



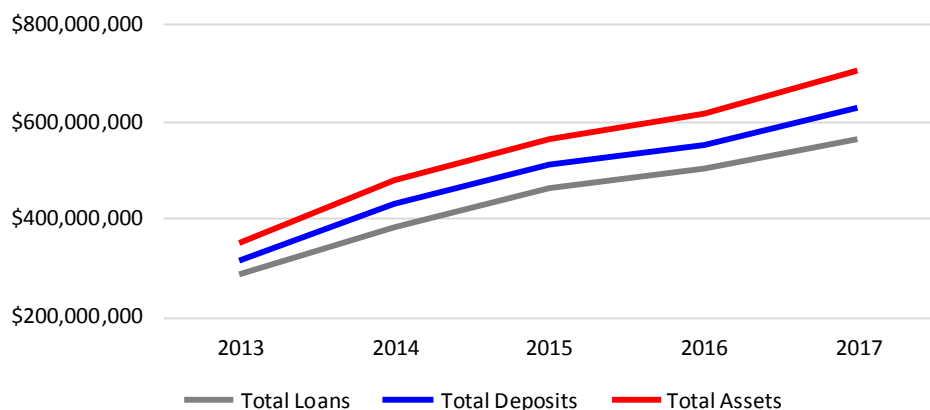
FINANCIAL UPDATE

Year End Review - 2017

For additional information please contact Kelly Harris, CFO, 405-810-8600

Year Over Year Growth in %	FYE 2013	FYE 2014	FYE 2015	FYE 2016	FYE 2017
Total Loans	22.90%	33.50%	19.82%	9.09%	11.86%
Total Deposits	25.91%	34.84%	18.35%	8.02%	13.87%
Total Assets	25.42%	35.86%	17.81%	8.84%	14.47%

Loans, Deposits, & Assets

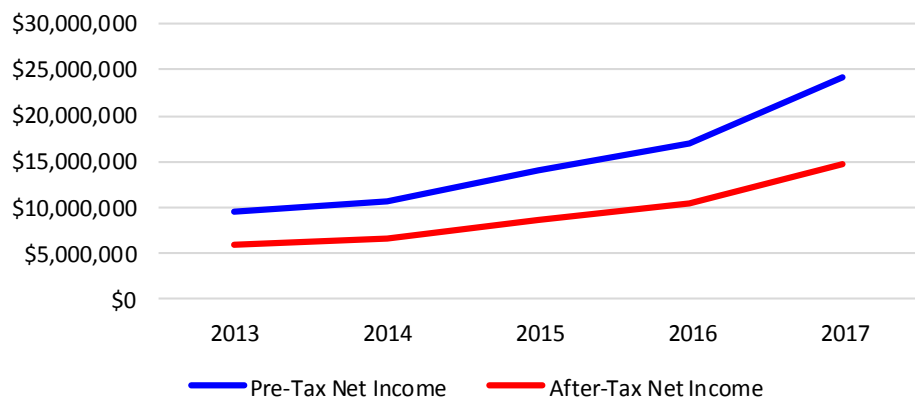


Strong Earnings

	FYE 2013	FYE 2014	FYE 2015	FYE 2016	FYE 2017
Pre-Tax Income	\$9,605,000	\$10,652,000	\$14,106,000	\$17,080,000	\$24,027,000
Return on Assets (*)	1.90%	1.48%	1.71%	1.78%	2.23%
Return on Equity (*)	21.47%	15.99%	18.03%	18.83%	21.76%

* Tax Affected.

5 Year Earnings Recap



Key Highlights

Bank7 achieved strong profits in 2017. We continue to benefit from the stable Oklahoma economy, particularly a rebounding energy sector, and also from our expansion into the robust Texas market.

- Tax affected ROA and ROE were 2.23% and 21.76%, respectively, up by 25.28% and 15.56% from year end 2016.
- Loan growth of 11.86%
- Deposit growth of 13.87%
- Asset growth of 14.47%
- Increased loan, deposit and Treasury Management business was achieved while keeping overhead low, allowing us to maintain industry leading efficiency ratios, as evidenced by the amount of assets per employee, and our low efficiency ratio.

New Branch Open in Irving, TX

Our newest branch represents our investment and commitment to the DFW Metroplex. The branch is designed with our customers in mind, for people who want personal service from locally staffed professionals who can help meet their needs.

Earnings

- Earnings reached new milestones in 2017, with \$24,027,000 of pre-tax earnings and \$14,656,470 of tax-affected earnings, a 40.7% increase.
- Earnings increased due to strong loan demand in Oklahoma and Texas, along with our ability to maintain our net interest margin.

Asset Quality

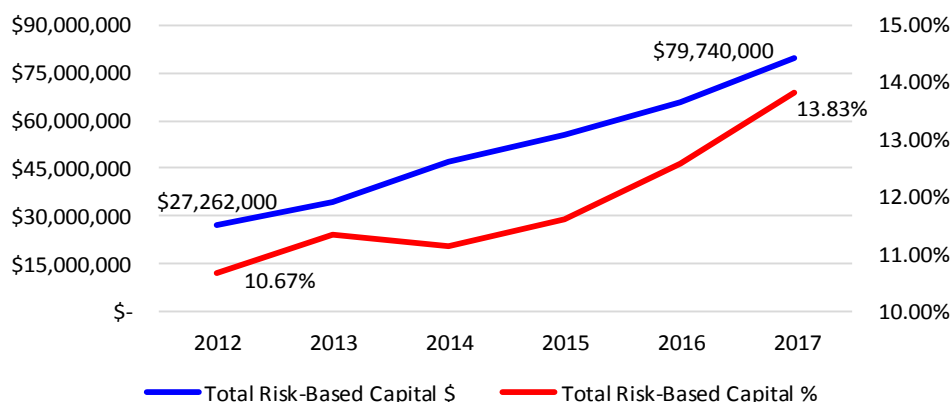
	FYE 2015	FYE 2016	FYE 2017
Non-Performing Assets/Total Assets (%)*	0.93%	0.13%	0.28%
Non-Performing Assets/Total Risk-Based Capital (%)	9.45%	1.19%	2.37%
Net Charge-offs/Average Loans (%)	0.42%	0.07%	0.09%

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

Solid Capital Levels

	Regulatory Minimum	Regulatory Definition of "Well Capitalized"	Bank7 Ratio FYE 2017	Bank7 Capital FYE 2017
Total risk-based capital is capital that a bank holds to protect itself from losses due to risk from underperforming loans	9.875%	10%	13.83%	\$ 79,740,000

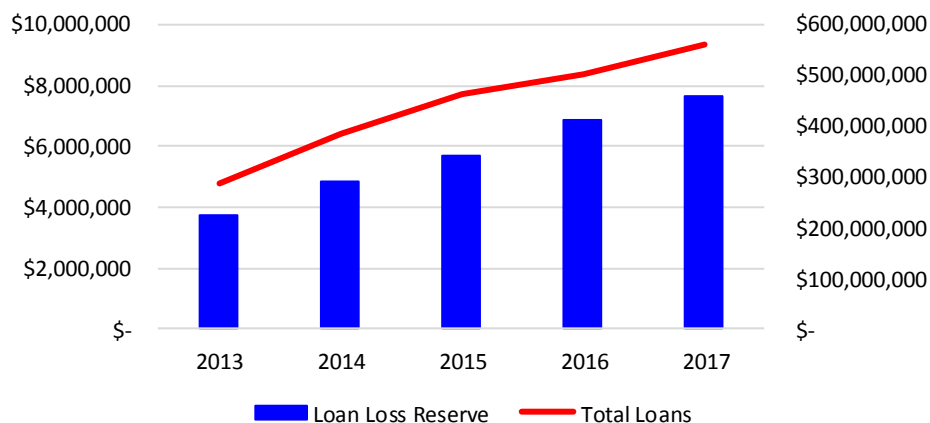
Capital Growth



Net Loan Loss Reserve Adequacy

Measure	Ratio	FYE 2017
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	1.40%

Loan Loss Reserves to Net Loans



Asset Quality

- Non-Performing Assets/Total Assets continue to remain at very low levels.

Capital

- Strong earnings drove capital to record levels for year end 2017. Risk-Based Capital was \$79,740,000, up \$14,158,000, or a 21.6% increase over the same period last year.
- 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 significantly above the "well-capitalized" regulatory thresholds.

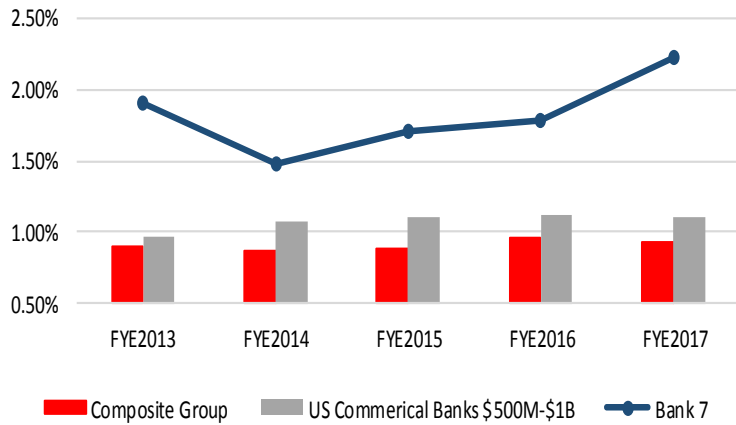
Allowance for Loan Losses

- Bank7 continued to build reserves against potential future credit losses in 2017, adding to already healthy levels.
- Our Net Allowance for Loan Losses continues to stay high, ending 2017 at 1.40% of all loans at year end.

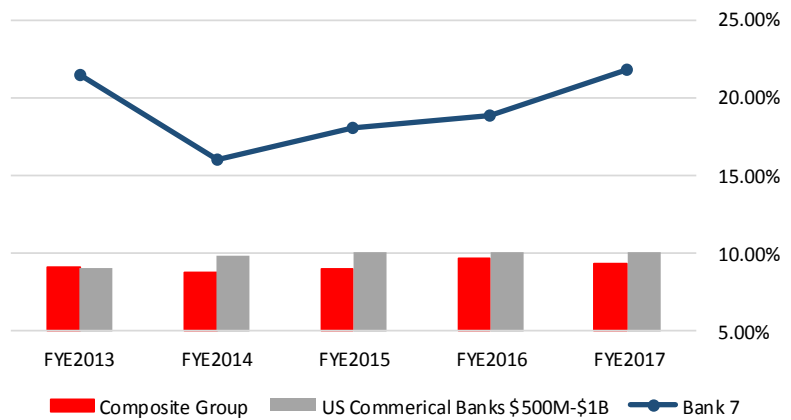
Peer Comparison

Return on Assets/Return on Equity

Return on Assets

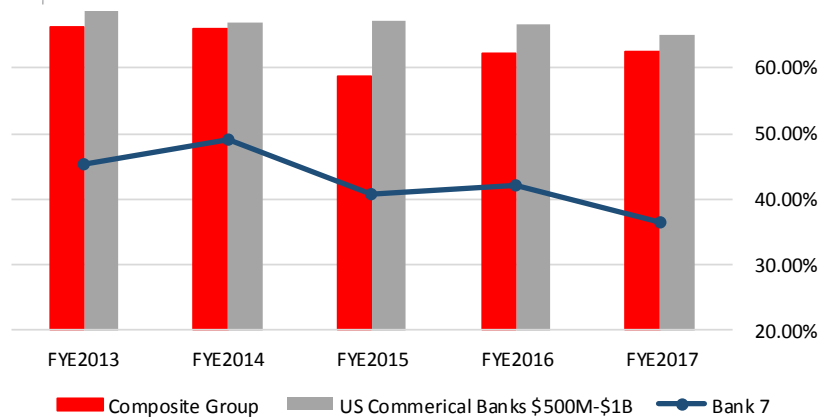


Return on Equity



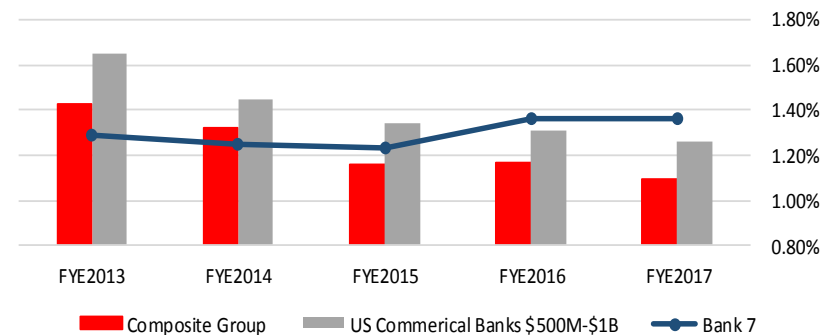
Efficiency Ratio (the lower the better)

	FYE 2013	FYE 2014	FYE 2015	FYE 2016	FYE 2017
Bank7	45.19%	49.09%	40.80%	42.20%	36.45%
Composite Group	66.38%	66.03%	58.83%	62.22%	62.62%
U.S. Commercial Banks \$500M-\$1B	68.99%	67.03%	67.26%	66.60%	65.01%



Loan Loss Reserves/Total Loans

	FYE 2013	FYE 2014	FYE 2015	FYE 2016	FYE 2017
Bank7	1.29%	1.25%	1.23%	1.36%	1.36%
Composite Group	1.43%	1.33%	1.16%	1.17%	1.09%
U.S. Commercial Banks \$500M-\$1B	1.65%	1.45%	1.34%	1.31%	1.26%



Composite Group includes data compiled from selected Oklahoma and Texas Banks and 2017 SNL Top Performing Banks under \$1B in assets.

* Tax Affected.

Summary Balance Sheet (In \$000's)

	FYE 2013	FYE 2014	FYE 2015	FYE 2016	FYE 2017
Cash & Due From Banks	\$ 56,322	\$ 85,232	\$ 95,406	\$ 103,714	\$ 130,287
Securities	2,588	-	-	-	-
Total Loans	288,608	385,290	461,665	503,493	563,001
Loan Loss Reserve	3,717	4,829	5,677	6,873	7,654
Net Loans	284,891	380,461	455,988	496,620	555,347
Premises & Fixed Assets	4,031	5,254	4,788	6,515	9,602
Other Real Estate Owned	639	810	834	99	100
Intangible Assets	-	1,808	1,602	1,396	1,190
Other Assets	3,889	5,139	5,333	5,317	5,734
Total Assets	352,360	478,704	563,951	613,819	702,648
Deposits	318,943	430,078	508,978	549,787	626,039
Other Liabilities	2,774	4,307	3,548	3,577	2,891
Total Liabilities	321,717	434,385	512,526	553,364	628,930
Total Capital	30,643	44,319	51,425	60,455	73,718
Total Liabilities & Capital	\$ 352,360	\$ 478,704	\$ 563,951	\$ 613,819	\$ 702,648

Summary Income Statement (In \$000's)

	FYE 2013	FYE 2014	FYE 2015	FYE 2016	FYE 2017
Interest Income	\$ 20,176	\$ 24,382	\$ 29,179	\$ 33,719	\$ 43,336
Interest Expense	1,900	2,058	2,210	2,523	4,501
Gross Interest Margin	18,276	22,324	26,969	31,196	38,835
Provision for Loan Losses	1,075	1,218	2,566	1,554	1,246
Noninterest Income	1,208	1,025	1,195	1,040	979
Noninterest Expense	8,804	11,463	11,492	13,602	14,541
Pre-tax Income	9,605	10,652	14,106	17,080	24,027
Income Tax Provision (40%)	3,746	4,154	5,501	6,661	9,371
Net After-Tax Income	\$ 5,859	\$ 6,498	\$ 8,605	\$ 10,419	\$ 14,656

Bank7 Branch Locations

Oklahoma City, OK

Dallas, TX

Dallas, TX - Commercial LPO

Woodward, OK

Montezuma, KS

Copeland, KS

Medford, OK

Camargo, OK

Bank7 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

1031 Exchange

Personal

Deposit Accounts

Debit and Credit Cards

CD's and IRA's

Personal and Mortgage Loans

Online and Mobile Banking

Profile

Bank7 is owned by Haines Financial Corp and is a full-service financial institution.

- Chartered in 1901, headquarters relocated to Oklahoma City in 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.

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.



MEMBER FDIC



bank7.com