

Bayles Provides Insight on Trends in Denver's Lending Climate in the *Denver Business Journal*

In the News

08.12.2025

Stinson LLP Partner [Deborah Bayles](#), co-chair of the firm's Commercial Lending practice group, was featured in a *Denver Business Journal* article examining the rise in problem loans across Denver banks in 2024.

The article discusses how the number of nonaccrual and charge-off loans have increased significantly compared to 2023 and explores how the trend stems in part from lending conditions during the pandemic. At the time, low interest rates and looser requirements made borrowing easier. Now, a markedly different economic environment is making it harder for some borrowers to repay or refinance loans that originated during that period.

Bayles predicts that as the total dollars in problem loan categories grow, banks may respond by tightening lending standards. Bayles encourages borrowers to stay engaged with their local business networks to understand what options are available.

Bayles advises lenders on a variety of secured loan and lease transactions, including those related to ESOPs and bank holding companies. She also guides business clients through entity formation, acquisitions and succession planning. Her extensive experience in real estate finance and general business operations allows her to effectively assist clients through all stages of a real estate project.

Sign in to the *Denver Business Journal* to [read more](#).

CONTACT

Deborah L. Bayles

Bayles Provides Insight on Trends in Denver's Lending Climate in the *Denver Business Journal*

RELATED CAPABILITIES

Banking & Financial Services

Commercial Lending

Real Estate Lending

STINSON

STINSON LLP / STINSON.COM