



FIELD INTELLIGENCE
REPORT

Practical Insight for businesses building the future
— and the banks financing them.

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01 MARKET & FUNDING INTELLIGENCE

What changed — and why lenders should care

Commercial & Industrial Loan Demand is Picking Up — Credit Discipline Hasn’t Loosened

The Fed’s July Survey showed stronger C&I demand from large and middle-market firms while standards remained broadly unchanged.

Lender Implication:
Competition for quality credits may intensify without a corresponding easing in underwriting discipline.

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USDA Opens a New 60M Meat & Poultry Processing Funding Window

USDA is making \$60 million available through MPPEP Phase 4 to expand processing capacity and strengthen meat and poultry supply chains.

Lender Implication:
Competition for quality credits may intensify without a corresponding easing in underwriting discipline.

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Cold-Chain Funding Opens Another Infrastructure Channel

USDA’s FY 2026 Cold Chain Grants program is open through October 1 for eligible entities administering subawards for cold-storage investments.

Lender Implication:
Continued federal support for food-distribution infrastructure may create adjacent financing opportunities around storage, logistics, and related capital improvements.

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USDA REMAINING FUNDS
FY 2026

B & I	CF	TPEP	REAP	WWD
\$1.08B	\$641M	\$265M	\$108M	\$44M

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