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Clark Street Capital Launches *Bank Management 360* *Unique New Service Helps Banks Meet Regulatory Orders and Demands for Independent Analysis of Management*

Chicago, Ill. (August 17, 2011) – [Clark Street Capital](#) today announced the launch of *Bank Management 360* - a new service providing comprehensive and independent [bank management analysis](#) to assist banking organizations in optimizing their organizational structure. Key areas of focus include compensation, goal setting, operational and financial oversight, as well as accountability.

Led by [Karl Ostby](#) - an industry veteran with more than 30 years experience working with community and large national banks - the *Bank Management 360* program provides [bank management studies](#) for clients and provides specific recommendations designed to help banks improve performance and meet the requirements of banking industry regulators.

The core focus of *Bank Management 360* is to customize a plan for each client that provides realistic and achievable recommendations that can be implemented at reasonable cost and without overburdening bank management.

Traditionally, service providers such as accounting, human resources and law firms have offered outside evaluations to banks as an ancillary service, which can result in implementation costs and time constraints that are out of scale with the banks' management resources or needs.

Clark Street Capital's bank clients receive a plan that is fully calibrated to their unique requirements. A *Bank Management 360* review is conducted as an objective, third-party review of a bank's leadership by former banking officials. The skill set, structure and effectiveness of its management team and board of directors is viewed with an outside perspective, but through a prism tailored to the unique size, complexity, operations and risk profile of the bank.

"I like Clark Street Capital's approach to bank management studies. They are sensitive to regulatory requirements and interpretations. They bring pragmatic and realistic solutions. They quickly get at the critical issues," said Benjamin Shapiro, a banking attorney at Belongia Shapiro & Franklin with 30 years experience in the industry.

Clark Street Capital's team, which is comprised of senior-level experts in banking, credit, finance, and marketing, has a unique understanding of the strategic thinking and

day-to-day minutiae involved across all levels of both community and large national banks. They have hands-on experience in all top roles within banking organizations, including: Chief Executive Officer, Chief Operating Officer, Chief Financial Officer, Chief Marketing Officer, Executive Vice President, Bank Director and Head of Commercial Lending.

Clark Street Capital has cultivated credibility with regulators over the years, gaining insights into how they would interpret its recommendations. Its leadership closely monitors the evolving regulatory climate, which can help position the bank in the most favorable light when responding to regulators' management study mandate.

“Financial institutions under increased regulatory scrutiny are frequently required to engage a third party to perform bank management reviews, but there are few firms that offer the service and have real world expertise in the banking world. Clark Street Capital's *Bank Management 360* and its deep team of banking professionals can provide the unique insights and recommendations that a traditional consulting firm cannot,” said [Jon Winick](#), President of [Clark Street Capital](#).

Clark Street Capital can perform the regulatory ordered review, or a broader strategic plan that seeks to fine tune structure and needs. Issues commonly uncovered during bank management studies include:

- Management burdened by too many direct reports;
- An overly complicated approval system;
- No separation between loss mitigation and ongoing customer relationships;
- Not enough attention to key relationships;
- Lack of accountability and alignment of objectives with compensation plans;
- Staff retention and compensation issues;
- Not enough effort to preserve and nurture franchise value;
- Poor communications with key stakeholders, particularly with employees; and
- “Fire fighting” small issues, causing a lack of focus.

About Clark Street Capital

[Clark Street Capital](#) is a full-service bank advisory, disposition, and asset management firm specializing in real estate loans. Managed by seasoned professionals with extensive “buy-side” experience, [Clark Street Capital](#) offers intrinsic knowledge and expertise on a wide range of assets from bank portfolio loans to securitized assets.

[Clark Street Capital](#) offers four primary services:

1. [The Bank Asset Network \(BAN\)](#) is a proprietary asset disposition platform;
2. [Bank Portfolio Management \(BPM\)](#) provides due diligence, valuation, and solutions for loan portfolios;
3. [Specialty Asset Management \(SAM\)](#) provides asset management of loan portfolios; and
4. [Bank Management 360 \(BM 360\)](#) help bank organizations optimize their structure, compensation, goal setting and accountability with its unique review.

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