

NECSEMA MEMBER WEBINAR

Commercial Lending Trends & Outlook

End of 2026 and Beyond | How to win financing and grow your business



DATE

November 18, 2026



TIME

10:00am – 11:00am ET



WHERE

Live Online

REGISTER NOW

WHY IT MATTERS NOW

FINANCING IS GETTING HARDER HEADING INTO 2027

Headwinds are reshaping borrowing options for convenience & gas operators, energy distributors, and related businesses of every size.

LATE-CYCLE CAUTION

Recession worries over the next 2–3 years are shaping how banks lend money.

VALUES STILL ELEVATED

Sellers are holding firm on price while buyers struggle to justify valuations on cash flow and returns.

HIGHER-FOR-LONGER PRICING

Elevated loan rates squeeze cash flow — many deals only work with substantially more equity.

RATES MOVING UP AGAIN

Long-term rates have climbed and short-term rates followed on 9/16/26 as the Fed fights inflation.

WHAT YOU'LL LEARN

THINK LIKE A LENDER. BORROW LIKE A PRO.

1

What lenders prioritize for late 2026 and 2027

How banks weigh modest growth, persistent inflation, rising rates, geopolitical risk, a coming wave of loan maturities and pricing resets, and regulator scrutiny — drawn from DNB Advisory's outlook programs.

2

Real loan structures & pricing in today's market

Current examples covering leverage, amortization, fixed vs. floating rates, covenants, and pricing trends — and what they mean for your business.

3

What successful borrowers do differently

Entity mapping, transaction prep, lender communication, financial reporting, and cash flow & liquidity management — plus the common mistakes that raise costs, delay approvals, or sink a deal.

ABOUT DNB ADVISORY LLC

Our firm is built and led by career commercial credit professionals with extensive direct experience in negotiating, structuring, underwriting, decisioning, and managing commercial loan portfolios across the country. With an average of 20 to 30 years of commercial lending experience and as active commercial bankers, we understand exactly how commercial lenders operate because we have sat on the other side of the table our entire professional careers.

CONTACT US

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