



2025 COMMERCIAL LENDING SCHOOL



Tuesday, Wednesday, Thursday
February 4, 5, 6
8:30 a.m. - 4:30 p.m.

Springhill Suites Marriott
Columbia Downtown/The Vista
511 Lady Street
Columbia, South Carolina 29201
Special Hotel Rate Ends January 14

Please register before January 29, 2025

24.6 CPE HOURS AVAILABLE

.....

COMMERCIAL LENDING SCHOOL

C O U R S E O V E R V I E W

This school is designed to provide the commercial lender, senior loan support officer, or loan review officer with the tools required to generate and support the commercial lending function of the bank. The class will build the skills required to support the analysis of commercial borrower's financial statements and to support the regulatory requirements for risk management. Relationship banking requires the modern commercial lender possess top notch business and analytical skills. The proper management of the commercial portfolio is one of the requirements of today's lenders. This is in part accomplished by the proper application of the bank's risk rating system. The documentation of the loans from credit memo writing to closing documents is an expected responsibility of the loan officer. The school will include among others the following topics:

- Current industry trends
- Regulatory requirement
- Review of accounting
- Ratio Analysis
- Cash flow analysis
- Borrowing causes
- Documentation requirements
- New business development

The school will use a combination of lecture and case studies.

Please Register Before January 29, 2025

Lunches are included in the registration fee.

Due to necessary commitments and expenses, there will be no refund of registration fees after noon on Thursday, January 18, 2024.

SUBSTITUTIONS CAN BE MADE.

If you have questions, please call the SCBA at 803.779.0850.

Three-Day Commercial Lending School Cost

South Carolina Bankers Association members: \$1,220 • Non-members: \$2,250

Hotel Reservations

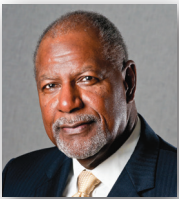
You are responsible for your own hotel reservations. A small block of rooms has been reserved for the evenings of February 4-6, at Springhill Suites Marriott, Columbia Downtown/The Vista, 511 Lady Street, Columbia, SC. Please call 803-978-2333 for reservations or click [HERE](#). Be sure to identify yourself as attending the SCBA Conference. The room block will be held until January 14, 2025, with a special SCBA room rate of \$149.00, plus tax per evening. There is also a \$10 parking fee per day. Please make your reservation prior to this date, as the rooms will be released to the general public after this date. Guarantee your room if you will arrive after 4:00 p.m.

PLEASE MAKE ROOM RESERVATIONS PROMPTLY AS THE ROOM BLOCK WILL FILL UP QUICKLY.

AGENDA

8:30 a.m.	Registration (Tuesday) Day 1
8:30 a.m.	Business Session by David Kemp (Wednesday and Thursday) Day 2 and Day 3
9:00 a.m.	Business Session by David Kemp (Tuesday) Day 1
Noon	Luncheon
1:00 p.m.	Commercial Loan Documentation by Matthew B. "Matt" Hill , Robinson Gray Stepp & Laffitte, Columbia (Wednesday) Day 2
3:00 p.m.	Business Session by David Kemp (Thursday) Day 3
4:30 p.m.	Adjournment

ABOUT YOUR INSTRUCTORS



David L. Kemp is president of Bankers Management, Inc., (BMI), formerly The Management Group. BMI is a nationally recognized company in financial services training and bank consulting. Prior to forming BMI, Kemp served as vice president, director of credit services for Cannon Lending Schools, as well as through banking associations sessions for individual financial institutions.



Matthew B. "Matt" Hill, is a member, Robinson Gray Stepp & Laffitte, Columbia. He practices in the area of banking and financial services, serving as counsel to national and regional banks, and other institutional lenders in connection with credit facilities provided for office and retail development projects; industrial facilities; asset-based financings; and troubled debt restructuring and workouts.

THANK YOU TO OUR SPONSOR



IMPORTANT THINGS TO REMEMBER

- ☐ Please don't forget to bring along a calculator to each class to work through the mathematics of the exercises; and
- ☐ Dress for the program is business casual. But to help ensure your comfort during the event, please bring a light jacket.

Please register the following person(s) for the **2025 COMMERCIAL LENDING SCHOOL** to be held Tuesday-Thursday, February 4-6, 2025 at Springhill Suites Marriott, Columbia Downtown/The Vista, 511 Lady Street, Columbia, South Carolina.

Registration fees: \$1,220 for members / \$2,250 for non-members

Total number of registrants:

**PLEASE REGISTER BEFORE
JANUARY 29, 2025**

**Call 803.779.0850 or visit
www.scbankers.org.**

For additional questions or sponsorship opportunities, please contact Anne Gillespie at agillespie@scbankers.org.

NAME AND NICKNAME _____

ADDRESS, CITY, STATE, ZIP _____

PHONE & EMAIL ADDRESS _____

BANK OR FIRM _____

NAME AND NICKNAME _____

ADDRESS, CITY, STATE, ZIP _____

PHONE & EMAIL ADDRESS _____

BANK OR FIRM _____

NAME AND NICKNAME _____

ADDRESS, CITY, STATE, ZIP _____

PHONE & EMAIL ADDRESS _____

BANK OR FIRM _____

METHOD OF PAYMENT

☐ CHECK—PLEASE MAKE PAYABLE TO SCBA ☐ VISA ☐ MASTERCARD ☐ DISCOVER ☐ AMERICAN EXPRESS

CREDIT CARD # _____ EXP. DATE _____ V-CODE (LAST 3 DIGITS) _____

SIGNATURE _____ DATE _____ BILLING ZIP CODE _____

Due to necessary commitments and expenses,
there will be no refund of registration fees after noon on Thursday, January 30, 2025.
SUBSTITUTIONS CAN BE MADE

NOTE: Images captured at this event may be used to market next year's event, in the SCBA's Palmetto Banker magazine and/or on social media. I consent to the use of images that may contain my likeness for promotional purposes.

HOW TO REGISTER

MAIL TO:

SCBA
P.O. Box 1483
Columbia, SC 29202-1483

FAX TO:

SCBA
803.779.0890

INTERNET:

www.scbankers.org
go to "Education
and Events"



**South Carolina
Bankers Association**

***If you have a disability that may affect your participation in this event, please attach a statement regarding those needs. We will be happy to contact you to discuss accommodations. Also, contact the SCBA for special dietary needs.*

P.O. Box 1483
Columbia, S.C. 29202-1483
Phone: 803.779.0850
Fax: 803.779.0890