

Riverstone Community Bank Q3 Growth Plan

Riverstone Community Bank is tracking \$11.3M short of its quarterly DDA goal. DepositLeads has identified \$36.9M in reachable relationship value, assigned it to bankers, and shows the exact

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| <p>COMMERCIAL LOAN GROWTH GAP</p> <p>\$27.3M</p> | <p>REACHABLE VALUE</p> <p>\$36.9M</p> | <p>PLAN COVERAGE</p> <p>62%</p> |
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| PLAN LINE | GOAL | EXPECTED | GAP | STATUS |
|------------------------|---------|----------|----------------|-------------|
| DDA growth | \$40M | \$10.5M | \$11.3M | Behind plan |
| Total deposits | \$58M | \$24.7M | \$8.9M | Needs focus |
| Treasury fee income | \$600K | \$260K | \$248K | Needs focus |
| Commercial loan growth | \$58M | \$19.2M | \$27.3M | Needs focus |
| Mortgage volume | \$13.5M | \$299K | \$10M | Behind plan |
| New relationships | 88 | 8 | 59 | Behind plan |

BOARD TAKEAWAYS

- Commercial loan growth is the largest open gap at \$27.3M.
- Current relationship intelligence covers \$41.1M in deposit pipeline and \$36.9M in reachable value.
- This week requires 8 banker calls, 27 treasury reviews, 7 balance-save calls, and 27 lender renewals.
- 66 manager approvals are tied to pricing, treasury, retention, or relationship economics.
- 6 plan lines need executive focus before the next pipeline review.

THIS WEEK'S FIX

- 8 banker calls assigned.
- 27 treasury reviews assigned.
- 7 balance-save calls assigned.
- 27 lender renewals assigned.
- 66 manager approvals queued.

Banker Accountability

The plan below ties the growth gap to named owners, counties, and near-term relationship actions.

TOP BANKER ACTIONS

- Jordan Lee: Riverbend Logistics Fleet LLC (\$7.1M modeled impact).
- Taylor Brooks: Rock River Industrial Partners LLC (\$6.4M modeled impact).
- Morgan Avery: Delta Ridge Contractors LLC (\$5.2M modeled impact).
- Chris Patel: Pinnacle Dental Buildout Group (\$4.8M modeled impact).
- Jordan Lee: Treasury public-signal action (\$3.5M modeled impact).
- Morgan Avery: Defend Pine Bluff Contractors Operating CD (\$3M modeled impact).
- Morgan Avery: Treasury public-signal action (\$2.6M modeled impact).
- Priya Nair: Treasury public-signal action (\$2.5M modeled impact).

OWNER ACCOUNTABILITY

- Morgan Avery: 23 actions, \$19.1M deposits, \$6.4M loans/mortgage.
- Taylor Brooks: 4 actions, \$3.2M deposits, \$15M loans/mortgage.
- Jordan Lee: 12 actions, \$8.6M deposits, \$7.8M loans/mortgage.
- Chris Patel: 3 actions, \$1.7M deposits, \$8.9M loans/mortgage.
- Avery Stone: 4 actions, \$2M deposits, \$6.4M loans/mortgage.
- Priya Nair: 6 actions, \$3.9M deposits, \$700K loans/mortgage.
- Alex Chen: 4 actions, \$2.7M deposits, \$516K loans/mortgage.

COUNTY FOCUS

- Pulaski: Deposit and treasury coverage, 165% coverage, owner Morgan Avery.
- Benton: Loan/refi coverage, 104% coverage, owner Alex Chen.
- Saline: Loan/refi coverage, 99% coverage, owner Priya Nair.
- Faulkner: Loan/refi coverage, 88% coverage, owner Jordan Lee.

GUARDRAILS

- Growth Plan Copilot is an internal planning model, not a forecast guarantee, rate quote, credit decision, or firm offer of credit.
- Actual results must be reconciled to account-opened attribution, core balance reports, treasury product activation, and loan production
- Mortgage and credit lines must use compliant discovery language and cannot be used for prescreening or adverse action.
- Internal core-derived values remain tenant-isolated, audit logged, and labeled as bank-owned relationship-service intelligence.
- Bankers should not claim private knowledge about a competitor relationship unless the source proof explicitly supports that statement.