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**Ryan W. Hayhurst** is President of The Baker Group and Manager of the Financial Strategies Group. Ryan joined the firm in 1991 and now oversees the design and implementation of investment and asset/liability strategies for financial institutions. He is also integrally involved in the continued development of the firm's proprietary software designed to assist clients in the management of their investment portfolios and their overall interest

rate risk profiles. Ryan regularly develops and presents educational seminars nationwide, with a focus on investment and interest rate risk management. He is a frequent speaker at financial institution conventions and investment conferences and has served as a faculty member of several national and regional banking schools. Hayhurst holds a Bachelor of Business Administration degree from the University of Oklahoma.



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**Phil Stenseth, CFA**, is a Managing Director of The Baker Group, where he is responsible for directing the firm's fixed income trading operation. He is instrumental in the firm's development of bank investment portfolio and interest rate risk management strategies, researching new investment products, and monitoring bank regulatory and compliance issues. Stenseth has revised and continues to enhance the firm's proprietary software programs designed to assist clients in the management of their investment portfolios and the overall

interest rate risk of the financial institutions. He regularly conducts educational seminars for banking groups and associations nationwide. He has addressed various bank trade associations, serves as a faculty member of several national and regional banking schools, and has been frequently published in many banking journals and periodicals.

Stenseth holds a Bachelor of Science degree in finance from the University of Arizona and is a Chartered Financial Analyst®. He is a member of the Association for Investment Management and Research and the Financial Analysts Society. Stenseth is registered as a general securities principal with the Financial Industry Regulatory Authority.



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**Andrew Okolski** Andrew Okolski is the Director of Credit Union and Municipality Strategies at The Baker Group. He works directly with clients in a broad range of areas, including ALM, education, portfolio management, interest rate risk management, strategic planning, regulatory issues, and wholesale market strategies for credit unions. Before joining the firm, he spent 15 years building and managing a financial strategies group at

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**Dale Sheller** is an Associate Partner in the Financial Strategies Group at The Baker Group. He joined the firm in 2015 after spending six years as a bank examiner with the Federal Deposit Insurance Corporation. Sheller holds a bachelor's degree in finance and a master's degree in business administration from Oklahoma State University. He works with clients on investment portfolio strategies, interest rate risk management, liquidity risk management,

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**Dana Sparkman, CFA**, is Senior Vice President in the Financial Strategies Group and runs the firm's Municipal Credit Department. She manages a municipal credit database that covers more than 150,000 municipal bonds, providing clients with specific credit metrics essential in assessing municipal credit. Sparkman earned a bachelor's degree in finance from the University of Central Oklahoma.



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**Greg Tomaszewicz** is a Senior Financial Strategist with The Baker Group. Prior to joining the firm in 2018, Greg spent twelve years working for a fixed income broker/dealer in New York, where he helped financial institutions across the country in evaluating their balance sheet risks and opportunities. In addition, he worked to develop new analytics to aid those clients in meeting the challenges of an ever-changing economic

environment. Greg holds a bachelor's degree in economics from Stony Brook University.