

JULY 14-18, 2025
BLUEMONT HOTEL - MANHATTAN, KS

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



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.

INSTRUCTORS: Dr. David Kohl, Professor Emeritus, Virginia Tech University, Blacksburg, VA; Dr. Freddie Barnard, Professor Emeritus, Purdue University, West Lafayette, IN; Joe Carey, Market President, Home Federal Bank, Lexington, NE; Sam Miller, Appleton, WI; Craig Dewalt, Director, Exchange Bank, Grand Island, NE; and Kirby Smith, Market President, The Citizens State Bank, Goessell, KS.

COSPONSORED BY



**IN PARTNERSHIP WITH THE WEST VIRGINIA AND WYOMING
BANKERS ASSOCIATIONS**

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: Introduction to Marketing
 - Track II: Marketing & Risk Management
- Borrower's Perspective Panel
- Group Case Study

First priority for admission is given to members of sponsoring and partnering State Banking Associations. To register, please register on our website at www.schoolsobanking.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 \$1,025 and are not guaranteed admission. Any registrant enrolling after June 13 may be subject to a \$50 late fee. Housing availability cannot be guaranteed after June 13. Any registrant withdrawing by June 13 will receive a refund minus a \$50 processing fee. Registrants withdrawing June 14 through June 27 will receive a refund minus a \$525 cancellation fee. Registrants withdrawing after June 27 forfeit the entire fee. If a disability or medical condition might affect your participation, please contact the Schools of Banking. In addition, please advise us of any special dietary needs or allergies.

REGISTER NOW:

[CLICK HERE](#) to register
on our website!

ENROLLMENT FEES:

\$2,250—Single Housing
\$2,150—Double Housing
(if available)

\$2,050—No Housing

**EARLY REGISTRATION DEADLINE
IS JUNE 13, 2025!**