



2020



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Bank** and Trust
Company
Agricultural Services
hbtbank.com



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it's your legacy.

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Tim Woods, Designated Managing Broker, Licensed Farmland Real Estate Sales



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SUMMARY OF RESULTS

2020

Heartland Bank's Ag Services is pleased to provide our 2020 Research Testing booklet. Please use this booklet as you would any other piece of information, not as the sole basis for making decisions, but as one of many tools available to you.

2020 is very quickly becoming a year that most of us are ready to move on from and purge from our memory. Between COVID-19, excessive spring rains, mini droughts mid-summer, bean leaf beetles and inland hurricanes, I think we are ready to move on. The one bright spot of 2020 has been the late grain market rally during harvest.

By and large, we saw many yields that could be described as above average. Corn yields in the 190-220 range were very common. Soybean yields between 60 and 75 bushels per acre seemed to be common. It seems that areas with more mid-summer rain were able to outperform areas that went weeks between rains.

While the grain prices have risen recently and many had decent crop yields, the stress of the season started early as excessive rainfall delayed planting and caused many to get the planter back out to fill in low spots that held water during early May. Once these areas were replanted, we seemed to have ample rainfall until mid-summer when some areas went weeks or even a month without water. Early water issues with

a late lack of water seemed to cut yield expectations by 10-15%.

Late summer soybean fields in Central Illinois started becoming feeding grounds for bean leaf beetles. Quite a few farmers sprayed their fields just weeks before potential harvest because their impact had such a high potential to reduce yields. Many farmers reported seeing big returns from fungicide in both corn and soybeans this fall.

“ *The one bright spot of 2020 has been the late grain market rally during harvest.* ”

As we wrap up 2020, we can at least be thankful that despite all of the challenges, we have made it through with the ag economy in a better place than we envisioned it even a few months ago. Lets hope that 2021 presents us with fewer challenges than this past year!

HOW WE CAN HELP YOU

2020

Hearthland Bank's Ag Services and Ag Lending teams will work with you to improve your farmland's income and asset value! Ag Services has been involved with the purchase and sale of numerous farms throughout Illinois. When you decide to buy or sell farmland, you need a local company that can offer you the best possible services. Our Ag Lenders can offer solutions that fit your farmland expansion, equipment loan, or mortgage and land contract refinancing needs.

Farmland Appraisals

- > **Formal documentation** - We'll provide professional appraisals required for the IRS, real estate transactions, gifting, estate valuations, and other legal situations.
- > **Detailed reporting** - User friendly reports meet all federal and state regulations including comparable sales data.
- > **Local Expertise** - Our Ag Services team keeps a close eye on land market trends and transactions.
Contact Matt Wyss (ext. 2510)

Farmland Sales

- > **Licensed Professionals** - Whether selling or buying, you'll appreciate the expertise of our licensed professionals.
- > **Networking** - We provide recommendations to reach a network of qualified buyers and get the most favorable price per acre.*
- > **Auction or Private Listing** - We can offer either public auction or private listing to sell your farmland for maximum price.
- > **Market Knowledge** - Our experienced team knows the markets.
Contact Kevin Birlingmair (ext. 2602), Warren Basting (ext. 2516), or Tim Woods (ext. 2512)

Farm Management

- > **Improved Value** - We will work with you to ensure your farmland's productivity and financial returns.
- > **Reporting** - We provide easy-to-understand financial, narrative, planting and harvesting reports.
- > **Experienced Managers** - Your farm will be managed by professionals who will keep you informed about income, yields, improvements and conservation measures.

Agricultural Lending

- > **Agricultural Operating Lines** - Let our professionals help provide you the capital you need for farm operating expenses and inputs.
- > **Agricultural Real Estate** - Whether you are looking at farm-for-sale listings, expanding your existing operation or making improvements to your farm, we have the experience to get you the right loan for the right rate.
- > **Agricultural Equipment Loans** - When you need to update, replace or repair machinery, you'll find affordable and convenient farm equipment financing.

For current industry news, sign up for our weekly Ag Newsletter at hbtbank.com/ag-newsletter



*Heartland Bank and Trust Co., licensed real estate broker corporation in Illinois. Tim Woods, Designated Managing Broker



Planting date: May 8, 2020
Planting population: 38,000
Row width: 20
Harvest date: October 22, 2020
Previous Crop: Corn

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Hybrid	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
Tester - Dekalb DKC63-90 21.6% 195.2						
DeKalb 61-40	20.6%	220.8	25.6	242.4	\$873.48	11
DeKalb 63-90	20.8%	232.8	37.6	254.4	\$916.62	6
DeKalb 64-64	21.7%	207.6	-9.3	207.5	\$743.77	28
DeKalb 66-17	24.0%	215.8	-1.1	215.7	\$764.45	26
Tester - Dekalb DKC63-90 22.1% 216.9						
LG 59-C66	21.1%	230.4	13.5	230.3	\$825.86	17
LG 60-C47	20.9%	234.8	17.9	234.7	\$845.58	13
LG 62-C35	21.5%	231.4	1.8	218.6	\$783.68	23
LG 64-C30	22.4%	244.9	15.3	232.1	\$827.65	16
Tester - Dekalb DKC63-90 22.0% 229.6						
LG 67-C45	23.1%	232.1	2.5	219.3	\$777.85	24
Wyffles 6978	21.1%	238.1	8.5	225.3	\$807.92	21
Wyffles 7878	22.2%	252.5	29.9	246.7	\$879.86	10
Wyffles 7956	23.1%	243.8	21.2	238.9	\$844.19	14
Tester - Dekalb DKC63-90 23.0% 222.6						
Wyffles 8936	23.2%	271.3	48.7	265.5	\$941.64	5
NuTech 68A7AM	21.3%	258.7	36.1	252.9	\$906.77	8
NuTech 5FB-9900AM	20.9%	214.8	-12.0	204.8	\$737.87	29
NuTech 70A8AM	21.0%	282.1	55.3	272.1	\$980.28	2
Tester - Dekalb DKC63-90 22.4% 226.8						
NuTech 71F5Q	21.8%	249.8	23.0	239.8	\$859.49	12
NuTech 72B7Q	21.6%	238.7	11.9	228.7	\$819.83	19
NuTech 74B6AM	22.2%	263.2	13.3	230.1	\$820.65	18
Golden Harvest 10 D21	22.5%	234.8	-15.1	201.7	\$719.18	30

Hybrid	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
Tester - Dekalb DKC63-90 22.4% 249.9						
Golden Harvest 13Z 50	22.8%	231.7	-18.2	198.6	\$707.97	31
Golden Harvest 14N 11	22.9%	229.7	-20.2	196.6	\$700.77	32
AgriGold 641-06	21.7%	254.2	63.7	280.5	\$1005.45	1
AgriGold642-59	22.3%	237.9	47.4	264.2	\$942.19	4
Tester - Dekalb DKC63-90 22.4% 190.5						
AgriGold 6572	22.3%	246.6	56.1	272.9	\$973.22	3
Roeshley 11-58	21.7%	228.3	37.8	254.6	\$912.61	7
Roeshley 12-70	22.3%	220.6	-0.4	216.4	\$771.72	25
Nu-Ag 9-11	20.9%	237.2	16.2	233.0	\$839.46	15
Tester - Dekalb DKC63-90 21.8% 221.0						
Nu-Ag 9-13	21.6%	231.5	10.5	227.3	\$814.80	20
Nu-Ag 20-13	20.7%	224.8	3.8	220.6	\$794.89	22
Nu-Ag 9-14	20.4%	193.2	-5.5	211.3	\$761.52	27
Dekalb 58-64	20.5%	231.1	32.4	249.2	\$898.04	9
Tester - Dekalb DKC63-90 20.1% 198.7						
Dekalb DKC63-90 Averages	22.0%	216.8		216.8	\$776.94	25
Tester Maximum	23.0%	249.90				
Tester Minimum	20.1%	190.50				
Tester Variance	2.9%	59.4				
Plot Average	21.8%	232.1				

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Planting date: April 24, 2020
Planting population: 40,000
Row width: 20
Harvest date: October 21, 2020
Previous Crop: Soybeans

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Hybrid	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
Tester - Dekalb DKC63-90 18.5% 153.3						
DeKalb 61-40	18.8%	199.4	46.1	229.8	\$839.91	1
DeKalb 63-90	19.2%	183.7	30.4	214.1	\$777.28	2
DeKalb 64-64	19.2%	219.0	26.4	210.1	\$762.76	4
DeKalb 66-17	21.4%	197.6	5.0	188.7	\$676.53	19
Tester - Dekalb DKC63-90 18.9% 192.6						
LG 59-C66	17.7%	184.4	-8.2	175.5	\$645.81	28
LG 60-C47	18.7%	198.0	5.4	189.1	\$691.18	14
LG 62-C35	18.8%	180.6	-11.2	172.5	\$630.48	30
LG 64-C30	19.0%	190.7	-1.1	182.6	\$667.34	24
Tester - Dekalb DKC63-90 19.4% 191.8						
LG 67-C45	20.5%	191.9	0.1	183.8	\$662.37	25
Wyffles 6978	18.3%	191.3	-0.5	183.2	\$669.72	22
Wyffles 7878	19.6%	203.6	19.6	203.3	\$737.93	5
Wyffles 7956	20.6%	188.9	4.9	188.6	\$679.63	18
Tester - Dekalb DKC63-90 19.3% 184.0						
Wyffles 8936	20.9%	202.9	18.9	202.6	\$729.93	8
NuTech 68A7AM	18.9%	194.0	10.0	193.7	\$707.93	9
NuTech 5FB-9900AM	18.1%	186.2	-1.1	182.6	\$667.57	23
NuTech 70A8AM	18.9%	195.4	8.1	191.8	\$700.99	11
Tester - Dekalb DKC63-90 18.5% 187.3						
NuTech 71F5Q	18.7%	193.2	5.9	189.6	\$693.00	13
NuTech 72B7Q	18.9%	187.9	0.6	184.3	\$673.58	20
NuTech 74B6AM	20.9%	194.8	5.8	189.5	\$682.74	16
Golden Harvest 10 D21	19.3%	181.8	-7.2	176.5	\$640.75	29

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Hybrid	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
Tester - Dekalb DKC63-90 18.7% 189.0						
Golden Harvest 13Z 50	19.0%	195.7	6.7	190.4	\$695.85	12
Golden Harvest 14N 11	19.8%	183.7	-5.3	178.4	\$647.48	26
AgriGold 641-06	18.9%	195.2	16.5	200.2	\$731.70	7
AgriGold642-59	19.3%	188.7	10.0	193.7	\$703.18	10
Tester - Dekalb DKC63-90 19.1% 178.7						
AgriGold 6572	18.6%	203.9	25.2	208.9	\$763.58	3
Roeshley 11-58	18.6%	182.0	3.3	187.0	\$683.53	15
Roeshley 12-70	18.8%	178.1	-13.1	170.6	\$623.53	31
Nu-Ag 9-11	19.1%	195.1	3.9	187.6	\$681.11	17
Tester - Dekalb DKC63-90 19.4% 191.2						
Nu-Ag 9-13	19.2%	185.4	-5.8	177.9	\$645.86	27
Nu-Ag 20-13	19.1%	209.6	18.4	202.1	\$733.75	6
Nu-Ag 9-14	19.4%	158.5	-26.9	156.8	\$569.20	32
Dekalb 58-64	18.8%	185.1	-0.3	183.4	\$670.32	21
Tester - Dekalb DKC63-90 19.0% 185.4						
Dekalb DKC63-90 Averages	19.0%	183.7		183.7	\$671.36	21
Tester Maximum	19.4%	192.60				
Tester Minimum	18.5%	153.30				
Tester Variance	0.9%	39.3				
Plot Average	19.2%	189.7				

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CORN HYBRID PLOT

HEYWORTH

Planting date: May 9, 2020
Planting population: 34,500
Row width: 30
Harvest date: September 29, 2020
Previous Crop: Soybeans



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Hybrid	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
Tester - Dekalb DKC63-90 28.4% 195.8						
DeKalb 61-40	29.4%	191.9	-3.9	200.3	\$683.34	16
DeKalb 63-90	28.2%	199.4	3.6	207.8	\$714.22	9
DeKalb 64-64	29.7%	196.8	40.3	244.5	\$833.71	3
DeKalb 66-17	28.1%	198.4	41.9	246.1	\$845.98	2
Tester - Dekalb DKC63-90 30.9% 156.5						
LG 59-C66	29.4%	175.4	18.9	223.1	\$761.12	6
LG 60-C47	28.2%	199.9	43.4	247.6	\$851.01	1
LG 62-C35	29.2%	170.0	2.4	206.6	\$705.05	11
LG 64-C30	29.0%	186.5	18.9	223.1	\$765.82	5
Tester - Dekalb DKC63-90 29.1% 167.6						
LG 67-C45	30.2%	181.4	13.8	218.0	\$738.56	8
Wyffles 6978	31.7%	188.4	20.8	225.0	\$755.62	7
Wyffles 7878	29.2%	201.1	-7.2	197.0	\$672.31	18
Wyffles 7956	31.6%	190.0	-18.3	185.9	\$624.44	25
Tester - Dekalb DKC63-90 28.5% 208.3						
Wyffles 8936	29.8%	193.4	-14.9	189.3	\$645.37	20
NuTech 68A7AM	29.0%	178.5	-29.8	174.4	\$598.65	30
NuTech 5FB-9900AM	27.5%	207.9	-4.8	199.4	\$689.70	13
NuTech 70A8AM	28.1%	205.5	-7.2	197.0	\$677.19	17
Tester - Dekalb DKC63-90 29.0% 212.7						
NuTech 71F5Q	30.3%	88.0	-124.7	79.5	\$269.26	32
NuTech 72B7Q	30.4%	219.4	6.7	210.9	\$714.20	10
NuTech 74B6AM	30.6%	229.5	-12.2	192.0	\$649.95	19
Golden Harvest 10 D21	30.5%	223.1	-18.6	185.6	\$628.41	24

Hybrid	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
Tester - Dekalb DKC63-90 27.7% 241.7						
Golden Harvest 13Z 50	31.5%	229.3	-12.4	191.8	\$644.40	21
Golden Harvest 14N 11	29.7%	224.7	-17.0	187.2	\$638.31	22
AgriGold 641-06	30.3%	211.7	-16.9	187.3	\$634.40	23
AgriGold 642-59	29.8%	225.6	-3.0	201.2	\$685.93	14
Tester - Dekalb DKC63-90 29.5% 228.6						
AgriGold 6572	30.5%	231.9	3.3	207.5	\$702.55	12
Roeshley 11-58	28.7%	201.1	-27.5	176.7	\$606.85	29
Roeshley 12-70	30.5%	199.3	-24.4	179.8	\$608.76	28
Nu-Ag 9-11	30.8%	201.0	-22.7	181.5	\$614.16	27
Tester - Dekalb DKC63-90 29.9% 223.7						
Nu-Ag 9-13	30.7%	180.8	-42.9	161.3	\$545.93	31
Nu-Ag 20-13	30.9%	201.7	-22.0	182.2	\$616.42	26
Nu-Ag 9-14	29.1%	198.9	-3.9	200.3	\$683.71	15
Dekalb 58-64	29.3%	225.0	22.2	226.4	\$772.52	4
Tester - Dekalb DKC63-90 29.9%% 202.8						
Dekalb DKC63-90 Averages	29.2%	204.2		204.2	\$696.94	13
Tester Maximum	30.9%	241.70				
Tester Minimum	27.7%	156.50				
Tester Variance	3.2%	85.2				
Plot Average	29.6%	205.8				

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Planting date: May 11, 2020
Planting population: 35,000
Row width: 30
Harvest date: October 22, 2020
Previous Crop: Soybeans

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Hybrid	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
Tester - Dekalb DKC63-90 19.2% 158.4						
DeKalb 61-40	19.6%	151.5	-6.9	186.6	\$677.35	19
DeKalb 63-90	19.5%	174.4	16.0	209.5	\$760.51	3
DeKalb 64-64	21.4%	241.1	71.9	265.4	\$951.56	1
DeKalb 66-17	21.7%	188.7	19.5	213.0	\$763.53	2
Tester - Dekalb DKC63-90 20.3% 169.2						
LG 59-C66	19.0%	154.3	-14.9	178.6	\$652.76	24
LG 60-C47	19.3%	163.6	-5.6	187.9	\$682.18	16
LG 62-C35	20.2%	169.5	-30.3	163.2	\$588.28	30
LG 64-C30	20.7%	186.3	-13.5	180.0	\$648.63	25
Tester - Dekalb DKC63-90 20.2% 199.8						
LG 67-C45	21.4%	190.1	-9.7	183.8	\$659.00	22
Wyffles 6978	19.9%	196.2	-3.6	189.9	\$689.23	14
Wyffles 7878	21.4%	192.9	-0.4	193.1	\$692.35	11
Wyffles 7956	20.0%	194.8	1.5	195.0	\$707.70	8
Tester - Dekalb DKC63-90 20.4% 193.3						
Wyffles 8936	21,8%	202.7	9.4	202.9	\$727.29	5
NuTech 68A7AM	19.1%	187.2	-6.1	187.4	\$680.43	17
NuTech 5FB-9900AM	19.8%	167.1	-39.4	154.1	\$559.33	31
NuTech 70A8AM	19.6%	203.6	-2.9	190.6	\$691.87	13
Tester - Dekalb DKC63-90 20.4% 206.4						
NuTech 71F5Q	19.3%	196.0	-10.5	183.0	\$664.39	21
NuTech 72B7Q	20.6%	150.6	-55.9	137.6	\$495.88	32
NuTech 74B6AM	20.8%	180.8	-17.3	176.2	\$634.91	27
Golden Harvest 10 D21	20.7%	189.7	-8.4	185.1	\$667.01	20

Hybrid	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
Tester - Dekalb DKC63-90 20.1% 198.1						
Golden Harvest 13Z 50	21.1%	209.3	11.2	204.7	\$734.10	4
Golden Harvest 14N 11	21.1%	200.1	2.0	195.5	\$701.10	10
AgriGold 641-06	19.1%	199.4	-2.9	190.6	\$692.04	12
AgriGold642-59	19.8%	196.2	-6.1	187.4	\$680.19	18
Tester - Dekalb DKC63-90 20.2% 202.3						
AgriGold 6572	20.2%	206.0	3.7	197.2	\$710.83	7
Roeshley 11-58	20.5%	191.4	-10.9	182.6	\$658.09	23
Roeshley 12-70	21.2%	190.4	-14.5	179.0	\$641.88	26
Nu-Ag 9-11	21.3%	208.6	3.7	197.2	\$707.09	9
Tester - Dekalb DKC63-90 20.9% 204.9						
Nu-Ag 9-13	20.8%	202.5	-2.4	191.1	\$688.59	15
Nu-Ag 20-13	19.8%	211.2	6.3	199.8	\$725.20	6
Nu-Ag 9-14	20.2%	182.7	-26.4	167.1	\$602.34	29
Dekalb 58-64	23.3%	188.3	-20.8	172.7	\$612.49	28
Tester - Dekalb DKC63-90 22.6% 209.1						
Dekalb DKC63-90 Averages	20.5%	193.5		193.5	\$697.35	11
Tester Maximum	22.6%	209.10				
Tester Minimum	19.2%	158.40				
Tester Variance	3.4%	50.7				
Plot Average	20.5%	190.5				

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Planting date: April 22, 2020
Planting population: 35,500
Row width: 30
Harvest date: October 21, 2020
Previous Crop: Soybeans

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Hybrid	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
Tester - Dekalb DKC63-90 18.5% 162.3						
DeKalb 61-40	17.8%	157.3	-5.0	186.4	\$685.99	20
DeKalb 63-90	18.3%	182.4	20.1	211.5	\$773.25	4
DeKalb 64-64	19.5%	169.9	-24.2	167.2	\$607.01	31
DeKalb 66-17	19.9%	188.8	-5.3	186.1	\$675.47	22
Tester - Dekalb DKC63-90 18.8% 194.1						
LG 59-C66	18.5%	182.6	-11.5	179.9	\$657.68	26
LG 60-C47	20.7%	185.9	-8.2	183.2	\$660.21	25
LG 62-C35	19.5%	187.1	-5.4	186.0	\$675.25	23
LG 64-C30	19.6%	214.4	21.9	213.3	\$774.31	3
Tester - Dekalb DKC63-90 18.6% 192.5						
LG 67-C45	19.4%	195.6	3.1	194.5	\$706.13	14
Wyffles 6978	18.4%	178.9	-13.6	177.8	\$650.03	27
Wyffles 7878	19.0%	208.4	8.5	199.9	\$730.65	8
Wyffles 7956	19.2%	202.0	2.1	193.5	\$702.58	15
Tester - Dekalb DKC63-90 19.9% 199.9						
Wyffles 8936	19.4%	225.4	25.5	216.9	\$787.45	2
NuTech 68A7AM	18.5%	207.4	7.5	198.9	\$727.14	9
NuTech 5FB-9900AM	18.1%	201.6	5.3	196.7	\$719.20	10
NuTech 70A8AM	19.6%	221.9	25.6	217.0	\$787.74	1
Tester - Dekalb DKC63-90 19.9% 196.3						
NuTech 71F5Q	19.9%	213.8	17.5	208.9	\$758.23	6
NuTech 72B7Q	20.4%	193.8	-2.5	188.9	\$680.87	21
NuTech 74B6AM	20.9%	212.3	12.4	203.8	\$734.34	7
Golden Harvest 10 D21	19.5%	294.0	4.1	195.5	\$709.74	12

Hybrid	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
Tester - Dekalb DKC63-90 20.0% 199.9						
Golden Harvest 13Z 50	19.6%	181.5	-18.4	173.0	\$628.03	30
Golden Harvest 14N 11	19.2%	182.2	-17.7	173.7	\$630.70	29
AgriGold 641-06	18.4%	189.8	-3.2	188.2	\$688.05	19
AgriGold642-59	19.5%	211.8	18.8	210.2	\$763.09	5
Tester - Dekalb DKC63-90 19.8% 193.0						
AgriGold 6572	20.2%	199.0	6.0	197.4	\$711.59	11
Roeshley 11-58	19.7%	164.7	-28.3	163.1	\$592.06	32
Roeshley 12-70	19.9%	194.9	3.6	195.0	\$707.78	13
Nu-Ag 9-11	19.4%	194.9	-1.8	189.6	\$688.35	18
Tester - Dekalb DKC63-90 19.4% 191.3						
Nu-Ag 9-13	20.8%	175.4	-15.9	175.5	\$632.42	28
Nu-Ag 20-13	19.6%	190.0	-1.3	190.1	\$690.09	17
Nu-Ag 9-14	18.8%	186.2	-7.3	184.1	\$672.96	24
Dekalb 58-64	19.7%	195.1	1.6	193.0	\$700.59	16
Tester - Dekalb DKC63-90 19.4% 193.5						
Dekalb DKC63-90 Averages	19.4%	191.4		191.4	\$694.89	17
Tester Maximum	20.0%	199.90				
Tester Minimum	18.5%	162.30				
Tester Variance	1.5%	37.6				
Plot Average	23.5%	182.2				

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Planting date: April 21, 2020
Planting population: 34,500
Row width: 30
Harvest date: September 29, 2020
Previous Crop: Soybeans

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Hybrid	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
Tester - Dekalb DKC63-90 26.3% 239.3						
DeKalb 61-40	26.3%	233.7	-5.6	236.5	\$823.51	22
DeKalb 63-90	24.3%	240.0	0.7	242.8	\$855.91	17
DeKalb 64-64	26.8%	257.3	19.1	261.2	\$908.95	6
DeKalb 66-17	28.0%	243.0	4.8	246.9	\$853.28	18
Tester - Dekalb DKC63-90 27.5% 238.2						
LG 59-C66	24.0%	249.4	11.2	253.3	\$897.54	8
LG 60-C47	25.3%	224.7	-13.5	228.6	\$800.99	26
LG 62-C35	26.4%	143.1	-90.0	152.1	\$529.51	32*
LG 64-C30	27.1%	148.8	-84.3	157.8	\$546.00	31*
Tester - Dekalb DKC63-90 26.7% 233.1						
LG 67-C45	27.9%	240.2	7.1	249.2	\$861.35	15
Wyffles 6978	26.0%	253.2	20.1	262.2	\$918.01	1
Wyffles 7878	26.6%	252.6	14.9	257.0	\$894.57	10
Wyffles 7956	27.1%	252.3	14.6	256.7	\$888.30	12
Tester - Dekalb DKC63-90 26.7% 237.7						
Wyffles 8936	26.2%	258.5	20.8	262.9	\$915.58	2
NuTech 68A7AM	23.0%	244.5	6.8	248.9	\$886.96	13
NuTech 5FB-9900AM	22.6%	244.6	9.4	251.5	\$896.53	9
NuTech 70A8AM	24.1%	245.6	10.4	252.5	\$890.28	11
Tester - Dekalb DKC63-90 26.5% 235.2						
NuTech 71F5Q	24.5%	251.8	16.6	258.7	\$911.79	5
NuTech 72B7Q	24.7%	252.4	17.2	259.3	\$913.71	4
NuTech 74B6AM	25.4%	272.8	10.1	261.2	\$915.14	3
Golden Harvest 10 D21	25.9%	245.6	-8.1	234.0	\$819.35	23

*These varieties had standability issues which contributed to their low yield.

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Hybrid	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
Tester - Dekalb DKC63-90 25.2% 253.7						
Golden Harvest 13Z 50	27.7%	256.1	2.4	244.5	\$845.34	20
Golden Harvest 14N 11	29.2%	250.9	-2.8	239.3	\$816.57	24
AgriGold 641-06	26.0%	250.9	-2.5	239.6	\$838.88	21
AgriGold 642-59	25.6%	253.0	-0.4	241.7	\$846.62	19
Tester - Dekalb DKC63-90 26.4% 253.4						
AgriGold 6572	25.9%	270.6	17.2	259.3	\$907.96	7
Roeshley 11-58	27.0%	225.4	-28.0	214.1	\$744.82	29
Roeshley 12-70	26.3%	243.1	-11.5	230.6	\$802.97	25
Nu-Ag 9-11	26.4%	235.6	-19.0	223.1	\$776.73	27
Tester - Dekalb DKC63-90 26.0% 254.6						
Nu-Ag 9-13	25.8%	257.8	3.2	245.3	\$859.02	16
Nu-Ag 20-13	25.6%	263.4	8.8	250.9	\$878.85	14
Nu-Ag 9-14	24.6%	210.4	-22.9	219.2	\$772.45	28
Dekalb 58-64	25.7%	177.8	-55.5	186.6	\$653.49	30
Tester - Dekalb DKC63-90 25.8% 233.3						
Dekalb DKC63-90 Averages	26.3%	242.1		242.1	\$842.97	21
Tester Maximum	27.5%	254.60				
Tester Minimum	25.2%	233.10				
Tester Variance	2.3%	21.5				
Plot Average	26.0%	239.7				

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Hybrid	Maturity	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
DeKalb 64-64	114	23.1%	215.3	20.7	226.0	\$801.29	1
DeKalb 63-90	113	21.7%	202.1	18.1	223.3	\$799.63	2
AgriGold 6572	114	23.0%	226.3	18.6	223.9	\$794.96	3
Wyffles 8936	117	23.6%	225.7	18.1	223.3	\$791.21	4
NuTech 70A8AM	110	21.9%	225.7	14.9	220.2	\$788.06	5
AgriGold 642-59	112	22.7%	218.9	11.1	216.4	\$770.20	6
Wyffles 7878	114	23.0%	218.5	10.9	216.2	\$767.95	7
AgriGold 641-06	111	22.4%	216.9	9.1	214.4	\$765.08	8
DeKalb 61-40	111	22.1%	192.4	8.4	213.7	\$763.93	9
DeKalb 66-17	116	23.9%	205.4	10.8	216.1	\$763.21	10
LG 60-C47	110	22.2%	201.2	6.6	211.8	\$755.19	11
NuTech 68A7AM	108	21.6%	211.7	4.1	209.4	\$751.31	12
Wyffles 6978	111	22.6%	207.7	5.3	210.6	\$748.42	13
Wyffles 7956	114	23.6%	212.0	4.3	209.6	\$741.14	14
LG 59-C66	109	21.6%	196.1	1.5	206.8	\$740.13	15
Nu-Ag 20-13	113	22.6%	216.8	2.3	207.6	\$739.87	16
NuTech 74B6AM	114	23.5%	225.6	3.5	208.8	\$739.62	17
LG 67-C45	117	23.8%	205.2	2.8	208.1	\$734.21	18
Tester - Dekalb DKC6	113	22.7%	205.3		205.3	\$730.07	19

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Hybrid	Maturity	Moisture	Actual Yield	+/- Tester	Adjusted Yield	Gross \$ - Drying	Rank
DeKalb 58-64	108	22.9%	200.4	-3.4	201.9	\$717.91	20
Nu-Ag 9-11	111	23.0%	211.2	-3.3	202.0	\$717.81	21
NuTech 72B7Q	112	22.8%	207.1	-3.7	201.6	\$716.34	22
NuTech 5FB-9900AM	109	21.2%	203.7	-7.1	198.2	\$711.70	23
Golden Harvest 13Z 50	113	23.6%	217.3	-4.8	200.5	\$709.28	24
LG 64-C30	114	23.0%	195.3	-7.1	198.1	\$704.96	25
Roeshley 11-58	111	22.7%	198.8	-8.9	196.3	\$699.66	26
Nu-Ag 9-13	113	23.2%	205.6	-8.9	196.4	\$697.77	27
Golden Harvest 10 D21	110	23.1%	213.2	-8.9	196.4	\$697.41	28
Roeshley 12-70	112	23.2%	204.4	-10.1	195.2	\$692.77	29
NuTech 71F5Q	111	22.4%	198.8	-12.0	193.2	\$692.69	30
Golden Harvest 14N 11	114	23.7%	211.9	-10.2	195.1	\$689.15	31
Nu-Ag 9-14	114	22.1%	188.3	-15.5	189.8	\$677.03	32
LG 62-C35	112	22.6%	180.3	-22.1	183.2	\$652.04	33

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Wealth Management Services

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Our Wealth Advisors have many years of experience in wealth management and trust administration. Our solutions are built around a goal-based financial plan and include ongoing consultation, unbiased investment management, personal trust administration, and wealth transfer assistance. Our team will work to deliver a comprehensive solution that helps you achieve your goals.

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NU-AG Seeds - 309-530-7006
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Syngenta/Golden Harvest - 309-312-1887
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Jess Roeder, jess.roeder@syngenta.com

Wyffels Hybrids - 309-838-4138
3511 N. 2200 E. Rd., LeRoy, IL 61752
Stan Tarr, starr@wyffels.com

At Heartland Bank, we provide you with the personal care you expect from a small business, while offering a broad range of financial services you would expect to find at a larger bank. With 57 locations in 42 communities throughout Illinois, our success comes from a banking philosophy of managing each office locally. We care about the communities we serve and the families and businesses who come to us for assistance. Visit hbtbank.com or stop by your local office for more details on any of our services.



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We would like to recognize and extend our gratitude to those who contributed to the success of our 2020 yield plots. We also extend a thank you to the seed companies included within this report as well as the research plot operators and the weigh wagon providers listed below.

Plot Co-Operators

Anchor: Dan and David Eyer
Chenoa: Colin Francis
Heyworth: Andy and Nathan Whited
Hudson: Arin Ziebarth
McLean: George and Jim Van Hoorn
Secor: Dan and Nathan Bradle

Weigh Wagons

AgriGold: T.J. Weber
Beck's Hybrids: Dan Herr
Evergreen FS: Dan Naughton, Kelsey Richie, Cameron Huey
Syngenta: Jess Roeder

Plot Seed Handling and Planting Assistance: GMS Laboratories, Inc., Cropsey, IL

2020 Plot Locations

Corn				
Location	Operator	Township	Section	County
Anchor	Dan and David Eyer	Anchor	5	McLean
Chenoa	Colin Francis	Epparols Point	33	Livingston
Heyworth	Andy and Nathan Whited	Randolph	1	McLean
Hudson	Arin Ziebarth	Hudson	10	McLean
McLean	George and Jim Van Hoorn	Mount Hope	9	McLean
Secor	Dan and Nathan Bradle	Palestine	6	Woodford

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Demand for productive Midwest cropland remains strong.

Most current farmland buyers are farmers and landowners; few are 1031 exchange buyers. Investors are holding farmland for its steady income returns, capital preservation potential, and appreciation. Farm prices have continued to soften from previous highs due to lower grain prices.

Fewer farm properties are being offered for sale. While some reluctant land owners contemplate bleak options to invest the farm sale proceeds, others are concerned about potential changes in tax legislation that could affect sale proceeds. We currently have investors looking for 40 acres or larger tracts. If you or someone you know is thinking about buying or selling farmland, please give us a call to discuss how we may be of help on your individual farmland situation.*

DATE	PRICE/ACRE	ACREAGE	COUNTY	LOCATION
MARCH 2020	\$9,590	80	DeWitt	Weldon
	\$10,300	158	Ford	Piper City
	\$9,758	112	LaSalle	Triumph
	\$11,399	158	Livingston	Strawn
	\$11,406	77	McLean	Carlock
	\$10,800	127	Sangamon	Rochester
APRIL 2020	\$9,286	275	DeKalb	Paw Paw
	\$8,556	129	Fulton	Canton
	\$9,625	80	Logan	Latham
	\$8,500	89	Vermillion	Oakwood
	\$11,200	40	Woodford	Benson
MAY 2020	\$8,000	120	Livingston	Waldo
	\$10,087	626	Piatt	Cisco
	\$7,400	120	Iroquois	Chebanse
	\$8,265	87	McLean	Bellflower
	\$9,575	87	Tazwell	Minier
	\$7,448	205	Vermillion	Hoopston
	\$10,494	39	Champaign	Rantoul
	\$10,247	171	Iroquois	Danforth

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*Heartland Bank and Trust Company is a Licensed Real Estate Broker Corporation, 200 W. College Ave., Normal, IL 61761.

These market area sales are provided as a convenience and courtesy for people who receive the Plot Booklet and not necessarily sales made by or procured by Heartland Bank Ag Services. The purpose of listing these sales is to give one a glimpse of the current agricultural real estate market.

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DATE	PRICE/ACRE	ACREAGE	COUNTY	LOCATION
JUNE 2020	\$6,735	107	Bureau	Walnut
	\$10,474	242	DeKalb	Malta
	\$9,997	72	Ford	Piper City
	\$11,055	89	Macon	Maroa
	\$10,694	105	McLean	McLean
	\$8,000	70	Putnam	Magnolia
	\$10,000	80	Champaign	Tolono
	\$8,250	52	Iroquis	ASHKUM
	\$12,666	45	Kane	Elburn
	\$13,169	342	Kendall	Plattville
JULY 2020	\$7,605	40	DeWitt	Kenney
	\$10,263	68	Henry	Geneseo
	\$10,506	61	Livingston	Graymont
	\$11,025	40	Marshall	La Rose
	\$13,104	80	Sangamon	New Berlin
	\$6,794	199	Vermillion	Danville
	\$9,630	73	Logan	Atlanta
AUGUST 2020	\$9,155	195	DeKalb	Waterman
	\$7,740	68	Kankakee	Momence
	\$9,585	79	LaSalle	Streator
	\$9,587	233	Livingston	Pontiac
	\$11,502	159	Logan	Lincoln
	\$7,530	101	Ogle	Forreston
	\$9,854	137	Piatt	Cerro Gordo
	\$10,250	80	Woodford	Roanoke

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Whether you're financing a land purchase, equipment or purchasing farm inputs, the unique challenges of your farming operation require customized loan solutions. Because our experienced ag lenders at Heartland Bank understand how to structure your loan and get it done quickly, you can get back to work. Give us a call.

Kevin Birlingmair

Bloomington-Normal



- Over 30 years of experience
- Illinois State University
- Grain farming background
- Rural markets team lead
- Email: kbirlin@hbtbank.com
- 309-664-8915

Tom Hand

El Paso



- Over 25 years of experience
- Southern Illinois University
- FBFM experience
- Email: thand@hbtbank.com
- 309-527-4400

Tom Herr

Bloomington-Normal



- Over 35 years of experience
- Creighton University
- 4th generation banker
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- 309-376-2311

Lisa Anderson

Newark



- Over 30 years of experience
- Farm and livestock background
- Ag education and community involvement
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Kregg Ummel

Bloomington-Normal



- Over 20 years of experience
- University of Illinois
- Grain farming background
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Brian McDowell

Farmer City



- 31 years of experience
- 25 years of board service to local soil conservation districts
- Agricultural and commercial lending experience
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Larry Heacock

Gibson City



- University of Illinois
- Grain and livestock farm background
- Licensed property/casualty insurance salesperson
- Licensed Real Estate Trainee Appraiser
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Derek Fetzer

Princeton



- University of Illinois
- 15 years of ag banking experience
- Grain and livestock background
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Landon Faivre

Sycamore



- University of Illinois
- Over 20 years experience
- Owns and works own farmland
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Travis Cunningham

El Paso



- Illinois State University
- Certified Ag Credit Professional
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- Loan underwriting experience
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Heartland Bank's team of professional farm managers has experience you can count on as you manage your farm assets. We'll work with you to achieve improved market prices and greater discounts on inputs. We'll also analyze your leases and recommend alternatives.

Kevin Birlingmair

Senior Vice President, Director of Agricultural Services



- Over 30 years of experience
- Illinois State University
- Rural markets team lead
- Licensed auctioneer
- Licensed real estate broker
- Grain farming background

Tom Hand

Senior Vice President, El Paso



- Over 25 years of experience
- Southern Illinois University
- FBFM experience

Areas of Expertise:

- Farmland management
- Investment and farm financials
- Grain marketing
- Trust and estate management

Warren Basting, AFM

Vice President, Bloomington-Normal



- Over 25 years of experience
- University of Illinois & MBA from Northern Illinois University
- Licensed farmland real estate broker
- Licensed property/casualty insurance salesperson

Areas of Expertise:

- Cash flow analysis and capital project budgeting
- Commodity marketing
- Specialty crops and seed soybeans
- Farmland management
- Trust and estate management

Matt Wyss, AFM

Vice President, Bloomington-Normal



- University of Illinois
- Grain and livestock farm background
- Licensed property/casualty insurance salesperson
- Licensed certified general real estate appraiser

Areas of Expertise:

- Farm property management
- Farm leasing and rentals
- Economic analysis
- Crop scouting and pest management

Tim Woods

Vice President, Bloomington-Normal



- 20 years of experience
- Lincoln Christian University
- Licensed real estate broker
- Licensed property/casualty insurance salesperson
- Federal Crop Insurance Agent

Areas of Expertise:

- Department administration
- Accounting and income reporting
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Jacob Schlipf, AFM

Farm Manager, Bloomington-Normal



- Illinois State University
- Grain farm background
- Licensed property/casualty insurance salesperson

Areas of Expertise:

- Farmland management
- Farm leasing and rents
- Economic analysis
- Crop scouting and pest management

Larry Heacock

Executive Vice President, Gibson City



- Over 30 years of experience
- University of Illinois

Areas of Expertise:

- Agency farmland management
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