

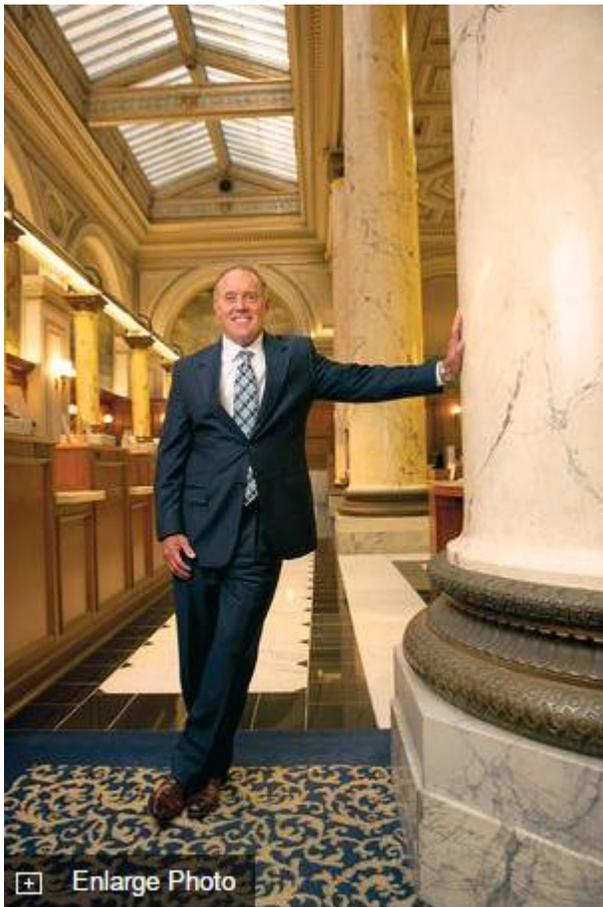
## Ex-49er draws up new play for California Bank & Trust

By Mark Calvey

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California Bank & Trust sees an opportunity focused on serving mid-sized companies that may not be big enough yet to capture the attention of larger rivals.

The initiative includes establishing business centers in four key Northern California markets to better reach mid-sized companies with \$10 million to \$75 million in annual revenue. The business centers are



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*Paolo Vescia*

Nixon says the bank's new sweet spot will be companies with \$10 million to \$75 million in annual sales.

in San Francisco, Walnut Creek, Palo Alto and Fresno. Tory [Nixon](#), head of the bank's Northern California operations, has hired six or seven bankers so far from rivals including Mechanics Bank, [Bank of Marin](#), [Heritage Bank](#), Bank of America and Wells Fargo.

He anticipates the business center offices to be fully staffed with middle-market business bankers within the next 12 months.

[Nixon](#) says he's tapped veteran bankers in the branch to focus on business clients with under \$10 million to leverage the relationships these employees have built over the years in the community and with clients.

I recently sat down with [Nixon](#) for an upcoming Executive Profile. As you might expect, teamwork plays a key role in the former 49er's approach to banking. He was a member of the 1988 49ers' Super Bowl XXIII championship team.

"One of the greatest opportunities you can have is to be part of a team, working together for a common goal," said [Nixon](#), who went on to describe the challenging field bankers are playing on today.

"The most difficult thing today is the amount of competition. There's a lot of liquidity, so banks are very hungry to make loans and are price competitive.

In some ways it has become commoditized especially with small business," [Nixon](#) said. "In the \$10 million to \$75 million space, it's less commoditized and where we excel and there's opportunity.

"In that space, some banks don't know whether to treat the clients as a small business or a middle-market customer," [Nixon](#) said. "There's such a great opportunity in the market here."

California Bank & Trust, part of Salt Lake City-based Zions Bancorp., has 27 offices in the Bay Area.

"We've had a lot of momentum in the last two or three months, I feel very good with how we've started and where we're going," [Nixon](#) said.

<http://www.bizjournals.com/sanfrancisco/print-edition/2014/12/05/california-bank-trust-troy-nixon-mid-sized-cos.html>