

Value Driven

Sean Kouplen has a passion for productive relationships

By Judith Sears

If Sean Kouplen's career has taught him anything, it's that it's not about the CEO. It's about cultivating productive relationships with his or her employees and clients.

"Too many times bankers don't give anything of value to their clients," says Kouplen, chairman and CEO of Regent Bank in Tulsa, Okla. "They say, 'Give me your financials, we'll hold your money or we might make you a loan.' I don't think that's right. We've got to figure out a way to give

value to our clients."

Kouplen developed his value-based philosophy during 15 years of community banking experience before putting it on the line by purchasing the once-struggling Regent Bank six years ago. A family-owned bank with one office at the time in Nowata, Okla., Regent Bank had \$72 million in assets then and was operating under a regulatory Memorandum of Understanding. Kouplen had always dreamed of building the premier community bank in Oklahoma, so he rounded up 80 investors and \$15.5 million to purchase the bank.

The purchase was completed on April 1, 2008, and in short order Kouplen and his team were sailing into the fiercest economic headwinds in a generation. It was touch and go for their first 15 months. Loans went bad and the bank lost money. "It was the toughest period of my entire life," Kouplen recalls.

But Kouplen stayed positive and encouraged others, often saying, "Hang in there with me. The best is



"The better the team is, the better the organization is."

—SEAN KOUPLEN, REGENT BANK

Central Region Award Recipient

Sean Kouplen
Chairman and CEO
Regent Bank
Tulsa, Okla.

Bank assets: \$240 million
Retail offices: Three
Employees: 58
Founded: 1898
Website: www.bankregent.com



Economy Booster—Sean Kouplen speaks to local business owners and professionals at a luncheon in Tulsa, Okla.

businesses, as have many of Regent Bank's executives and board members. With their firsthand understanding of the issues clients may face, that team can help solve problems and offer invaluable expertise to almost any small-business owner.

One of Kouplen's more notable and successful initiatives has been the Executive Luncheon Series, a monthly meeting that Regent Bank hosts for 100 to 150 local business owners and leaders. The bank provides the luncheon and brings in speakers of varying backgrounds and expertise who share their insights

and skills to help the executives grow their businesses. The bank also routinely sponsors daylong strategy meetings for its clients and publishes a monthly electronic newsletter, called the *Regent Insider*, which provides advice for business leaders.

Now, less than a decade later, Regent Bank has emerged triumphantly from the shadows of the Wall Street financial crisis. The bank has no outstanding regulatory issues, and its assets have tripled to close to \$240 million. The bank, which now operates three retail locations, in Nowata, Oklahoma City and its main office in

yet to come."

With \$3 million from the U.S. Treasury Department's Capital Purchase Program to help tide it over, Regent Bank expanded into Tulsa. Kouplen, who thinks of himself as chief marketing officer as much as a chief executive, persevered in showing local small businesses how the bank could provide value to them. In a client meeting, he spends no more than one-third of the time talking about Regent Bank's services. At least two-thirds of the time is spent talking about the client's business issues.

A noted speaker and author, Kouplen has just coauthored a book, titled "The Abundance Mentality," on Christian-based leadership principles for business success. "Relationships really determine our abundance in this life," he says. "That's what I try to keep in mind, whether with coworkers, clients, family or community."

Kouplen himself owns and has invested in a number of small

Tulsa, expects to have approximately \$1.6 million in earnings in 2015.

The journey has been beyond his wildest dreams, Kouplen admits, but he is quick to give credit to the entire Regent Bank team. "What I've learned in going through 2008 to 2009 and the success we've experienced is that it truly is about the team," he says. "There's only so much any one person can do in a given day. The better the team is, the better the organization is." □

Judith Sears is a freelance writer in Colorado.