

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: June 19, 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
(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)

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. ☐

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ITEM 1.05 Material Cybersecurity Incidents.

On or about June 16, 2026, an unauthorized threat actor gained access to the network environment of River Financial Corporation, including River Bank & Trust (together, "River"). River identified the activity on or about June 19, 2026, and determined that ransomware had been deployed across portions of its server environment. River promptly took containment measures, including disabling affected administrative accounts and taking impacted systems offline.

River, with the assistance of a third-party forensic firm, is investigating the nature and scope of the incident, including whether any personally identifiable information was subject to unauthorized access or exfiltration. That investigation is ongoing.

As of the date of this filing, the full nature, scope, and impact of the incident have not yet been determined. River has not yet determined whether the incident is reasonably likely to materially impact its business or financial condition. Certain operations have been impacted, but River is working with external cybersecurity professionals to fully restore these operations. River will file an amendment to this Current Report on Form 8-K within four business days after it determines that such information is available.

ITEM 9.01 Financial Statements and Exhibits.

(d) Exhibits

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

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

Date: June 25, 2026

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