

REGISTER NOW!

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

Enrollment Fees

\$1,850 – Single Housing

\$1,750 – Double Housing (if available)

\$1,650 – No Housing

REGISTRATION DEADLINE IS
JUNE 11, 2021!

NONPROFIT
ORGANIZATION
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LINCOLN, NE
PERMIT NO. 40

“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



NBA

Cosponsored by the Kansas and
Nebraska Bankers Associations.

In partnership with the Colorado, Louisiana,
Minnesota, Oklahoma, Texas, West Virginia and
Wyoming Bankers Associations.



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This institution does not discriminate with
regard to race, creed, color, sex, age, religion
or national origin.

www.schoolsofbanking.com



AGRICULTURAL LENDING SCHOOL

JULY 12-16, 2021

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 1,300 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 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, and all classroom materials. Non-members of their State Banking Association must pay an additional administrative fee of \$825 and are not guaranteed admission.

Registration deadline is June 11th. Housing availability cannot be guaranteed after this date. Registrations may be capped to comply with local pandemic restrictions, so please register early. Our regular cancellation fees are being waived due to the pandemic; however, we may have to charge hard costs incurred (such as already printed classroom materials) at time of cancellation.

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.

