

# REGISTER NOW!

Register now on our website:  
<https://schoolsofbanking.com/lending>

## Enrollment Fees

\$1,750 – Single Housing

\$1,650 – Double Housing (if available)

\$1,550 – No Housing

REGISTRATION DEADLINE IS  
JUNE 21, 2019!

NONPROFIT  
ORGANIZATION  
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"I feel the Agricultural Lending School was hands down the best training I have received in 12 years of banking and classes."

Karissa Richmond, Vice President  
Garden Plain State Bank, Wichita, KS



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PO Box 80008  
Lincoln, Nebraska 68501-0008

PHONE: 402-474-1555

FAX: 402-474-2148

EMAIL: [schools@nebankers.org](mailto:schools@nebankers.org)

WEB: [www.schoolsofbanking.com](http://www.schoolsofbanking.com)

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[www.schoolsofbanking.com](http://www.schoolsofbanking.com)



## AGRICULTURAL LENDING SCHOOL

JULY 22-26, 2019

BLUEMONT HOTEL

MANHATTAN, KANSAS

## WHY ATTEND?

The Agricultural Lending School is an intensive experience designed for junior- to mid-level managers and lenders. The curriculum includes in-depth, hands-on training in all facets of agricultural lending with emphasis on financial analysis, credit scoring, problem loans, marketing and loan structuring. Students receive personalized instruction and peer interaction. Specific benefits include:

- ◆ Overview issues impacting agriculture from a local, national and international perspective
- ◆ Achieve an understanding of farm financial statement construction and interrelationships
- ◆ Gain hands-on experience with the ratios recommended by the Farm Financial Standards Council
- ◆ Learn different ways to test "what if" scenarios regarding a loan request
- ◆ Learn how to effectively analyze agricultural loan requests for producers of all sizes
- ◆ Explore issues related to expansion, loan structuring and problem loans
- ◆ Gain new perspectives and knowledge from peers and nationally-respected faculty
- ◆ Admission to a future Advanced Agricultural Lending School open only to graduates

# AGRICULTURAL LENDING SCHOOL

## WHO SHOULD ATTEND?

The Agricultural Lending School was developed as an intermediate-level School. Therefore, it offers an intense curriculum designed for individuals who have knowledge of agricultural financing as well as knowledge of ratios, cash flows and balance sheet structure.

Required readings, case studies, in-class group work, a final exam and completion of a written loan analysis summary are all elements of this School.

In addition to the above, it is strongly recommended that applicants also meet the following education and experience prerequisites:

- ◆ A minimum of one year experience as an agricultural lender or credit analyst
- ◆ Completion of a college degree or completion of high school with substantial banking experience
- ◆ Successful completion of the following ABA Training (formerly known as AIB) courses:
  - ◆ Accounting
  - ◆ Analyzing Financial Statements
  - ◆ Money & Banking
  - ◆ Introduction to Agricultural Lending

In lieu of completion of the above courses, equivalent course work and demonstrated knowledge is acceptable.

## TOPICS COVERED

**Mega Trends in Agriculture**  
**Agricultural Financial Statements**  
**Agricultural Credit Analysis and Decision Making**  
**Credit Scoring and Risk Rating Systems**  
**Loan Structuring**  
**Problem Loans**  
**Agricultural Marketing (two tracks):**  
 Track I: limited agricultural marketing  
 Track II: solid agricultural marketing experience  
**Borrower's Perspective Panel**  
**Group Case Study**

## FACULTY SPOTLIGHT

**Dr. David Kohl, Professor Emeritus,  
Virginia Tech University, Blackburg, VA**

Dr. Kohl has conducted more than 6,000 educational sessions for agricultural groups. He has published numerous books and over 1,000 articles on financial and business-related topics. In addition, he has received numerous teaching, extension, and public service awards, including the prestigious American Agricultural Economics Association's Outstanding Teaching Award and the Governor's award for his distinguished service to Virginia agriculture. He is also the recipient of the American Bankers Association award for outstanding leadership in education, research, and service to North American ag lenders.

## ADMISSION

First priority for admission is given to members of sponsoring and partnering State Banking Associations. To register, please register on our website at [www.schoolsofbanking.com](http://www.schoolsofbanking.com) and submit the application form. Your bank will be invoiced for the applicable fee.

This fee includes registration, instruction, four nights lodging (if applicable), breakfasts, lunches, breaks, one pizza dinner and all classroom materials. Non-members of their State Banking Association must pay an additional administrative fee of \$775 and are not guaranteed admission.

Any registrant enrolling after June 21 may be subject to a \$50 late fee. Housing availability cannot be guaranteed after June 21. Any registrant withdrawing by June 21 will receive a refund minus a \$50 processing fee. Registrants withdrawing June 22 through July 5 will receive a refund minus a \$388 cancellation fee. Registrants withdrawing after July 5 forfeit the entire fee.

If a disability or medical condition might affect participation in this event, please enclose a brief letter to Schools of Banking. In addition, please advise us of any special dietary needs.

