#### Day 2 of ALM First Financial Forum Focuses on Loan Pricing, Margin Compression and Other Timely Topics

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**Dallas, Texas** – The second day of ALM First’s Financial Forum featured two different tracks developed for financial executive and board member audiences.

The executive track kicked off with a discussion of loan pricing, transactions and profitability before diving into the subordinated debt market, strategies to keep up with rising employee benefits costs and the impact of credit modeling on capital management in a series of in-depth sessions led by ALM First’s team of expert speakers.

Board members learned more about managing margin compression, net worth and overall performance, then discussed ALM fundamentals and balance sheet strategies. The board track wrapped up with a session on how to determine the right level of capital for your institution, which was led by Emily Hollis, CFA and CEO of ALM First.

This year’s event is being held at the beautiful Silverado resort in Napa, California and includes multiple networking opportunities in addition to the in-depth educational sessions.

More information about ALM First’s Financial Forum and other educational events may be found at [www.almfirst.com](http://www.almfirst.com).

**About ALM First**

ALM First is a strategic partner for depositories, offering an array of financial advisory services. Since 1995, our expertise in asset/liability management, fixed income portfolio management and hedging, has allowed us to deliver deeper insights into financial institutions’ balance sheets, strengthening their financial performance and building efficiencies. With more than $65 billion of investments under management (as of June 30, 2021), ALM First Financial Advisors is an SEC-registered investment advisor, acting as an unbiased third party, offering commission-free, fee-based services to over 300 financial institutions across the country.

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