UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549

FORM 8-K

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

Date of earliest event reported: February 17, 2023

RIVER FINANCIAL CORPORATION

(Exact Name of Registrant as Specified in its Charter)

333-205986

(Commission

File Number)

Alabama (State or Other Jurisdiction of Incorporation)

2611 Legends Drive Prottvillo, Alabama

Prattville, Alabama (Address of Principal Executive Offices) 46-1422125 (IRS Employer Identification No.)

36066 (Zip Code)

(334) 290-2700

(Registrant's telephone number, including area code)

Not Applicable

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

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 \Box

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. \Box

ITEM 8.01 OTHER EVENTS

On February 17, 2023, the Company emailed a letter to shareholders announcing that the Board of Directors has declared a dividend payment of 48 cents per share to shareholders of record as of February 17, 2023. A copy of the letter is filed as Exhibit 99.1 to this Current Report on Form 8-K and incorporated herein by reference.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(d) EXHIBITS

- 99.1 Shareholder letter dated February 17, 2023.
- 104 Cover Page Interactive Data File (embedded within the Inline XBRL document)

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: February 17, 2023

By: /s/ James M. Stubbs

James M. Stubbs Chief Executive Officer



February 17, 2023

Dear River Financial Corporation Shareholder,

I'm pleased to announce that the Board of Directors has declared a dividend payment of 48 cents per share to shareholders of record as of February 17, 2023. This payment represents an 9% increase over the dividend payment payable in 2022. Depending on how your shareholder account is setup, you can expect either a direct deposit or a physical check to be mailed from our stock transfer agent, Computershare, Inc., on Tuesday, February 28, 2023.

If you'd like to review in detail the bank's most recent financial statements, please visit the SEC website: www.sec.gov/edgar/searchedgar/companysearch.html_, and use "River Financial Corp" as the Company Name. If you need any help locating this information, please reach out to Karen Thompson Smith at (334) 290-2704 or InvestorRelations@river.bank.

We also look forward to you joining us at the annual shareholder meeting scheduled for Tuesday, May 16, 2023 at 5:30 pm CST located at The Legends Conference Center in Prattville, AL. Proxy materials will be sent closer to the meeting date.

Thank you for your investment in River Financial Corporation!

Sincerely,

of - Stills

Jimmy Stubbs Chief Executive Officer

JMS/kts