

TIM OHLDE

SPEAKER

ABOUT TIM

Tim has over thirty-five years of banking experience including lender and loan resolution/senior loan review specialist. He always emphasized analysis to enhance portfolio quality.

Tim was raised on a dairy farm and maintains a connection to agriculture. He owns a small acreage in Kansas. Education is a priority; he has taught at more than 65 banking schools and also guest lectured at numerous conferences and workshops across the US, reaching students in over 25 states. His message has impacted more than 4,000 bankers, farmers, and students.

Tim is passionate about helping community banks be successful.

WHO HE HAS WORKED WITH

- Byron Earnheart, Barret School of Banking
- Tami Lutzi, KS NE Schools of Banking
- Dr. Dave Kohl, Virginia Tech

INTERESTS

Wine Making • Sports – KSU, Royals, Chiefs • Exercising • Farming



UNIVERSITY EXPERIENCE

Kansas State University
Agricultural Education BS

EXPERIENCE

Country Banker Systems - CEO

Founded software company based on analysis benchmarks from the Farm Financial Standards Council. He has applied those to generate real life results in a bank lending environment

Elk State Bank - CEO

Oversees bank operations in cooperation with the board of directors of the bank holding company; manages the investment portfolio and has recent experience with bank acquisition

Bankers Bank of Kansas, Board Member

During six years of service on this board he saw the relationship between banks across the state; and was exposed to different portfolios and grew his understanding of commercial lending

Farm Financial Standards Council, Ex. Committee

When serving on the Executive Committee, he learned so much about what works and doesn't work for farmer focused analysis.

TOP AREAS FOR CONSIDERATION

- The Power of Loan Structuring
- Developing and Implementing Risk Rating Systems
- Crafting Quality Loan Presentations/Memos to the Credit File
- The Most Meaningful Ratios in Today's Lending Environment
- Importance of Solid Balance Sheet Structuring and Knowing True Profitably through Accrual Adjusted Analysis.
- Inflation Fighting Strategies to Share with Today's Borrowers

CONTACT

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