kept pace with the growth of the bank and was up 97bps or 8.35% over the prior year, ending at 12.58%.

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.

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.

What to Look for in a Bank:

• Asset Quality

| | 2014 | 2015 | 2016 |
|--|-------|-------|-------|
| Non-Performing Assets/Total Assets (%)* | 0.42% | 0.93% | 0.13% |
| Non-Performing Assets/Total Risk-Based Capital (%) | 4.22% | 9.45% | 1.19% |
| Net Chargeoffs/Average Loans (%) | 0.09% | 0.42% | 0.07% |

* Non-performing assets includes non-performing loans, other real estate owned and nonaccrual loans.

• Solid Capital Levels

| Measure | Regulatory Minimums | Regulatory Definition of "Well Capitalized" | Bank7 2016 Ratio | Bank7 2016 Capital |
|---------|---------------------|---|------------------|--------------------|
|---------|---------------------|---|------------------|--------------------|

Total risk-based capital is capital that a bank holds to protect itself from losses due to risk from underperforming loans

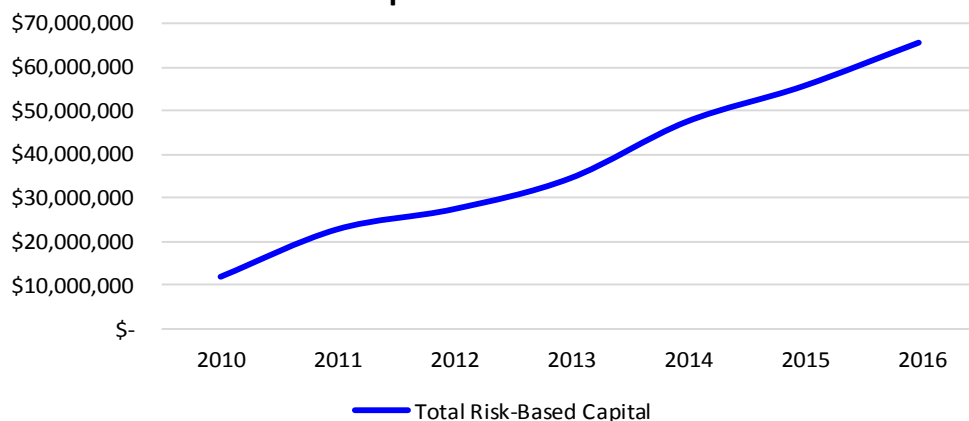
9.25%

10%

12.58%

\$ 65,582,000

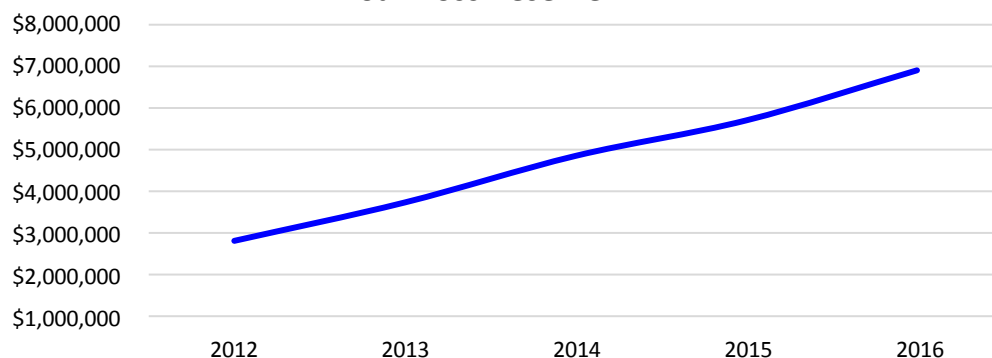
Capital Growth



• Net Loan Loss Reserve Adequacy

| Measure | Ratio | Bank7 | 2016 |
|--|---|--|-------|
| 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 2016, adding to already healthy levels | 1.43% |

Loan Loss Reserve



Asset Quality

Non-performing loans had slightly increased in 2015, primarily due to stress caused by low energy prices; however, they fell in 2016 and are now back to very low levels.

Capital

Risk-Based Capital was \$65,582,000, up \$10,082,000 year over year, an 18% increase.

We continue to have a sizeable capital cushion, which is available to support organic growth, as well as growth through strategic acquisitions.

We adhere to a policy of strong capital with ratios above the "well-capitalized" regulatory thresholds.

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

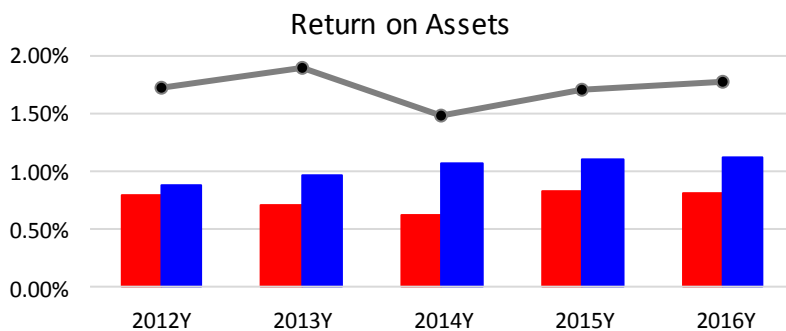
Personal

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

• How We Stack Up:

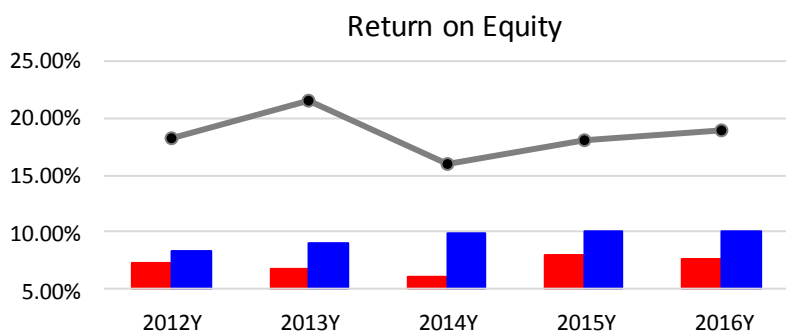
RETURN ON ASSETS

| | 2012Y | 2013Y | 2014Y | 2015Y | 2016Y |
|-----------------------------------|-------|-------|-------|-------|-------|
| Bank7 | 1.73% | 1.90% | 1.48% | 1.71% | 1.78% |
| Composite Group | 0.79% | 0.71% | 0.62% | 0.83% | 0.81% |
| U.S. Commercial Banks \$500M-\$1B | 0.88% | 0.97% | 1.07% | 1.10% | 1.12% |



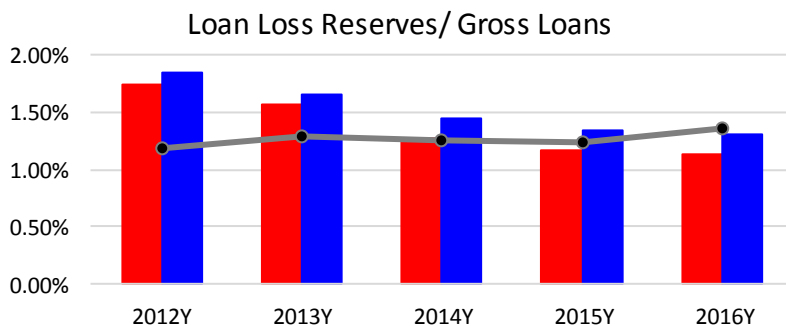
RETURN ON EQUITY

| | 2012Y | 2013Y | 2014Y | 2015Y | 2016Y |
|-----------------------------------|--------|--------|--------|--------|--------|
| Bank7 | 18.15% | 21.47% | 15.99% | 18.03% | 18.83% |
| Composite Group | 7.36% | 6.79% | 6.01% | 8.03% | 7.66% |
| U.S. Commercial Banks \$500M-\$1B | 8.25% | 9.04% | 9.86% | 10.06% | 10.10% |



LOAN LOSS RESERVES/GROSS LOANS

| | 2012Y | 2013Y | 2014Y | 2015Y | 2016Y |
|-----------------------------------|-------|-------|-------|-------|-------|
| Bank7 | 1.19% | 1.29% | 1.25% | 1.23% | 1.36% |
| Composite Group | 1.75% | 1.57% | 1.27% | 1.16% | 1.14% |
| U.S. Commercial Banks \$500M-\$1B | 1.85% | 1.65% | 1.45% | 1.34% | 1.31% |



* 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 (In \$000's)

| | 2012 Y | 2013 Y | 2014 Y | 2015 Y | 2016 Y |
|-----------------------------|-----------|-----------|-----------|-----------|-----------|
| Cash & Due From Banks | \$ 37,884 | \$ 56,322 | \$ 85,232 | \$ 95,406 | \$103,714 |
| Securities | 3,825 | 2,588 | - | - | - |
| Total Loans | 234,835 | 288,608 | 385,290 | 461,665 | 503,651 |
| Loan Loss Reserve | 2,799 | 3,717 | 4,829 | 5,677 | 6,873 |
| Net Loans | 232,036 | 284,891 | 380,461 | 455,988 | 496,620 |
| Premises & Fixed Assets | 3,420 | 4,031 | 5,254 | 4,788 | 6,515 |
| Other Real Estate Owned | 430 | 639 | 810 | 834 | 99 |
| Intangible Assets | - | - | 1,808 | 1,602 | 1,396 |
| Other Assets | 3,340 | 3,889 | 5,139 | 5,333 | 5,317 |
| Total Assets | 280,935 | 352,360 | 478,704 | 563,951 | 613,819 |
| Deposits | 253,315 | 318,943 | 430,078 | 508,978 | 549,787 |
| Other Liabilities | 3,115 | 2,774 | 4,307 | 3,548 | 3,577 |
| Total Liabilities | 256,430 | 321,717 | 434,385 | 512,526 | 553,364 |
| Total Capital | 24,505 | 30,643 | 44,319 | 51,425 | 60,455 |
| Total Liabilities & Capital | \$280,935 | \$352,360 | \$478,704 | \$563,951 | \$613,819 |

Summary Income Statement (In \$000's)

| | 2012 Y | 2013 Y | 2014 Y | 2015 Y | 2016 Y |
|----------------------------|-----------|-----------|-----------|-----------|-----------|
| Interest Income | \$ 15,778 | \$ 20,176 | \$ 24,382 | \$ 29,179 | \$ 33,719 |
| Interest Expense | 1,674 | 1,900 | 2,058 | 2,210 | 2,523 |
| Gross Interest Margin | 14,104 | 18,276 | 22,324 | 26,969 | 31,196 |
| Provision for Loan Losses | 880 | 1,075 | 1,218 | 2,566 | 1,554 |
| Noninterest Income | 908 | 1,208 | 1,025 | 1,195 | 1,040 |
| Noninterest Expense | 7,364 | 8,804 | 11,463 | 11,492 | 13,602 |
| Pre-tax Income | 6,768 | 9,605 | 10,652 | 14,106 | 17,080 |
| Income Tax Provision (40%) | 2,640 | 3,746 | 4,154 | 5,501 | 6,661 |
| Net After-Tax Income | \$ 4,128 | \$ 5,859 | \$ 6,498 | \$ 8,605 | \$ 10,419 |

Bank7 Branch Locations

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

Dallas, TX—Commercial LPO
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

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

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

Irving, TX—Opening Soon!
6460 N. MacArthur Boulevard
Irving, TX 75039

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

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