Bank7 Corp. (BSVN)

Updated April 26th, 2026, by Sure Dividend Analyst

Key Metrics

Current Price:	$44	**5 Year Annual Expected Total Return:**	9.5%	**Market Cap:**	$418 M
Fair Value Price:	$49	**5 Year Growth Estimate:**	5.0%	**Ex-Dividend Date[1]:**	06/19/26
% Fair Value:	89%	**5 Year Valuation Multiple Estimate:**	2.3%	**Dividend Payment Date[1]:**	07/07/26
Dividend Yield:	2.5%	**5 Year Price Target**	$62	**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 $418 million company and currently employs approximately 125 full-time staff.

On April 14th, 2026, Bank7 Corp. announced its financial results for the first quarter ended March 31st, 2026. The company reported net income of $12.0 million for Q1 2026, which was up 16.2% year-over-year and reflected record profitability driven by strong loan growth and margin expansion.

Diluted earnings per share (EPS) were $1.25, compared to $1.08 in Q1 2025, reflecting double-digit earnings growth on higher net interest income. Pre-provision, pre-tax earnings totaled $15.8 million, up 15.4% year-over-year, while no provision for credit losses was recorded, underscoring continued strong credit quality. Net interest income totaled $24.2 million for the quarter, up from $20.8 million in Q1 2025, driven by continued loan growth and meaningful margin expansion. The net interest margin expanded to 5.27% from 4.98% in Q1 2025, reflecting favorable repricing of the loan book and declining deposit costs. Total loans net of allowance stood at $1.57 billion, while total deposits stood at $1.67 billion, supported by a mix of interest-bearing and non-interest-bearing accounts.

Among the key positives, capital strength remains a standout, with the company reporting a Tier 1 leverage ratio of 13.24% and a total risk-based capital ratio of 15.96%, both well above regulatory minimums, providing a strong buffer amid macroeconomic uncertainty. Total assets reached $1.95 billion. Net interest margin expanded 29 basis points year-over-year to 5.27%, driven by a higher loan yield of 8.03% and deposit cost compression from 3.62% to 2.94%. On the negative side, noninterest expenses rose sharply to $10.3 million, up 16.4% year-over-year, driven by a 19.9% increase in salaries and employee benefits and a significant spike in accounting, marketing and legal fees from $105K to $585K. Noninterest income for Q1 2026 totaled $2.0 million, up modestly year-over-year, supported by a recovery in mortgage lending income.

Overall, Bank7 Corp. remains well positioned through 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	***$4.45***	***$5.68***
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 11.8% 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 seven 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 Q1 2026.

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	***9.8***	***11.0***
Avg. Yld.	--	--	--	1.1%	2.9%	2.0%	2.0%	2.7%	1.9%	2.5%	***2.5%***	***2.2%***

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 9.8. 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%	***24%***	***24%***

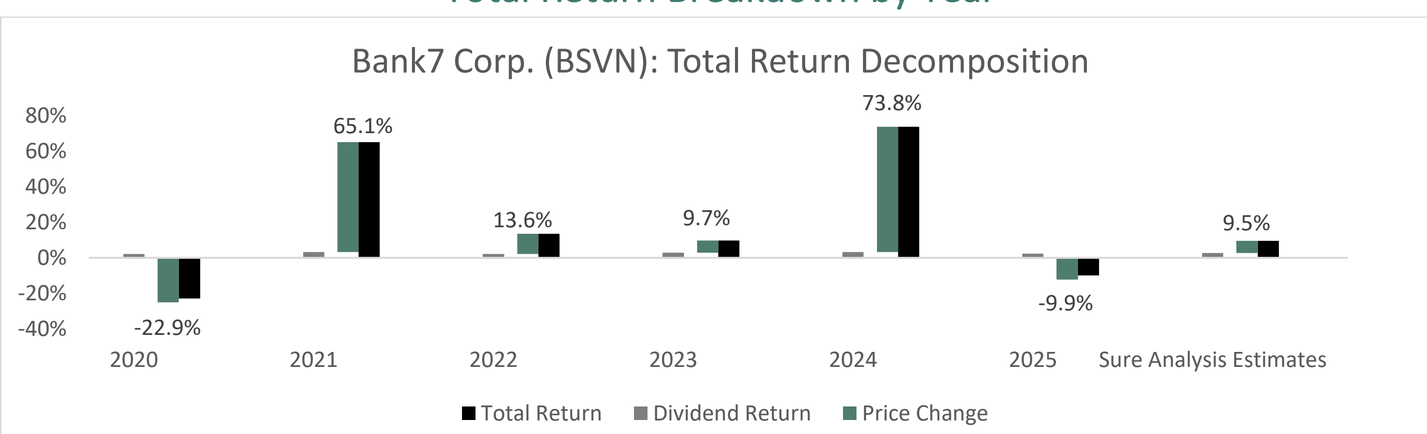
During the past five years, the company's dividend payout ratio has averaged around 19%. Bank7 Corp.'s dividend is comfortably covered by earnings. Given the expected earnings growth, there is room for the dividend to continue to grow at least at the same pace and keep the payout ratio around the same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

Bank7 Corp. remains a well-capitalized regional bank with solid profitability, disciplined cost management, and strong credit quality. In Q1 2026, the bank reported a net interest margin of 5.27%, reflecting meaningful margin expansion driven by favorable loan repricing and declining deposit costs. Deposits stood at $1.67 billion at quarter-end, while loan balances net of allowance stood at $1.57 billion, underscoring continued organic balance sheet expansion. Capital levels remain robust, with a Tier 1 leverage ratio of 13.24%, providing meaningful resilience in volatile markets. As the rate environment evolves, 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 9.5% 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	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Revenue	31	40	41	44	49	55	72	92	97	137
SG&A Exp.	7	8	9	22	11	12	18	18	21	0
D&A Exp.	1	1	1	1	1	1	1	1	1	1
Net Profit	17	24	25	8	19	23	30	28	46	43
Net Margin	53.4%	60.1%	61.0%	18.9%	39.5%	41.7%	41.0%	30.8%	46.9%	31.4%
Free Cash Flow	17	22	27	16	25	30	39	46		42
Income Tax	-	-	1	7	7	8	10	9	15	14

Balance Sheet Metrics

Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Assets	614	704	771	866	1,017	1,351	1,584	1,772	1,740	1,966
Cash & Equivalents	104	130	160	147	170	199	115	199	241	245
Goodwill & Int.	2	2	2	2	2	10	10	9	9	12
Total Liabilities	559	634	682	766	909	1,223	1,440	1,601	1,527	1,715
Long-Term Debt	6	6	-	-	-	-	-	-	-	1.5
Total Equity	55	69	88	100	107	127	144	170	213	251
LTD/E Ratio	0.12	0.08	-	-	-	-	-	-	-	-

Profitability & Per Share Metrics

Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Return on Assets		3.6%	3.4%	1.0%	2.0%	2.0%	2.0%	1.7%	2.6%	2.3%
Return on Equity		38.3%	31.7%	8.7%	18.6%	19.7%	21.8%	18.0%	23.8%	18.6%
ROIC		34.9%	30.6%	8.7%	18.6%	19.7%	21.8%	18.0%	23.8%	18.4%
Shares Out.	9	9	9	9	9	9	9	9	9	9.6
Revenue/Share	3.09	3.88	4.97	4.29	5.21	6.10	7.86	9.91	10.31	14.34
FCF/Share	1.67	2.15	3.23	1.58	2.64	3.25	4.28	5.00		4.40

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