

AMERICAN BANKER

California Bank & Trust Sends Ex-49er Back to Bay Area

By Chris Cumming

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Tory Nixon, the new Northern California head for California Bank & Trust, has a long history in the Bay Area. He started his banking career there, he's served on boards for local business groups — and he even won a Super Bowl with its most popular football team.

Nixon, whose promotion was announced by the \$11.1 billion bank last week, took an unusual path to finance. He studied finance at San Diego State University, and caught on in banking at Bank of America.

In between, though, he spent five years playing cornerback for the San Francisco 49ers. He was a member of the 1988 Super Bowl-winning team, an experience 49ers fans still often want to discuss with him.



FANTASY BANKER: Playing on a Super Bowl winner is "a great conversation piece," said Tory Nixon, a California Bank & Trust executive and former football player. "They're really rabid fans in the Bay Area."

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After a hamstring injury during that championship season ended his career, Nixon decided to enter banking.

After more than a decade with B of A, Nixon spent short stints with a sports nonprofit and the Bay Area Development Co., a real estate finance company, before joining California Bank & Trust. He's been with the bank, a division of Zions Bancorp, for ten years, and led its Small Business Administration program before being named San Diego regional head seven years ago.

Nixon will retain that responsibility in his new role, and will continue to live in San Diego, commuting north as needed. "I spend a lot of time on airplanes," he says.

Nixon's goal is to build out the bank's commercial lending and retail businesses in Northern California just as he did in San Diego, where he's overseen steady loan and deposit growth. The two regions have around 500 total employees and 45 branch offices, and he is working to build out the operations by hiring commercial bankers. He's added about a half dozen so far and plans to hire more.

"I'm looking for diversity in terms of where they come from — some come from community banks, some from large commercial banks, but they're all really knowledgeable about the Bay Area," he says. He sees a strong opportunity lending to lower-middle-market businesses, those with annual revenue around \$10 million to \$75 million, of which Northern California has a broad and diverse assortment.

Nixon is happy to talk about his time in professional football, but after 27 years in finance, his focus is firmly on the bank.

"People love to talk about [his time with the 49ers], but it's not really relevant to what we're trying to do at California Bank & Trust," he said.

Still, he said, "a lot of people love the game, and I'm proud to be associated with the legacy of the 49ers."

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