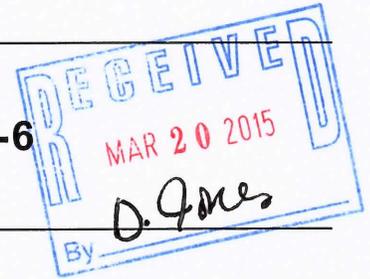


Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6



Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2014

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

River Financial Corporation

Legal Title of Holding Company

P.O. Box 680249

(Mailing Address of the Holding Company) Street / P.O. Box

Prattville

AL

36068

City

State

Zip Code

2611 Legends Drive, Prattville, AL 36066

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kenneth H. Givens

Chief Financial Officer

Name

Title

334-290-2704

Area Code / Phone Number / Extension

334-290-2708

Area Code / FAX Number

kgivens@riverbankandtrust.com

E-mail Address

N/A

Address (URL) for the Holding Company's web page

I, James M. Stubbs

Name of the Holding Company Director and Official

President and Chief Executive Officer

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

3-19-15

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report  
 will be sent under separate cover  
 is not prepared

For Federal Reserve Bank Use Only

RSSD ID 4422851

C.I.

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.  
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

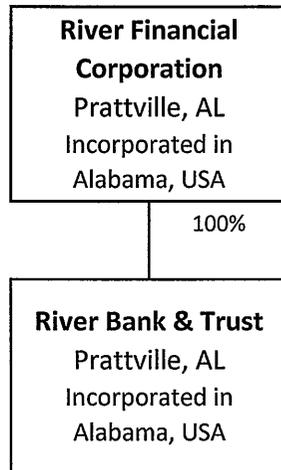
Form FR Y-6

**River Financial Corporation**  
**Prattville, Alabama**  
**Fiscal Year Ending December 31, 2014**

Report  
Item

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC.

2a: Organizational Chart



2b: Domestic branch listing provided to the Federal Reserve Bank by e-mail on March 13, 2015.

3: Securities holders  
(1)(a)(b)(c) and (2)(a)(b)(c)

Current shareholders with ownership, control or holdings of 5%, or more with power to vote as of fiscal year ending 12-31-2014.

*NONE*

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5%, or more with power to vote during the fiscal year ending December 13, 2014.

*NONE*

Results: A list of branches for your depository institution: RIVER BANK & TRUST (ID\_RSSD: 3437157).  
 This depository institution is held by RIVER FINANCIAL CORPORATION (4422851) of PRATTVILLE, AL.  
 The data are as of 12/31/2014. Data reflects information that was received and processed through 04/06/2015.

**Reconciliation and Verification Steps**

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

**Actions**

OK: If the branch information is correct, enter 'OK' in the Data Action column.  
 Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.  
 Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.  
 Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.  
 Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.  
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	3437157	RIVER BANK & TRUST	2611 LEGENDS DRIVE	PRATTVILLE	AL	36066	ELMORE	UNITED STATES	444616	0	RIVER BANK & TRUST	3437157	
OK		Full Service	4464235	DOWNTOWN MONTGOMERY BRANCH	309 MAXWELL BOULEVARD	MONTGOMERY	AL	36104	MONTGOMERY	UNITED STATES	Not Required	Not Required	RIVER BANK & TRUST	3437157	
OK		Full Service	3464658	EAST MONTGOMERY BRANCH	7055 HALCYON PARK DRIVE	MONTGOMERY	AL	36117	MONTGOMERY	UNITED STATES	465943	2	RIVER BANK & TRUST	3437157	
OK		Full Service	4391023	DOWNTOWN PRATTVILLE OFFICE	612 SOUTH MEMORIAL DRIVE	PRATTVILLE	AL	36067	AUTAUGA	UNITED STATES	531913	3	RIVER BANK & TRUST	3437157	
OK		Full Service	3449383	WETUMPKA BRANCH	10 CAMBRIDGE DRIVE	WETUMPKA	AL	36093	ELMORE	UNITED STATES	450391	1	RIVER BANK & TRUST	3437157	

**Form FR Y-6**  
**River Financial Corporation**  
**Fiscal Year Ending December 31, 2014**

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List name of other companies (include partnerships) if 25% or more of voting securities are held (List companies and percentage of voting securities held)
Lynn M Carter, Wetumpka, AL, USA	General Contractor	Director & Secretary of the Board	Director & Secretary of the Board - River Bank & Trust	President / Southeast Cherokee Construction Company, Inc; Member / Morning Star, LLC	1.94%	None	(100%) President / Southeast Cherokee Construction; Company, Inc; (100%) Member / Morning Star, LLC
Charles E. Herron, Tallassee, AL, USA	Land & Timber Sales	Director	Director - River Bank & Trust	President / Rock Springs Land & Timber; President / Boulder Brook; Member / Beaver Creek; Member / Mill Springs; Member / Spartan Value Investors; Member / Herron Investments	3.68%	None	(100%) President / Rock Springs Land & Timber; (80%) President / Boulder Brook; (32.5%) Member / Beaver Creek; (50%) Member / Mill Springs; (49%) Member Spartan Value Investors (50%) Member / Herron Investments
Jerry C. Kyser, Jr., Montgomery, AL, USA	Commercial builder and developer	Director	Director - River Bank & Trust	Member / Dixie Properties, LLC; Limited Partner / Kyser Family Partnership, Ltd.; Partner / Kyser Properties, Ltd.; Member / 4-K Properties; Member / KMB Alley LLC; Member / KMB Investments, LLC; Manager / 2K Properties, LLC; Manager / Alley Enterprises, LLC; President / Kyser Property Management Co., Inc.; Manager / 231 Riverside, LLC; Member / Burbank, LLC (16.33% ownership); Member / JPK Investments, LLC (15% ownership)	1.70%	None	(50%) Member / Dixie Properties, LLC; (33%) Limited Partner / Kyser Family Partnership, Ltd.; (49%) Partner / Kyser Properties, Ltd.; (25%) Member / 4-K Properties; (33%) Member / KMB Alley, LLC; (33%) Member / KMB Investments, LLC; (51%) Manager / 2K Properties, LLC; (71%) Manager / Alley Enterprises, LLC; (100%) President / Kyser Property Management Co., Inc.; (100%) Manager / 231 Riverside, LLC

**Form FR Y-6**  
**River Financial Corporation**  
**Fiscal Year Ending December 31, 2014**

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

Roy S. Morris, Shorter, AL, USA	Farmer	Director	Director - River Bank & Trust	President / Morris & Morris Farms, Inc.; President / Milstead Farm Group, Inc. (10% ownership); Director / Choice Cotton, Inc. (8% ownership)	3.08%	None	(97%) President / Morris & Morris Farms, Inc.;
Larry Dean Puckett, Prattville, AL, USA	New / Used Automobile Dealer	Director / Chairman of the Board	Director - River Bank & Trust	President / Larry Puckett Chevrolet, Inc.; President / Community Cars, Inc.; Managing Partner / Puckett Properties, Ltd.; President / LP Automotive Service, Inc.; Managing Member / LP Management, LLC	3.20%	None	(80%) President / Larry Puckett Chevrolet, Inc.; (100%) President / Community Cars, Inc.; (49.5%) Managing Partner / Puckett Properties, Ltd.; (100%) President / LP Automotive Service, Inc.; (50%) Managing Member / LP Management, LLC
Jim L Ridling, Pike Road, AL, USA	Commissioner of AL Dept of Insurance	Director / Vice Chairman of the Board	Director / Vice Chairman of the Board - River Bank & Trust	None	2.53%	None	N/A
Dorothy H. Sanford, Prattville, AL, USA	works primarily with Home Place Farms, which is a manager of computer service for cotton marketing cooperatives.	Director	Director - River Bank & Trust	President / DHS Holding 1, Inc.; President / DHS Holding 2, Inc.; President / DHS Holding 3, Inc.; President / DHS Holding 4, Inc.; President / DHS Holding 5, Inc.; Partner / Home Place Capital; Member / Rock Hill LLC; Member / Interstate Commercial Park LLC; Member / Warm Springs, LLC; President / HomePlace Developers, Inc.	1.67%	None	(100%) President / DHS Holding 1, Inc.; (50%) President / DHS Holding 2, Inc.; (50%) President / DHS Holding 3, Inc.; (50%) President / DHS Holding 4, Inc.; (50%) President / DHS Holding 5, Inc.; (50%) Partner / Home Place Capital; (94.07%) Member / Rock Hill LLC; (33.33%) Member / Interstate Commercial Park LLC; (50%) Member / Warm Springs, LLC; (51%) President / HomePlace Developers, Inc.
David B. Smith, Prattville, AL, USA	General Partner of Smith Farm & Forest	Director	Director - River Bank & Trust	General Partner ; Smith Farm & Forest Land Co.; General Partner / H C & D Land Co.	2.20%	None	(33%) General Partner ; Smith Farm & Forest Land Co.; (33%) General Partner / H C & D Land Co.

**Form FR Y-6**  
**River Financial Corporation**  
**Fiscal Year Ending December 31, 2014**

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

Bolling P. Starke, III, Montgomery, AL, USA	President of The Starke Agency (insurance company)	Director	Director - River Bank & Trust	President / Starke Agency, Inc; President / Starke life Agency, Inc.; Partner / The Implement Store, LLC; Member / Implement Parking Lot, LLP (10% ownership); Member / The Starke Family Partnership, LLC; Member / E&T Partners, LP	2.66%	None	(80.45%) President / Starke Agency, Inc; (55%) President / Starke life Agency, Inc.; (36.5%) Partner / The Implement Store, LLC; (42.5%) Member / The Starke Family Partnership, LLC; Member / E&T Partners, LP (49%)
James M. Stubbs, Wetumpka, AL, USA		Director / President & CEO	Director / President & CEO River Bank & Trust	None	1.67%	None	N/A
Vernon B. Taylor, Prattville, AL, USA	Owner / Universal Turbine Parts (aircraft part sales)	Director	Director - River Bank & Trust	Member / B&C Enterprises LLC; Director / MTW Aerospace, Inc.; Member / MTW Properties;	3.30%	None	(50%) Member / B&C Enterprises LLC; (33%) Director / MTW Aerospace, Inc.; (33%) Member / MTW Properties;
David R. Thrasher, Montgomery, AL, USA	MD	Director	Director - River Bank & Trust	None	1.39%	None	N/A
Adolph Weil, III, Montgomery, AL, USA	Managing Director / Alatrust Inc	Director	Director - River Bank & Trust	None	2.07%	None	N/A
Kenneth H. Givens, Prattville, AL, USA		Executive Vice President	Executive Vice President - River Bank & Trust	None	0.00%	None	N/A