

SAMPLE REPORT - DEMO DATA

Borrower Report

Top 10 banks most likely to fund your loan scenario, ranked by match score and based on each bank's actual reported lending portfolio.

Your scenario

Loan type	SBA 7(a)
Loan amount	\$250,000
State	Missouri
Industry	Healthcare / medical practice
Revenue band	\$1M to \$5M
Generated	[Sample date]

What's inside

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SAMPLE. Every bank name, contact, and figure in this report is fictional. Use this as a preview of what a real Borrower report looks like. Run a real scenario at bankinglens.com/borrower.

Top 10 ranked banks

Ordered by match score. Higher score means stronger fit between the bank's reported lending portfolio and your scenario.

#	Bank	State	Assets	SBA / Y	Match
1	Heartland Pacific Bank	MO	\$612M	Yes	94%
2	Midwest Federal Savings	MO	\$1.1B	Yes	89%
3	Crossroads Commerce Bank	MO	\$485M	Yes	86%
4	Plains Regional Trust	KS	\$890M	Yes	82%
5	Gateway Community Bank	IL	\$340M	Yes	79%
6	Riverstone Bank	MO	\$285M	No	76%
7	Cornerstone Federal	MO	\$520M	Yes	73%
8	Summit Heritage Bank	IA	\$725M	No	71%
9	Cardinal State Bank	MO	\$180M	Yes	68%
10	Independence Federal	MO	\$420M	No	65%

Reading the table: "SBA / Y" indicates whether the bank is an active SBA preferred lender. Match scores above 75% indicate strong portfolio alignment with your scenario.

Why these banks matched

Per-bank rationale for the top 5. Based on the bank's most recent FFIEC call-report filings.

Heartland Pacific Bank - MO - \$612M assets

94%
match

Heavily weighted toward SBA 7(a) loans in the \$100K to \$500K band. 14% of total loan portfolio is small-business healthcare and professional services. Active SBA preferred lender for over a decade. Recent growth in healthcare lending.

Midwest Federal Savings - MO - \$1.1B assets

89%
match

Diversified portfolio with strong C and I exposure. Healthcare loans make up an estimated 8% of the small-business book. SBA preferred lender status. Slightly larger size band suggests longer underwriting cycle but more capacity.

Crossroads Commerce Bank - MO - \$485M assets

86%
match

Community bank with niche focus on professional services and healthcare. Loan sizes concentrated in \$150K to \$400K range. SBA preferred lender. Strong recent SBA volume per published call-report data.

Plains Regional Trust - KS - \$890M assets

82%
match

Out of state but actively lends across Missouri border. Heavy SBA 7(a) volume, especially in healthcare and dental practices. Stronger pricing competition than in-state options. Worth a conversation.

Gateway Community Bank - IL - \$340M assets

79%
match

Smaller community bank but with growing healthcare exposure. Specializes in \$100K to \$300K SBA loans. May offer faster decision turnaround due to size. Cross-border lending into Missouri is documented.

Contact information

Branch and lending-officer contact for the top 5. Verify before outreach; contact rotation is common in commercial lending.

1. Heartland Pacific Bank

Main office	456 Forsyth Blvd, St. Louis, MO 63105
Phone	(314) 555-0142
Lending officer	Sample Person - VP Commercial Lending
Officer email	[firstname.lastname]@heartlandpacific-sample.com
SBA team contact	Sample Person - SBA Loan Officer
Website	heartlandpacific-sample.com

2. Midwest Federal Savings

Main office	201 N. Brentwood Blvd, Clayton, MO 63105
Phone	(314) 555-0178
Lending officer	Sample Person - SVP Business Banking
Officer email	[firstname.lastname]@mw-fedsavings-sample.com
SBA team contact	Sample Person - Director, SBA Lending
Website	mw-fedsavings-sample.com

3. Crossroads Commerce Bank

Main office	1010 Market St, St. Louis, MO 63101
Phone	(314) 555-0123
Lending officer	Sample Person - Commercial Banking Officer
Officer email	[firstname.lastname]@crossroads-sample.com
SBA team contact	Sample Person - Healthcare Lending Specialist
Website	crossroads-sample.com

4. Plains Regional Trust

Main office	950 Quincy St, Topeka, KS 66612
Phone	(785) 555-0119
Lending officer	Sample Person - VP, SBA Lending Division
Officer email	[firstname.lastname]@plainsregional-sample.com
MO branch	St. Louis loan production office

Website	plainsregional-sample.com
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5. Gateway Community Bank

Main office	770 Lake St, East St. Louis, IL 62201
Phone	(618) 555-0167
Lending officer	Sample Person - Commercial Lender
Officer email	[firstname.lastname]@gateway-sample.com
SBA team contact	Sample Person - SBA Specialist
Website	gateway-sample.com

Suggested outreach approach

Use this as a starting template. Adjust to fit your business voice and the specific bank's culture.

Step 1 - Initial email

Subject: SBA 7(a) inquiry - healthcare practice - [your business name]

Hello [officer name],

I'm reaching out about an SBA 7(a) loan for a healthcare practice in Missouri. Loan size around \$250,000, purpose [working capital / equipment / acquisition - choose].

We're a [years] year old practice with [revenue band] in annual revenue, [number] employees, and clean financials. I came across [Bank] because of your strong SBA lending track record in healthcare.

Would you have 15 minutes this week or next to discuss whether this fits your current lending appetite? Happy to send over a one-page summary in advance.

Best regards,
[Your name]
[Phone] | [Email]

Step 2 - What to send if they ask for a summary

Keep it to one page. Include: business name and entity type, time in business, revenue and EBITDA trend (3 years), current debt structure, loan purpose and use of funds, requested amount and term, collateral available, and any prior SBA history. Don't include personal financial statements unless asked.

Step 3 - Tracking your conversations

Keep a simple log: who you contacted, when, what they said, next steps. Most commercial relationships take 2-4 weeks from first contact to a credit decision. Following up within 5-7 business days is expected. Stop applying to banks that go silent for more than 14 days. Move down the list.

Disclaimer and methodology

This is a SAMPLE report. All bank names, contact information, addresses, and figures shown are fictional and constructed for demonstration purposes only. Match scores in a real Borrower report are derived from each bank's most recently filed FFIEC call-report data, including Schedule RC-C loan portfolio breakdown.

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