

2025 ADVANCED AGRICULTURAL BANKING CONFERENCE

SEPTEMBER 10-11, 2025

DOUBLETREE BY HILTON LAFAYETTE EAST



CONFERENCE OVERVIEW

During this conference we will evaluate shifts related to agricultural inputs for Midwest farming.

Experts from academic, industry, and policy institutions will gather to discuss the altered economics of agricultural inputs.

For the past 20 years the Indiana Bankers Association has been bringing together agricultural lenders to discuss timely agricultural topics. Farming is a vital part of the economy and we are here to support our agricultural bankers. You will leave this conference with the tools and actionable insights you need to grow your ag banking business despite tough conditions.

WHO SHOULD ATTEND?

Agricultural bankers with a strong desire to further their knowledge of financial analysis, commodity marketing and risk management. This program is specifically targeted toward graduates of the Midwest Agricultural Banking Schools or similar programs with a minimum of three years of agricultural lending experience.

CO-SPONSORED BY:

Indiana Bankers Association
Illinois Bankers Association
Kentucky Bankers Association
Michigan Bankers Association

Questions about this conference?



Contact: Elizabeth DeHaven,
Education Manager



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EDeHaven@indiana.bank

For more information,
visit our website at
indiana.bank.



PROGRAM OVERVIEW

2025 has seen agriculture transition back to a low margin environment. Producers and bankers alike are bracing from several more years of lower profits. Farmers are facing pressure from rising input costs and a low commodity price environment. These low margins, along with other key issues for agriculture loom on the horizon. At the Advanced Ag Banking Conference, attendees will gain actionable insights from industry leaders and economists on navigating the current challenges facing farmers, explore strategies to mitigate risk and optimize lending practices amidst fluctuating agricultural conditions.

We will kick off the conference with a commodity outlook and barometer update on the health of the agricultural economy. Day 1 will continue with agricultural inputs and market shifts and trends impacting the agricultural sector. The day will conclude with an agricultural banking panel filled with line of business leaders and chiefs that will share their thoughts on their interactions with the agribusinesses they do business with. Day 2 shifts gears towards agriculture banking, bank consolidation, mergers and acquisitions. We will talk about what to watch for, or what to work through in a consolidation. We will also talk loan risk within ag portfolios including best practice items for what to consider for risk rating scorecards/models.

The Advanced Ag Banking Conference is designed to provide the lending community with updates on current agricultural topics that can help you better serve your farmer customer. Reserve your place today and invest in your future as a leader in agricultural lending.

PRESENTATION HIGHLIGHTS

2025 U.S. AND INDIANA AGRICULTURAL ECONOMIC UPDATE

This session will provide an overview of the U.S. and Indiana agricultural sector profitability forecast for 2025. The updated corn and soybean price and profitability forecast for Indiana corn and soybean production with a preview of 2026 profitability potential.

AGRICULTURAL INPUTS AND MARKET SHIFTS; FARMER COOPERATIVES

Consolidation has been a driving force shaping the agricultural input market. With fewer larger farmers, agricultural input suppliers and retailers, farmer cooperatives have had to evolve and change to continue to add value to their farmer customers. In this session, Dr. Brian Briggeman will lead a discussion on the implications of market shifts in agricultural inputs on the industry as well as on farmer cooperatives.

IT'S NOT YOU, IT'S YOUR WORKING CAPITAL (AND OTHER RED FLAGS)

Ever fallen head over heels for a deal that seemed perfect, and then reality hit like a ton of bricks? In good years, red flags hide behind high yields and good vibes, but when land costs soar, input prices climb, and commodity markets tank, the mask slips fast. This session uses the 5 Cs of Credit to uncover buried warning signs and equips ag lenders with strategies to act before their only option is hope.



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FEATURED SPEAKERS:

Don Lamb, Director of the Indiana State Department of Agriculture

Brian Briggeman, Professor and Director, Arthur Capper Cooperative Center, Kansas State University

Todd Davis, Farm Bureau

Agriculture Lending Banker Panel - Line of Business Leaders and Chiefs:
Moderated by Jessica Lehman, Director of Agribusiness Banking, First Financial Bank

Joe Caffee, President/CEO, First State Bank of Middlebury

Kent Liechty, President & CEO, First Bank of Berne

Bob Rhoades, SVP Market President, F&M Bank

Dinese Watson, SVP, Ag Lending Manager, Merchants Bank

Joe Caffee, President/CEO, First State Bank of Middlebury

Mark Scanlan, SVP, Agriculture & Rural Policy, ICBA

Giulio Camerini, Principal, Crowe, LLP

Zach Allen, Senior Director of Food and Agribusiness, First Financial Bank

Michelle Williams, Credit Department Manager, Agribusiness, First Merchants Bank

AGENDA AT A GLANCE

Wednesday, September 10

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| 8:30 – 9:00 am | Registration & Continental Breakfast |
| 9:00 – 9:05 am | Welcome & Introductions |
| 9:05 – 10:00 am | Ag Outlook Don Lamb |
| 10:20 am – 11:20 am | Recent Trends in Costs and Returns of Major U.S. Agricultural Commodities |
| 11:30 – 12:30 pm | Agricultural Inputs and Market Shifts: Farmer Cooperatives Brian Briggeman |
| 12:30 pm | Lunch |
| 1:30 – 2:30 pm | U.S. and Indiana Agriculture Economic Update |
| 2:40 – 3:40 pm | Ag Lending Banker Panel - Line of Business (Leaders & Chiefs) |

Thursday, September 11

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| 7:30 – 8:00 am | Continental Breakfast |
| 8:00 – 9:00 am | ICBA Agricultural Update Mark Scanlan |
| 9:15 – 10:15 am | Ag Evolving credit trends & Risk Ratings Giulio Camerini |
| 10:30 – 11:30 am | Five Signs of Deteriorating Credit Zach Allen |
| 11:30 am | Lunch |
| 12:30 – 1:30 pm | Understanding Agricultural Bank Mergers: Impacts and Trends |
| 1:30 – 2:30 pm | It's Not You, It's Your Working Capital (and Other Red Flags) Michelle Williams |

REGISTRATION



Registration Fee

IBA, KBA, MBA Members / Associates Members - \$595

Additional Member from Same Institution - \$495

The registration fee includes the program, materials, continental breakfast, lunch and refreshments each day. Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates. A surcharge of 100% for non-members will be applied. Please register early!

Hotel Information

The IBA has contracted with DoubleTree by Hilton Lafayette East, 155 Progress Drive, Lafayette, IN 47905 for a group rate. Participants are responsible for making their own reservations. Hotel accommodations are not included in the registration fee. To make your reservation with the DoubleTree by Hilton Lafayette East call 765-446-0900 or visit www.lafayetteeast.doubletreebyhilton.com. Please reference the Indiana Bankers special rate code 0003145564 to receive the negotiated rate of \$129.

Certificate of Completion

Each participant will receive a Certificate of Completion.

Cancellation Policy

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the registration fee is assessed. Refunds are not provided for cancellations or absences which occur within one day prior or on the day of the program. Substitutions are welcomed.

For More Information

If you have any questions regarding the 2025 Advanced Agricultural Banking Conference or any educational offerings of the IBA, please contact Elizabeth DeHaven, Education Manager, at (317) 333-7169 or EDeHaven@indiana.bank.

REGISTRATION FORM (Dept. #46)

Each attendee must complete a separate registration form; photocopies are acceptable.

First Name _____

Last Name _____

Position _____

Bank _____

Mailing Address _____

City _____ State _____ Zip _____

Phone _____

Email _____

Payment Information

Total Amount Due \$ _____

- ☐ I have enclosed my check
- ☐ Please Invoice Me
- ☐ Circle card type: VISA Mastercard AMEX

Name on Card

CVV Code

Card Number

Exp. Date

Register online at indiana.bank