Bank7 Corp. (BSVN)

Updated January 20th, 2026, by Sure Dividend Analyst

Key Metrics

Current Price:	$43	**5 Year Annual Expected Total Return:**	9.4%	**Market Cap:**	$407 M
Fair Value Price:	$47	**5 Year Growth Estimate:**	5.0%	**Ex-Dividend Date[1]:**	03/20/26
% Fair Value:	90%	**5 Year Valuation Multiple Estimate:**	2.2%	**Dividend Payment Date[1]:**	04/06/26
Dividend Yield:	2.5%	**5 Year Price Target**	$60	**Years Of Dividend Growth:**	7
Dividend Risk Score:	C	**Sector:**	Financials	**Rating:**	Hold

Overview & Current Events

Bank7 Corp. (BSVN) is a regional bank holding company serving businesses and individuals through its subsidiary, Bank7. Founded in 1901 and headquartered in Oklahoma City, it operates branches in Oklahoma, the Dallas/Fort Worth area, and Kansas. The bank specializes in commercial real estate, hospitality, energy, and industrial lending while offering a full range of deposit and consumer banking services. Bank7 Corp. is a $407 million company and currently employs approximately 125 full-time staff.

On January 15th, 2026, Bank7 Corp. announced its financial results for the fourth quarter ended December 31st, 2025. The company reported net income of $10.8 million for Q4 2025, which was essentially flat sequentially (-0.6%) and reflected stable profitability despite modest pressure on pre-provision earnings. Diluted earnings per share (EPS) were $1.12, compared to $1.13 in Q3 2025, reflecting slight share count growth and margin compression. Pre-provision, pre-tax earnings totaled $14.2 million, down modestly from the prior quarter, while no provision for credit losses was recorded, underscoring continued strong credit quality. Net interest income totaled $22.3 million for the quarter, up from $21.7 million in Q3 2025, driven by continued loan growth, partially offset by lower asset yields. The net interest margin declined to 4.76% from 5.07% in Q3 2025, reflecting ongoing margin normalization in a changing rate environment. Total loans increased to $1.59 billion, while total deposits rose to $1.70 billion, supported by growth in both interest-bearing and non-interest-bearing accounts.

For the full year 2025, diluted EPS declined to $4.50 from $4.84 in 2024 (-7.0% year over year), reflecting net interest margin compression and lower pre-provision earnings, partially offset by balance sheet growth. Full-year net income totaled $43.1 million, down 5.8% year over year.

Among the key positives, capital strength remains a standout, with the company reporting a Tier 1 leverage ratio of 12.82% and a total risk-based capital ratio of 15.24%, both well above regulatory minimums, providing a strong buffer amid macroeconomic uncertainty. Total assets reached $2.0 billion, up 12.9% year over year, reflecting robust organic growth. On the negative side, net interest margin compression persisted, and full-year earnings declined year over year, highlighting pressure on profitability despite strong balance sheet expansion. Noninterest income for Q4 2025 totaled $1.8 million, lower than prior-year levels, driven by reduced other income, while noninterest expenses increased to $9.9 million, reflecting higher staffing, regulatory, and operating costs. Overall, Bank7 Corp. remains well positioned entering 2026, supported by strong capital levels, excellent credit quality, and a well-matched balance sheet, allowing the company to navigate a potentially declining rate environment while continuing disciplined organic growth.

Growth on a Per-Share Basis

Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2031
EPS	$2.31	$3.26	$3.03	$0.81	$2.05	$2.55	$3.22	$4.56	$4.84	$4.50	***$4.30***	***$5.49***
DPS	--	--	--	$0.20	$0.41	$0.45	$0.52	$0.74	$0.87	$1.08	***$1.08***	***$1.38***
Shares[2]	9	9	9	9	9	9	9	9	9	9	***10***	***10***

[1] Estimated date

[2] In millions.

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The company has grown earnings by 7.7% per year since 2016 and 11.0% over the past five years. We expect earnings to grow on average by 5% per year for the next five years. The company has been able to increase its dividend for 7 consecutive years. Over the last five years, the average annual dividend growth rate is 19.1%. In August 2025, the company increased its quarterly dividend by 12.5% from $0.24 to $0.27 per share. There was no share repurchase activity in Q4 2025.

Valuation Analysis

Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Now	2031
Avg. P/E	--	--	--	24.3	7.2	9.4	8.7	7.1	12.3	9.8	***9.9***	***11.0***
Avg. Yld.	--	--	--	1.1%	2.9%	2.0%	2.0%	2.7%	1.9%	2.5%	***2.5%***	***2.3%***

Shares of Bank7 Corp. have traded with an average price-to-earnings ratio of about 11.3 over the last decade and today, it stands at 9.9. We are using 11 times earnings as a fair value baseline, implying the potential for a valuation tailwind. The company's dividend yield is currently 2.5% which is above the long-term average yield of 2.2%.

Safety, Quality, Competitive Advantage, & Recession Resiliency

Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2031
Payout	--	--	--	25%	20%	18%	16%	16%	18%	24%	***25%***	***25%***

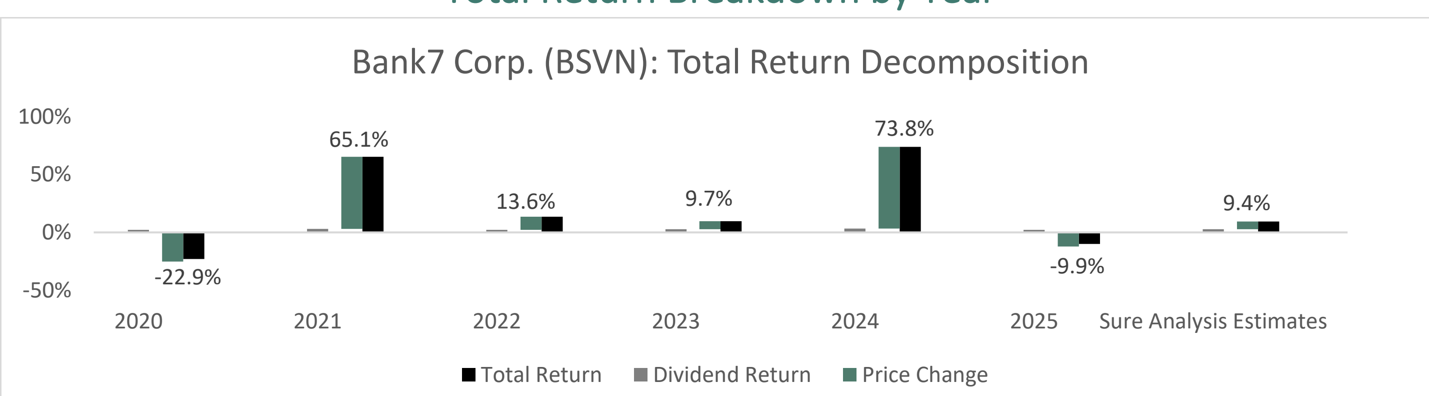
During the past five years, the company's dividend payout ratio has averaged around 19%. Bank7 Corp.'s dividend is comfortably covered by earnings. Given the expected earnings growth, there is room for the dividend to continue to grow at least at the same pace and keep the payout ratio around the same levels, which is safe.

Bank7 Corp. remains a well-capitalized regional bank with solid profitability, disciplined cost management, and strong credit quality. In Q4 2025, the bank reported a net interest margin of 4.76%, reflecting continued margin normalization amid a changing interest rate environment. Deposits increased to $1.70 billion at quarter-end, while loan balances grew to approximately $1.59 billion, underscoring continued organic balance sheet expansion. Capital levels remain robust, with a Tier 1 leverage ratio of 12.82%, providing meaningful resilience in volatile markets. As rate headwinds persist, Bank7's ability to sustain loan growth, optimize its funding mix, and maintain operational efficiency will remain key drivers of long-term performance.

Final Thoughts & Recommendation

Bank7 Corp. is a commercially focused regional bank known for its strong profitability, disciplined cost control, and conservative credit management. Maintaining loan growth and optimizing its funding mix will be critical for sustaining long-term success in a competitive banking environment. We estimate total return potential of 9.4% per year for the stock over the next five years based on a 5% earnings-per-share growth, the dividend yield of 2.5%, and a valuation tailwind. Shares earn a hold rating.

Total Return Breakdown by Year



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Income Statement Metrics

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Revenue		31	40	41	44	49	55	72	92	97
SG&A Exp.		7	8	9	22	11	12	18	18	21
D&A Exp.		1	1	1	1	1	1	1	1	
Net Profit		17	24	25	8	19	23	30	28	46
Net Margin		53.4%	60.1%	61.0%	18.9%	39.5%	41.7%	41.0%	30.8%	46.9%
Free Cash Flow		17	22	27	16	25	30	39	46	
Income Tax		-	-	1	7	7	8	10	9	15

Balance Sheet Metrics

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Total Assets		614	704	771	866	1,017	1,351	1,584	1,772	1,740
Cash & Equivalents		104	130	160	147	170	199	115	199	241
Goodwill & Int.		2	2	2	2	2	10	10	9	9
Total Liabilities		559	634	682	766	909	1,223	1,440	1,601	1,527
Long-Term Debt		6	6	-	-	-	-	-	-	-
Total Equity		55	69	88	100	107	127	144	170	213
LTD/E Ratio		0.12	0.08	-	-	-	-	-	-	-

Profitability & Per Share Metrics

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Return on Assets			3.6%	3.4%	1.0%	2.0%	2.0%	2.0%	1.7%	2.6%
Return on Equity			38.3%	31.7%	8.7%	18.6%	19.7%	21.8%	18.0%	23.8%
ROIC			34.9%	30.6%	8.7%	18.6%	19.7%	21.8%	18.0%	23.8%
Shares Out.	--	9	9	9	9	9	9	9	9	9
Revenue/Share		3.09	3.88	4.97	4.29	5.21	6.10	7.86	9.91	10.31
FCF/Share		1.67	2.15	3.23	1.58	2.64	3.25	4.28	5.00	

Note: All figures in millions of U.S. Dollars unless per share or indicated otherwise.