



3878 N. Crossover Road  
Suite 20  
Fayetteville, Arkansas 72703  
(479) 684 – 3700

**COMPLIANCE CERTIFICATE**

WHITE RIVER BANCSHARES COMPANY  
5.875% FIXED-TO-FLOATING RATE SUBORDINATED NOTES DUE DECEMBER 31, 2029  
CUSIP/ISIN: 96445A AA6/US96445AAA60

July 16, 2024

We, the undersigned officers of White River Bancshares Company, an Arkansas Corporation (the "Company"), hereby certify to the Holders of White River Bancshares Company 5.875% Fixed-To-Floating Rate Subordinated Notes Due December 31, 2029, that, for the reporting period ended June 30, 2024:

- (A) The Company has complied with all notice provisions and covenants contained in the Subordinated Note Certificate and Subordinated Note Purchase Agreement dated December 11, 2019 (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](http://www.OTCMarkets.com) under Ticker Symbol WRIV.

By:   
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Gary R. Head, President and Chief Executive Officer

By:   
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Edward P. Riendeau, Chief Financial Officer