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: July 16, 2026

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

Not Applicable
(Former Name or Former Address, if Changed Since Last Report)

Alabama	**333-205986**	**46-1422125**
(State or Other Jurisdiction of Incorporation)	**(Commission File Number)**	**(IRS Employer Identification No.)**

2611 Legends Drive **Prattville, Alabama**	**36066**
(Address of Principal Executive Offices)	**(Zip Code)**

(334) 290-1012
(Registrant's telephone number, including area code)

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 ☐

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 July 16, 2026, River Financial Corporation (the “Company”) issued a press release announcing its results for the quarter ended June 30, 2026. 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 July 16, 2026, issued by River Financial Corporation.

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: July 16, 2026

By /s/ James M. Stubbs
James M. Stubbs
Chief Executive Officer

River Financial Corporation Reports 24.2% Increase in Tangible Book Value Per Share

River Financial Corporation has experienced a 24.2% increase in tangible book value per share from $29.75 at June 30, 2025 to $36.94 at June 30, 2026.

Other highlights as of June 30, 2026 include the following:

Income/Profitability:

- Year-to-date net income increased $7.5 million, or 36.3%, from $20.5 million at June 30, 2025 to $28.0 million at June 30, 2026.
- Quarter-to-date net income increased $1.8 million, or 14.6%, from $12.1 million at June 30, 2025 to $13.9 million at June 30, 2026.
- Year-to-date basic earnings per share increased 35.1% from $2.65 at June 30, 2025 to $3.58 at June 30, 2026.
- Quarter-to-date basic earnings per share increased 13.5% from $1.56 at June 30, 2025 to $1.77 at June 30, 2026.
- Year-to-date return on average equity of 18.2% compared to 16.8% for the same period last year.
- Annualized quarter-to-date return on average equity of 17.97% compared to 19.45% for the same period last year.
- Annualized quarter-to-date return on average assets of 1.47% compared to 1.38% for the same period last year.
- Year-to-date net interest margin (taxable equivalent) of 3.71% compared to 3.35% for the same period last year.
- Quarter-to-date net interest margin (taxable equivalent) of 3.70% compared to 3.41% for the same period last year.

Balance Sheet:

- Total assets increased $330.3 million or 9.0% from $3.69 billion at June 30, 2025 to $4.02 billion at June 30, 2026.
- Total loans increased $278.0 million or 10.8% from $2.56 billion at June 30, 2025 to $2.84 billion at June 30, 2026.
- Total deposits increased $282.6 million or 8.8% from $3.22 billion at June 30, 2025 to $3.51 billion at June 30, 2026.

Credit Quality:

- Nonperforming loans as a percentage of total loans increased from 0.21% at June 30, 2025 to 0.49% at June 30, 2026.
- Net charge-off percentage decreased from 0.15% at June 30, 2025 to .02% at June 30, 2026

Capital Ratios:

- Total risk-based capital ratio increased from 13.589% at June 30, 2025 to 13.590% at June 30, 2026.
- Common equity tier 1 capital ratio increased from 10.824% at June 30, 2025 to 11.248% as of June 30, 2026.
- Tier 1 Capital ratio increased from 7.735% at June 30, 2025 to 8.265% at June 30, 2026.

About River Financial Corporation

River Financial Corporation operates as the bank holding company for River Bank & Trust. River Bank & Trust operates twenty-four 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, Birmingham, Florence, and Tuscaloosa, Alabama. We also have one full-service banking office in Destin, Florida. For more information contact InvestorRelations@river.bankor go to riverbankandtrust.com/about-us/investor-relations.