

# OCTOBER 20-23, 2025

## AG LENDING 101- VIRTUAL PROGRAM



### LEARNING OBJECTIVES

- **Learn** the impact of the Farm Financial Standards Council recommendations on agriculture lending, including recommended key financial statements and how they interact in the lending process
- **Calculate** deferred taxes and their impact on agriculture financial analysis and credit decisioning
- **Understand** the differences between cash and accrual income statements for the agricultural customer, begin developing a working knowledge of accrual income statements
- **Understand** cash flow analysis in agricultural lending decisioning, implement the "Sweet Sixteen" ratios into your underwriting regimen, specifically: Repayment, Liquidity and Solvency Analysis
- **Learn** the purpose of loan policy in ag lending, including the importance of loan structure and its relationship to problem loans as well as ag loan workout

Cost: \$450



**William Ohlde**  
COO of Country Banker Systems

Will has been with Country Banker since 2017. He has a background as a credit analyst in addition to working with Country Banker, this provides a unique perspective to see both sides of the coin; Building lending software as well as using it.

### SCHEDULE:

9:00AM-11:30AM CST

Day 1: Agricultural  
Financial  
Statements

Day 2: Agricultural  
Financial  
Statements and  
Ratio Analysis

Day 3: Problem  
Loans in Ag  
Lending

Day 4: Effective  
Loan Structuring  
and Class Exercise

Register:

<https://barretbanking.org/landings/ag-lending-101/>