2026 Midwest Agricultural Banking School Application Form
November 30 - December 3, 2026
Department # 23

First Name ______ Middle Initial ______ Last Name ______

Preferred Name for Badge ______

Title ______

Bank Asset Size ______

Bank ______

Email Address ______

Address ______

Phone ______ Fax ______

City, State, Zip Code ______

Cell Phone ______

Background Information

☐ Male ☐ Female

Total years of banking experience ________

Size of bank's agricultural loan portfolio

____

Highest Education Level Achieved

- ☐ High School
- ☐ Some College
- ☐ Associate's Degree
- ☐ Bachelor's Degree - Business Admin.
- ☐ Economics Bachelor's Degree - Other Major
- ☐ Master's Degree
- ☐ Doctorate

Please indicate any specific courses or educational events you have attended in the agricultural banking area.

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Payment Information

- ☐ $1295 IBA Members & Members of Co-Sponsoring Associations
- ☐ $895 IBA Member - Commuter

A 100% surcharge will be applied for non-members.

Total Payable $_________________

☐ Check Enclosed (payable to IBA Foundation, Inc.)

Please charge my: ☐ VISA ☐ MasterCard ☐ AMEX

Card Number ______ Exp. Date ______

Security Code ______ Zip Code ______

Please register online at indiana.bank or return by November 13, 2026 to:
IBA Foundation, Inc.
8425 Woodfield Crossing Blvd., Suite 155E
Indianapolis, IN 46240
317-387-9380

Participation in IBA programs is limited to members, associate members, and non-members from an eligible membership cate- gory at applicable member or non-member rates.

Refund Policy
Any applicant withdrawing from the school before Nov. 13, 2026, will receive a refund minus a $100 cancellation fee. Any applicant cancelling after Nov. 13, or who fails to appear at the school, will forfeit the entire registration fee. Extenuating circumstances will be considered on a per-person basis by the trustees of the school. Requests for refunds due to extenuating circumstances must be submitted in writing.

☐ I have read the admission requirements and desire to enroll in the 2026 Midwest Agricultural Banking School. I agree to abide by all the requirements for participation and completion of this program. Above is detailed information regarding my qualifications for admission.

Applicant's Signature ______ Date ______

This submission has been approved by the bank. To be signed by the president, department head, personnel officer or other executive authorized by the bank.

Nominating Officer's Name & Title (*please type or print legibly*) ______

Nominating Officer's Signature ______

INDIANA BANKERS ASSOCIATION

2026 Midwest Agricultural Banking School

November 30 - December 3, 2026

Co-Sponsored by:

Ohio Bankers League · KBA · mba Michigan Bankers Association · Illinois Bankers

Return on Education

Bankers demand a strong return on education ("ROE") in terms of dollars, time and effort spent. You can count on the Midwest Agricultural Banking School to provide:

- Practical, hands-on curriculum designed for learning by doing and for easy application at the bank;
- Small class size to increase networking opportunities and
- personalized instruction;
- A school designed and governed by bankers and taught by
- experienced bankers and consultants; and
- Reasonable enrollment fees and an academic atmosphere
- conducive to a stimulating learning experience.

The Curriculum

The curriculum for the Midwest Agricultural Banking School is designed to provide you with the practical aspects of agricultural credit & finance, farm management, marketing and related subjects. The development and implementation of this curriculum has involved literally hundreds of bankers and has resulted in a nationwide system of quality banker education. The **2026 Midwest Agricultural Banking School** delivers a solid foundation in agricultural credit principles and the most timely topics of the day, all with a minimal investment of time and money!

Core Curriculum

- Introduction to Agricultural Financial Statements
- Agricultural Balance Sheets & Income Statements
- Statement of Owner Equity & Cash Flow Analysis
- Deferred Taxes & Financial Analysis
- Agricultural Credit Analysis & Decision-Making
- Breakeven Analysis & Repayment Capacity
- Financial Ratios & Comparative Analysis
- Profitability Analysis & Decision-Making
- Farm Service Agency Programs & Perspectives
- Agribusiness Management Simulation
- Team Presentations & Case Analysis
- Agricultural Lending & Financial Risk Assessment

Admission Information

Background

The Agricultural Banking School will hold its 53rd annual session on Nov. 30 - Dec. 3, 2026. The 2026 Agricultural Clinic will be held on Dec. 3. This school is co-sponsored by the Indiana, Illinois, Kentucky, Ohio and Michigan bankers associations and is designed to further enhance the education of bankers in the field of agricultural finance. Classroom work features practical aspects of agricultural credit and finance, farm management, marketing and case studies.

Requirements and Regulations

Participants are expected to attend all sessions. Absences may be excused only because of illness, catastrophe or extenuating circumstances, based upon a written statement submitted to and approved by the school trustees.

Certificate of Completion

Students who successfully complete the program will be presented with a graduation certificate.

Registration & Schedule

Registration and continental breakfast begin at 7:30 am on Monday, November 30. The program will begin at 8:00 am each day. Classes will be held Monday through Wednesday at the IBA Center for Professional Development. Thursday classes and Ag Clinic will be held at the Beck Agricultural Center. The graduation ceremony will take place at the Ag Clinic Luncheon on Thursday.

Lodging

As part of your tuition, lodging accommodations at Home2 Suites by Hilton Indianapolis Keystone Crossing are included and will be reserved on your behalf. The hotel is conveniently located just 1.3 miles from the IBA Headquarters at 9104 Keystone Crossing, Indianapolis, IN 46240. Additional details regarding your hotel reservation will be provided prior to the program.

Tuition

Tuition fees are $1295 for co-sponsoring association members. These fees include room and board on Monday, Tuesday and Wednesday and all instructional materials. Member commuter rate is available for $895. Tuition must accompany the official application. A 100% surcharge is applied for non-members.

For More Information

If you have any questions regarding the 2026 Midwest Agricultural Banking School or any of the educational offerings of the IBA, please contact Molly Gibbs at 317-387-9380 or via email at mgibbs@indiana.bank.

Applications are due Friday, Nov. 13.

Agenda

Monday, November 30

8:20 am Introduction and Financial Stages in a Farmer's Life: Effects on Credit Analysis
9:20 am **Break**
9:30 am Agribusiness Management Simulation
10:30 am Cash Flow Statement for Simulation (Projected)
11:00 am Game Decision #1
12:00 pm Deal Team Approach Panel + **Lunch**
1:50 pm **Break**
2:00 pm Agricultural Balance Sheets
2:20 pm Balance Sheet Exercise
2:40 pm Answers to Balance Sheet Exercise
2:50 pm **Break**
3:00 pm Deferred Taxes
3:10 pm Deferred Taxes Exercise
3:20 pm Answers to Deferred Taxes Exercise
3:30 pm Cash Flow Statement for Simulation (Actual)
3:50 pm Return and Discuss Results for Decision #1
4:00 pm Game Decision #2 & Prepare Projected Cash Flow Statement
5:00 pm Social Event
Evening Dinner: On Your Own

Tuesday, December 1

8:00 am Income Statement: Introduction
8:20 am Income Statement Exercise
8:40 am Answers to Income Statement Exercise
8:50 am **Break**
9:00 am Statement of Owner Equity: Introduction
9:15 am Statement of Owner Equity Exercise
9:40 am Answers to Statement of Owner Equity Exercise
9:50 am **Break**
10:00 am Breakeven: Introduction
10:30 am Breakeven: Simulation
10:50 am **Break**
11:00 am Return and Discuss Results for Decision #2; Prepare Breakeven for Quarter 2; Make Decision #3
12:00 pm Stories from the Trenches Panel + **Lunch**

Tuesday, December 1 (cont.)

1:50 pm **Break**
2:00 pm Cash Flow Statement: Introduction
2:15 pm Cash Flow Statement Exercise
2:40 pm Answers to Cash Flow Statement Exercise
2:50 pm **Break**
3:00 pm Profitability Analysis System for Simulation
3:30 pm Profitability Analysis Exercise
4:00 pm Return and Discuss Results for Decision #3; Make Decision #4
Evening Dinner: On Your Own

Wednesday, December 2

8:00 am Collecting Data, Calculating Financial Ratios & Using Comparative Data: Worksheets #1 & #2
8:20 am Financial Ratios Exercise: Worksheet #1
8:30 am Answers to Worksheet #1
8:35 am Financial Ratios Exercise: Worksheet #2
8:55 am Answers to Worksheet #2
9:00 am **Break**
9:10 am Repayment Capacity
9:30 am Repayment Capacity Exercise: Worksheet #3
9:40 am Answers to Worksheet #3
9:50 am **Break**
10:00 am Profitability Analysis System: Introduction & Worksheet #4
10:15 am Profitability Analysis Exercise: Worksheet #4
10:40 am Answers to Exercise 10: Worksheet #4
10:50 am **Break**
11:00 am Return and Discuss Results for Decision #4; Profitability Analysis System for Quarter 4; Make Decision #5
12:00 pm **Lunch**
1:00 pm Preparation for Team Presentations
1:50 pm **Break**
2:00 pm Team Presentations
3:00 pm Return Results for Decision #5 & Make Decision #6
4:00 pm Exam
4:30 pm Answers to Exercise 1; Return & Discuss Decision #6; Game Summary & Awards
4:45 pm School Picture
Evening Dinner: On Your Own

Agenda Continued:

Thursday, December 3 - Agricultural Clinic

8:00 am ***Commodity Outlook***
Matt Bennett, CEO, AgMarket

9:15 am ***U.S. and Global Economic Outlook: 2026 and Beyond***
Dr. David Kohl Professor Emeritus, Virginia Tech University

10:15 am ***Refreshment Break***

10:30 am ***Roundtable Discussions***
Dr. David Kohl Professor Emeritus, Virginia Tech University

11:45 am ***Luncheon and Midwest Agriculture Banking School Graduation***

12:45 pm Breakout Sessions
Soil Testing for Tax Breaks
W. Kess Berg, Ph.D., Founder, Advanced Agrilytics

ROI on Tech
Andy Campbell, Director of Insights, TractorZoom

Land Trends
Rex (R.D.) Schrader, II, President, CAI, Schrader Real Estate and Auction Co., Inc.

1:45 pm ***Refreshment Break***

2:00 pm ***Crop Risk Management in Uncertain Times***
Joe Outlaw, Ph.D, Regents Fellow, Professor and Extension Economist, Texas A&M University

3:00 pm ***Next Gen Decision Making and AI in Ag***
Trey Malone, Boehlje Endowed Chair for Managerial Economics in Agribusiness, Purdue University

4:00 pm ***Adjourn***

LOCATION FOR AG CLINIC
Beck Agricultural Center
4550 U.S. 52 W, West Lafayette, IN 47906