



2026 COMMERCIAL LENDING SCHOOL



**Tuesday, Wednesday, Thursday
March 24, 25, 26**

8:30 a.m. - 4:30 p.m.

**Courtyard Marriott
Columbia Downtown at USC**

**630 Assembly Street
Columbia, South Carolina 29201**

Special Hotel Rate Ends Thursday, February 19

Please register before March 18, 2026

24.6 CPE HOURS AVAILABLE

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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:

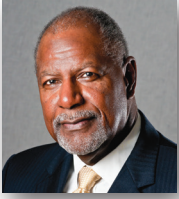
- Current industry trends
- Regulatory requirement
- Review of accounting
- Ratio Analysis
- Cash flow analysis
- Borrowing causes
- Documentation requirements
- New business development

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

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.

Please Register Before March 18, 2026

Lunches are included in the registration fee.

Due to necessary commitments and expenses, there will be no refund of registration fees after noon on Friday, March 20, 2026.

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: \$1,225 • Non-members: \$2,270

Hotel Reservations

You are responsible for your own hotel reservations. A small block of rooms has been reserved for Tuesday, March 24 and Wednesday, March 25, 2026, at Courtyard Marriott Columbia Downtown at USC, 630 Assembly Street. Call (803) 799-7800 for reservations and identify yourself as attending the 2026 SCBA Commercial Lending School, or click [Book your group rate for SC Bankers Commercial Lending School](#). The room block will be held until **Thursday, February 19, 2026**, with a special SCBA room rate of \$159, plus tax, per evening. Please make reservations prior to this date, as rooms will be released to the general public afterward.

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 **2026 COMMERCIAL LENDING SCHOOL** to be held Tuesday-Thursday, March 24-26 at Courtyard Marriott Columbia Downtown at USC, 630 Assembly Street, Columbia, South Carolina.

Registration fees: \$1,225 for members / \$2,270 for non-members

Total number of registrants:

**PLEASE REGISTER BEFORE
MARCH 18, 2026**

**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 _____

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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