Bank7 Corp. (BSVN)

Updated July 19th, 2026, by Sure Dividend Analyst

Key Metrics

Current Price:	$51	**5 Year Annual Expected Total Return:**	4.0%	**Market Cap:**	$488 M
Fair Value Price:	$48	**5 Year Growth Estimate:**	3.0%	**Ex-Dividend Date[1]:**	09/18/26
% Fair Value:	105%	**5 Year Valuation Multiple Estimate:**	-1.0%	**Dividend Payment Date[1]:**	10/07/26
Dividend Yield:	2.1%	**5 Year Price Target**	$56	**Years Of Dividend Growth:**	7
Dividend Risk Score:	D	**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 $488 million company and currently employs approximately 125 full-time staff.

On July 16th, 2026, Bank7 Corp. announced its financial results for the second quarter ended June 30th, 2026. The company reported net income of $8.35 million for Q2 2026, down 24.8% year-over-year, as reported results included a non-recurring loss related to the final sale of oil and gas assets. Adjusted core net income totaled $10.18 million, down 4.0% year-over-year. Diluted earnings per share were $0.87, compared with $1.16 in Q2 2025, reflecting the impact of the oil and gas asset disposition. Adjusted core diluted EPS was $1.06, compared with $1.11 a year earlier. Pre-provision, pre-tax earnings totaled $11.02 million, down 25.1% year-over-year, while adjusted core pre-provision, pre-tax earnings were $13.46 million. No provision for credit losses was recorded, underscoring continued strong credit quality. Net interest income totaled $21.91 million, up slightly from $21.74 million in Q2 2025, as lower funding costs offset declining asset yields. The net interest margin decreased to 4.81% from 4.96%, while NIM excluding loan fees declined to 4.53% from 4.61%. Total loans stood at $1.60 billion, while total deposits reached $1.64 billion, supported by $1.31 billion of interest-bearing deposits and $329.2 million of noninterest-bearing deposits. Among the key positives, capital strength remained a standout, with the company reporting a Tier 1 leverage ratio of 13.88% and a total risk-based capital ratio of 16.35%, both well above regulatory minimums. Total assets reached $1.91 billion, while available liquidity totaled $788.45 million. Credit quality remained strong, with nonperforming assets representing 0.33% of total assets, nonperforming loans at 0.39% of total loans, and allowance coverage of nonperforming loans at 309.96%.

On the negative side, noninterest expenses rose to $11.89 million, up 22.2% year-over-year, driven by higher salaries and professional fees. Noninterest income declined to $1.00 million from $2.70 million.

Overall, Bank7 Corp. remains well positioned through 2026, supported by strong capital levels, robust liquidity, excellent credit quality and a well-matched balance sheet. Management continues to emphasize disciplined loan pricing, a broad funding base and selective organic growth in its target markets. In July, Bank7 agreed to acquire a 71% controlling interest in Century Financial, expanding into New Mexico and creating a combined bank with approximately $3.4 billion in assets, subject to approvals.

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	***$4.40***	***$5.10***
DPS	--	--	--	$0.20	$0.41	$0.45	$0.52	$0.74	$0.87	$1.08	***$1.08***	***$1.25***
Shares[2]	9	9	9	9	9	9	9	9	9	9	***10***	***10***

[1] Estimated date.
[2] In millions.

Disclosure: This analyst has no position in the security discussed in this research report, and no plans to initiate one in the next 72 hours.

Bank7 Corp. (BSVN)

Updated July 19th, 2026, by Sure Dividend Analyst

The company has grown earnings by 7.7% per year since 2016 and 11.5% over the past five years. We expect earnings to grow on average by 3% 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 Q2 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	***11.6***	***11.0***
Avg. Yld.	--	--	--	1.1%	2.9%	2.0%	2.0%	2.7%	1.9%	2.5%	***2.1%***	***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 11.6. We are using 11 times earnings as a fair value baseline, implying the potential for a valuation headwind. The company's dividend yield is currently 2.1% which is below 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%***

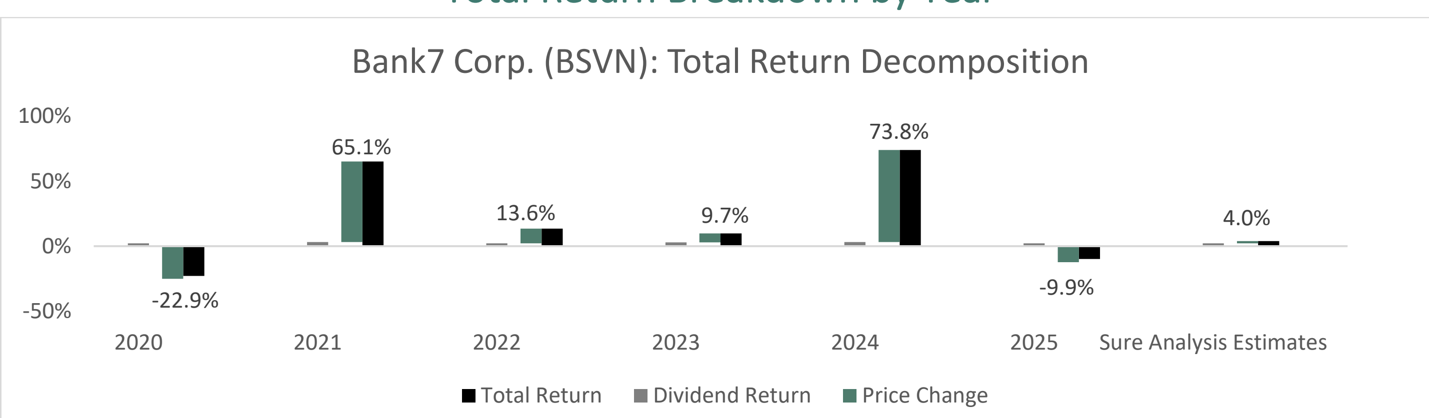
During the past five years, the company's dividend payout ratio has averaged around 19%. Bank7 Corp.'s dividend is comfortably covered by earnings. Given the expected earnings growth, there is room for the dividend to continue to grow at least at the same pace and keep the payout ratio around the same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

Bank7 Corp. remains a well-capitalized regional bank with solid core profitability and strong credit quality. In Q2 2026, the bank reported a net interest margin of 4.81%, as lower funding costs partly offset declining asset yields. Deposits stood at $1.64 billion at quarter-end, while loan balances net of allowance were $1.58 billion, reflecting continued year-over-year loan growth. Capital levels remained robust, with a Tier 1 leverage ratio of 13.88%, providing meaningful resilience in volatile markets. As the rate environment evolves, Bank7's ability to sustain disciplined loan growth, optimize its funding mix and contain operating expenses 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 4.0% per year for the stock over the next five years based on a 3% earnings-per-share growth, the dividend yield of 2.1%, and a valuation headwind. Shares earn a hold rating.

Total Return Breakdown by Year



Disclosure: This analyst has no position in the security discussed in this research report, and no plans to initiate one in the next 72 hours.

Bank7 Corp. (BSVN)

Updated July 19th, 2026, by Sure Dividend Analyst

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.