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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549**

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**FORM 8-K/A**

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**CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d)  
OF THE SECURITIES EXCHANGE ACT OF 1934**

**Date of earliest event reported: January 20, 2026**

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**RIVER FINANCIAL CORPORATION**  
(Exact Name of Registrant as Specified in its Charter)

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**Not Applicable**

(Former Name or Former Address, if Changed Since Last Report)

**Alabama**  
(State or Other Jurisdiction  
of Incorporation)

**333-205986**  
(Commission  
File Number)

**46-1422125**  
(IRS Employer  
Identification No.)

**2611 Legends Drive**  
**Prattville, Alabama**  
(Address of Principal Executive Offices)

**36066**  
(Zip Code)

**(334) 290-1012**

(Registrant's telephone number, including area code)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instructions A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act: None

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
None	None	None

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company

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If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

**ITEM 2.02 Results of Operations and Financial Conditions.**

On January 20, 2026, River Financial Corporation (the “Company”) issued a press release announcing its results for the year ended December 31, 2025. The press release is furnished herewith as Exhibit 99.1 and is incorporated herein by reference.

The information in this Item 2.02, including the information incorporated herein from Exhibit 99.1, is furnished pursuant to Item 2.02 of Form 8-K and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

**ITEM 9.01 Financial Statements and Exhibits.**

**(d) Exhibits**

99.1 Press release, dated January 20, 2026, issued by River Financial Corporation.

104 Cover Page Interactive Data File (embedded within the Inline XBRL document)

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**RIVER FINANCIAL CORPORATION**

Date: January 20, 2026

By /s/ James M. Stubbs

James M. Stubbs

Chief Executive Officer

## River Financial Corporation Reports 31.4% Increase in Tangible Book Value Per Share

River Financial Corporation has experienced a 31.4% increase in tangible book value per share from \$26.67 at December 31, 2024 to \$35.05 at December 31, 2025.

Other highlights as of December 31, 2025 include the following:

### Income/Profitability:

- Year-to-date net income increased \$10.8 million, or 34.5%, from \$31.3 million at December 31, 2024 to \$42.1 million at December 31, 2025.
- Year-to-date basic earnings per share increased 32.8% from \$4.09 at December 31, 2024 to \$5.43 at December 31, 2025.
- Year-to-date return on average equity of 16.0% compared to 14.6% for the same period last year.
- Return on average assets of 1.13% compared to 0.92% for the same period last year.
- Year-to-date net interest margin of 3.53% compared to 3.01% for the same period last year.

### Balance Sheet:

- Total assets increased \$205.2 million or 5.7% from \$3.58 billion at December 31, 2024 to \$3.79 billion at December 31, 2025.
- Total loans increased \$226.7 million or 9.1% from \$2.49 billion at December 31, 2024 to \$2.71 billion at December 31, 2025.
- Total deposits increased \$260 million or 8.5% from \$3.07 billion at December 31, 2024 to \$3.33 billion at December 31, 2025.

### Credit Quality:

- Nonperforming loans as a percentage of total loans increased slightly from 0.34% at December 31, 2024 to 0.44% at December 31, 2025.
- Net charge-off percentage increased slightly from 0.11% at December 31, 2024 to 0.13% at December 31, 2025.

Capital Ratios:

- Total risk-based capital ratio increased from 13.20% at December 31, 2024 to 13.85% at December 31, 2025.
- Common equity tier 1 capital ratio increased from 10.40% at December 31, 2024 to 11.15% as of December 31, 2025.
- Tier 1 Capital ratio increased from 7.48% at December 31, 2024 to 7.95% at December 31, 2025.

***About River Financial Corporation***

River Financial Corporation operates as the bank holding company for River Bank & Trust. River Bank & Trust operates twenty-three full-service banking offices in Alabama in the cities of Montgomery, Prattville, Millbrook, Wetumpka, Auburn, Opelika, Gadsden, Alexander City, Daphne, Clanton, Dothan, Enterprise, Mobile, Decatur, Huntsville, Saraland, and Birmingham, Alabama. We also have two loan production offices in Tuscaloosa, Alabama and Destin, Florida that have been approved to move to full-service offices once renovations to the offices are completed. For more information contact [InvestorRelations@river.bank](mailto:InvestorRelations@river.bank) or go to [riverbankandtrust.com/about-us/investor-relations](http://riverbankandtrust.com/about-us/investor-relations).