River Market Analytics LLC profitability

River Market Analytics LLC has a modeled path to profitable relationship growth if the banker validates deposits, treasury needs, and product fit.

NET CONTRIBUTION	RISK-ADJUSTED VALUE	MAX JUSTIFIED RATE
$27K	$17K	4.76%

ALCO SUMMARY

- River Market Analytics LLC: $27K modeled annual net contribution and $17K risk-adjusted value.
- $808K modeled deposits with $19K estimated annual funding cost at the internal guidance rate.
- $5K modeled annual fee income from treasury, card, or merchant products.
- Pricing room: modeled max justified deposit rate is 4.76% before the relationship falls below target margin.

PRICING GUIDANCE

- Recommended internal rate guidance: 2.38%.
- Modeled asset yield: 5.35%; funding cost: 2.55%.
- Use this as internal pricing discipline only. It is not a customer quote, advertised rate, or guarantee of product availability.

River Market Analytics LLC approval path

Priya Nair | BDO | Saline County | Public signal

PRODUCT ECONOMICS

- Deposits: $24K annual revenue; Modeled from expected operating balances, 5.35% asset yield assumption, and 2.38% internal pricing guidance.
- Treasury: $2K annual revenue; Included only as a modeled cross-sell option until treasury need is validated in discovery.
- Lending / Mortgage: $0 annual revenue; No credit decisioning is implied; lending value remains a referral estimate.
- Cards / Merchant: $3K annual revenue; Card and merchant economics are included only when product fit or small-business workflow supports the
- Retention: $0 annual revenue; Public-signal opportunities do not receive internal retention value.

APPROVALS

- Deposit pricing discipline: Required - Keep pricing inside the modeled max justified rate before quoting anything externally.
- Treasury pricing and implementation: Optional - Treasury fee income is part of the relationship value model.
- Lending or mortgage handoff: Optional - Any lending or mortgage estimate requires normal bank qualification, disclosures, and approval.
- CRM attribution: Required - Calls, meetings, proposals, opened accounts, deposits, products, and revenue need source-to-outcome attribution.

MANAGER NOTES

- Owner: Priya Nair. County: Saline. Priority: High.
- Conversion probability is modeled at 64% from priority score, source type, role fit, and contact readiness.
- No immediate manager escalation unless the action ages without an outcome.

GUARDRAILS

- Relationship Profitability is an internal planning model, not a customer-facing rate quote or guarantee.
- Credit, mortgage, treasury pricing, and deposit exceptions still require normal bank approval workflows.
- Core Intelligence actions are relationship-service intelligence from bank-owned data, not FCRA prescreening or credit decisioning.
- Do not imply private competitor knowledge unless an explicitly sourced record supports the

PORTFOLIO CONTEXT

$644K total risk-adjusted value across 40 modeled actions. 3 require price discipline.