



# LENDING

## **Consumer Spending, a Driving Force to Commercial Lending**

*Bobby Martin, CEO and Co-Founder, Vertical IQ*

In today's world, very few things remain predictable. One truth that continues to stand the test of time is that the economy starts and stops with the consumer— especially when consumer spending contributes 68% to GDP. Join us for a discussion on the impact of human nature and consumer spending on the commercial lending world. Find out who is anticipated to be the winners and the losers in the Commercial lending sector.

## **Why Getting More From Your Loan Review Is Now Critical**

*David Ruffin, Principal, IntelliCredit, a division of QwickRate*

A loan review is a strategic asset for community banks and should be treated like one. While this hasn't been the case for decades, bankers now realize that new, dramatically improved processes — ones that can also be used for both internal and annual reviews — will not only make Loan Reviews more efficient, effective, and less intrusive to credit teams' day-to-day schedules but provide a source of valuable information to help the bank detect risk earlier. This capability is especially critical during unsettled credit times. In our session, we'll discuss innovative approaches and best practices that can profoundly reduce the burden that a loan review traditionally places on community bank teams — while also making this important discipline a more constant and strategic tool for minimizing the credit risk that lies ahead.

## **No Time to Waste: Targeting the Right Customer Industries for Commercial Deposits & Loans**

*Matt Murphy, Vice President - Commercial Banking, IBISWorld*

With the current need to grow and retain deposits, and find commercial loan growth in an environment with lower loan demand, bankers are struggling to find the right customers in their market for those products and services. In addition, multiple bankers often call on the same businesses and need to set themselves apart from their competition. Using certain industry-level metrics such as Profit Margins, Revenue Trends, and various Financial Ratios, Marketing teams, and Sales Leaders can easily identify industries in their specific market that are cash-rich for deposit and treasury business or capital-intensive for commercial lending business. They can also use those same industry trends to craft compelling messaging, build rapport, and win more customers in those industries. Alternatively, Credit and Risk Departments can use industry metrics in order to understand which industries should be more heavily scrutinized to avoid bad loans and concentration risk.

## **Win New Commercial Customers through Advances in Technology**

*Nellie Schlachter, Director of Strategic Partnerships, Evolv*

Utilizing the latest technology, your Commercial Loan Officers can win new customers and increase their value-add to existing ones by showing them how they can remove human error, produce more, and increase their company's output and profitability. Just as companies utilize Word and Excel on a daily basis for tasks they could be doing on a manual basis, they can gain business efficiency and productivity, while cutting expenses when they implement electronic invoicing and automated payment processing. The tight job market we are experiencing is expected to continue for the foreseeable future. Employees and their costs continue to rise, so the time is right to deploy technology that is not tethered to human interaction.

## **MORTGAGE LENDING SESSION - TBAs**

**MARCH 7-8, 2024**  
**EAST PEORIA, IL**

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