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Fayetteville, Arkansas 72703
(479) 684 – 3700

COMPLIANCE CERTIFICATE

WHITE RIVER BANCSHARES COMPANY
6.625% FIXED-TO-FLOATING RATE SUBORDINATED NOTES DUE February 29, 2036
CUSIP: 96445A AE8/CUSIP QIB: 96445A AD0

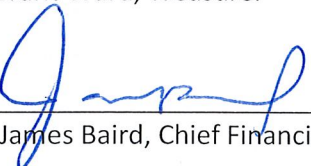
August 18, 2026

We, the undersigned officers of White River Bancshares Company, an Arkansas Corporation (the "Company"), hereby certify to the Holders of White River Bancshares Company 6.625% Fixed-To-Floating Rate Subordinated Notes Due February 29, 2036, that, for the reporting period ended June 30, 2026:

- (A) The Company has complied with all notice provisions and covenants contained in the Subordinated Note Certificate and Subordinated Note Purchase Agreement dated February 26, 2026 (the "Note Documents").
- (B) No Event of Default has occurred.
- (C) No Event of Default under any other indebtedness of the Company has occurred.
- (D) No Material Adverse Event has occurred.
- (E) The Company's financial statements have been provided to and are available for review on www.OTCMarkets.com under Ticker Symbol WRIV.

By: 

Brant Ward, Treasurer

By: 

James Baird, Chief Financial Officer