

KANSAS AG BANKERS (KAB) DIVISION

2025 Annual Report



Kansas Ag Bankers
A DIVISION of KBA

A message from the KAB Division President
Brett Wicker, Central National Bank, Gardner

*Greetings from the KBA -
Kansas Ag Bankers Division Board of Directors!*

As we reach the end of 2025, I want to extend my appreciation for your continued commitment to supporting Kansas agriculture. This year has brought a mix of challenges and promising developments across our state, and I am proud of the resilience and dedication shown by both our producers and the banking professionals who stand beside them.

Kansas agriculture experienced notable volatility in 2025. Cattle prices have remained historically strong for most of the year, offering some optimism for livestock producers despite continued concerns around input costs and herd expansion. Grain markets, meanwhile, faced fluctuations driven by global supply shifts, tariffs, and regional weather impacts. While early rains set a positive tone for the growing season, mid-summer drought conditions reduced wheat yields in several regions. Corn and soybean production fared better, though rising fertilizer, chemical, labor, and seed costs placed additional pressure on farm budgets.

Higher input expenses were compounded by previous increases in interest rates as the Federal Reserve continued efforts to curb inflation. The resulting rise in borrowing costs has affected nearly every producer in our state, making careful financial planning more essential than ever. As agricultural bankers, we have played a critical role in helping operations navigate tighter margins and increased working capital needs.

This year also brought important policy developments. The Kansas Bankers Association lead the way in Washington for the inclusion of the Access to Credit for our Rural Economy (ACRE) Act in the One Big Beautiful Bill. This major win offers reduced borrowing costs for ag producers that finance new purchases of agricultural real estate. While its full impact will become clearer in the coming months, the legislation holds promise for many Kansas farmers, ranchers, and banks. Discussions continue in Washington regarding additional government payments aimed at stabilizing the agricultural economy, and we will monitor these developments closely as they could provide essential relief in 2026.

Looking ahead, groundwork is being laid for the next Farm Bill. Its direction will influence safety nets, conservation programs, and risk-management tools for years to come. It is vital that Kansas agriculture remains well-represented in these discussions, and our insight as lenders will be important to shaping a bill that supports the long-term financial health of our producers.

As we prepare for the year ahead, I encourage each of you to join us at the **Kansas Ag Bankers Conference on March 4th and 5th, 2026**, at the Hilton Garden Inn in Manhattan, Kansas. This event will be an excellent opportunity to connect with colleagues, hear from industry experts, and gain the knowledge we need to navigate the continually changing landscape of agricultural finance. Your participation strengthens our profession and the communities we serve.

Thank you again for your dedication to Kansas agriculture. I look forward to the work we will continue to accomplish together in 2026.

Sincerely,

Brett Wicker

President, Kansas Ag Bankers Division



2025 KANSAS AG BANKERS CONFERENCE HIGHLIGHTS



The 2025 Kansas Ag Bankers Conference convened last March with an exceptional line-up of presenters, 305 attendees, and 45 tradeshow sponsors in attendance!

DR. DAVID KOHL - PH.D., PROFESSOR EMERITUS, VIRGINIA TECH

AG ECONOMICS & BANKING CIRCA 2025 & FINANCIAL TOOL KIT FOR AG LENDING

Dr. David Kohl delivered two powerful sessions, providing a deep dive into the evolving landscape of ag economics and lending. He explored the key forces shaping agriculture and ag banking—from global trade policy to geopolitical shifts—and emphasized the importance of financial and risk management through practical tools.

ED ELFMANN - SVP OF AGRICULTURE AND RURAL POLICY, AMERICAN BANKERS ASSOCIATION

FEDERAL AG POLICY UPDATE

KBA President & CEO Doug Wareham and American Bankers Association SVP of Agricultural and Rural Banking Policy Ed Elfmann spoke on the reintroduction of

Dr. David Kohl, a fan-favorite of Kansas ag bankers, delivered two sessions diving deep into the ag economy, global trade, and emphasized financial and risk management practices.

the Access to Credit for our Rural Economies (ACRE) Act and urged attendees to contact their Senator and Representatives to thank them for their support of ACRE.

CONNIE OWEN, KANSAS WATER OFFICE; DOUG RAY, SOLUTIONS NORTH BANK; EARL LEWIS, KDA-DWR; JAY MEYER, CENTERA BANK; & RON FLOWERS, COMMUNITY NATIONAL BANK & TRUST

KANSAS WATER ISSUES & REGULATORY LANDSCAPE PANEL

The Kansas Water Issues & Regulatory Landscape Panel featured multiple perspectives around water policy, regulation, and its impact on the banking industry. The conversation focused on the overlap and collaboration between different state agencies on water regulation and what challenges face Kansas's future water supply.

KENDALL GAMMON, CHIEFS RADIO NETWORK

THE POWER OF EMOTIONAL STRENGTH

Rose Hill, Kansas native and Chiefs Radio Network member Kendall Gammon delivered a powerful keynote on building stronger teams, enhancing communication, and making meaningful connections.



Ed Elfmann, SVP of Agriculture and Rural Policy at the American Bankers Association and Doug Wareham, KBA President & CEO, discuss the Federal Ag Policy Update.



Eric Snodgrass, Principal Atmospheric Scientist at Nutrien Ag Solutions, wrapped up the conference and shared how weather patterns are created and how they could have an impact on Kansas agriculture.

RANDY BLACH, CATTLEFAX

CATTLE & PROTEIN MARKET SITUATION AND UPDATE

Day two started strong with Randy Blach from CattleFax! He shared updates on the U.S. beef industry, highlighting tight cattle supplies and strong consumer demand driving another year of market success.

JUSTIN TROMPKE, AGWEST COMMODITIES

CAPTURING MARKET OPPORTUNITY & MANAGING RISK IN TIGHT MARGINS

Justin Trompke of AgWest Commodities broke down the key factors shaping today's grain markets, including Brazilian corn production, the 45Z tax credit, USDA supply and demand estimates, and more. Trompke also emphasized the importance of strategic planning to help ag producers capitalize on opportunities.

ERIC SNODGRASS, NUTRIEN AG SOLUTIONS

HIGH IMPACT METEOROLOGY

Eric Snodgrass wrapped up the conference with his insights on weather forecasting and analysis. He explored how the current wind stream patterns are affecting drought conditions across the United States and what ag producers need to look for in planning for their production year.

2025 PIONEER AWARD WINNER TIM OHLDE

The Kansas Ag Bankers Division is honored to recognize Tim Ohlde, Board Chairman of Elk State Bank in Clyde, as the recipient of the 2025 Kansas Ag Bankers Pioneer Award.

With over 40 years in community banking, Ohlde has demonstrated exceptional professionalism and leadership in the industry. He has extensive knowledge of agricultural lending, having grown up on a dairy farm near his current residence as well as his degree in Agricultural Education with an emphasis in Agricultural Economics from Kansas State University.



Tim Ohlde, Board Chairman of Elk State Bank, Clyde, receiving the 2025 Pioneer Award.

Ohlde served 27 years as President of Elk State Bank and currently holds the position of Board Chairman. Early in his career, he prioritized loan portfolio quality and developed a proprietary analysis system, which led to



Tim Ohlde, Board Chairman of Elk State Bank, Clyde, and his wife, Debra.

the creation of Country Banker Systems, LLC, a loan analysis software company where he serves as CEO. Education has been a focal point throughout Ohlde's career. He has taught over 5,000 bankers in more than 70 banking schools across 30 states on agricultural lending and economics. He has also led educational efforts in Clyde, Seneca, and Concordia, providing training and resources for ag borrowers and small business owners.

Beyond his banking career, Ohlde has provided leadership to numerous boards and organizations at the local, state, and national levels. He has played a vital role in community development efforts in Clyde, helping to establish the Clyde Area Foundation and the Clyde Community Development Resource Committee. He also serves as Chairman of Woods Charitable Trust. Additionally, he has served on the board of directors for Banker's Bank of Kansas, KBA's Kansas Ag Bankers Division, the American Bankers Association's Ag Committee, and the Executive Committee for the Farm Financial Standards Council.

Congratulations, Tim!

KANSAS STATE UNIVERSITY STUDENTS RECEIVE KANSAS AG BANKERS SCHOLARSHIP

In 2003, the Kansas Ag Bankers endowed \$100,000 to the Kansas State University Foundation to award scholarships to KSU students enrolled in Agricultural Economics. The fund was established to honor Kansas Ag Bankers and to provide financial assistance to students properly enrolled in the College of Agriculture, pursuing a career in banking or finance, reside in Kansas, and have a minimum grade point average of 3.2. In 2025, Dalton Carey, Hesston, KS; Jay Tatum, Manhattan, KS; Braydon Fulton, Wamego, KS; and Matthew Hendricks, Bird City, KS, were awarded the Kansas Ag Bankers scholarship.



KAB DIVISION SUPPORTS THE INAUGURAL FLINCHBAUGH FORUM

The KAB Division is proud to celebrate the legacy and impact of Dr. Barry Flinchbaugh as the Extra Credit reception sponsor of the first-ever Flinchbaugh Forum, organized by the Barry Flinchbaugh Center for Ag and Food Policy. The forum, held in Manhattan, KS, brought together agricultural leaders from across the United States to discuss the current issues facing the agricultural industry, as well as what the future could hold for agriculture and food policy. KBA Chairman Julie Hower kicked off the reception and was joined by Matt Lindamood, Vice President of Citizens State Bank, Cottonwood Falls.



KAB DIVISION SPONSORS K-STATE'S AG PROFITABILITY CONFERENCES

With the current Ag Economy in mind, K-State's Department of Agricultural Economics organized a series of nine regional conferences aiming to assist ag producers navigate through economic downturns, manage input costs, succession planning, and safety net programs. The Kansas Ag Bankers Division supported these conferences as a Gold level sponsor to promote K-State's initiative to educate farmers and ranchers.



KAB DIVISION ORGANIZES THE CROP INSURANCE ESSENTIALS FOR AGRICULTURAL LENDERS SEMINAR

The Division successfully organized this year's Crop Insurance Essentials for Ag Lenders Seminar, bringing ag lenders and their producers together for education and discussion. The seminar, hosted at Fort Hays State University's Robbins Center, provided lenders with an overview and deep insight into various grain crop and livestock insurance products. By supporting this seminar, the Kansas Ag Bankers Division reinforced its commitment to equipping Kansas ag lenders with the knowledge they need to strengthen their farm customers and rural communities.



2024-2025 KBA - KANSAS AG BANKERS DIVISION BOARD OF DIRECTORS



Brett Wicker

President
Central National Bank, Gardner

Stephen Hendrickson

Vice-President
Citizens State Bank of Marysville, Hanover

Julie Voelker

Secretary/Treasurer
Solutions North Bank, Coffeyville

Brad Zimmerman

Past President
Farmers Bank & Trust, Atwood

Robert Rujan

Farmers Bank & Trust, Great Bend

Shelly Turner

Security State Bank, Scott City

Tricia Fowler

Dream First Bank, Arlington

Greg Saville

First National Bank and Trust, Phillipsburg

Evan Whetzal

First Heritage Bank, Seneca

Steve Howland

Equity Bank, Wichita

Andy Stegman

GNCBank, N.A., Offerle

Kaycie Schilling

Adams Bank & Trust, Colby

Brandon Grigsby

Stockgrowers State Bank, Ashland

2025 -2026 KAB BUDGET

Income

Dues	\$19,600
Interest Income	\$2,300
Ag Bankers Conference	\$120,500
Total Income	\$142,400

Expense

KBSI Administrative Fee	\$15,000
Conference Expense	\$69,850
Board Meetings	\$6,000
Board Travel/Special Events	\$1,500
ABA Conference (President)	\$3,500
ABA Conference (Kansas Night)	\$1,500
Printing/Letterhead	\$500
Postage	\$500
FFA Donation	\$7,500
KARL Donation	\$7,500
4-H Donation	\$2,500
Ag in Classroom Donation	\$1,000
KS Water Conference	\$500
KBA Seminar Sponsorships	\$4,000
KS Dept of Ag Growth Summit	\$500
KC Agribusiness Council Membership	\$550
Misc. Expense	\$500
Kansas Community Empowerment	\$500
Women Grow the Farm	\$5,000
Kansas Commodity Classic	\$5,000
KBA Fed Affairs Rep (Past President)	\$3,000
KBA Staff Travel	\$3,500
Promotions/Advertising	\$2,500
Total Expense	\$142,400



Kansas Ag Bankers

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THE KAB DIVISION IS PROUD TO SUPPORT THESE ORGANIZATIONS & EVENTS!



CONTACT INFORMATION



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THANK YOU!