

## Bob Chaulk

### *California Bank & Trust executive gets down to commercial business*

By REBECCA GO  
*The Daily Transcript*

When Bob Chaulk moved down to **California Bank & Trust's** San Diego division in May 2008, he decided to get the local business development and lending officers outside of their comfort zone.

"I wanted to provide new opportunities and new challenges," said the more than 30-year banking veteran, who had spent several years in the Los Angeles/Orange County market before becoming California Bank & Trust's commercial credit administration manager in San Diego.

Given the bent of the San Diego marketplace, the local division had become quite sophisticated at developing relationships with real estate clients while forgoing commercial-and-industrial business, which often entails providing businesses



with working capital and financing.

"That's a very good source of not only lending business but (also) a really good source for deposit business," Chaulk said. "It's just a really good opportunity for this bank."

The recent failures of several regional banks positions California Bank & Trust to gain more market share in this area, Chaulk said.

He also observed that the staff's widespread community involvement in San Diego — which he describes as both a large region and a tight-knit community — makes business banking a natural fit and a key growth strategy for the bank.

Soon after he arrived at California Bank & Trust's local offices, Chaulk began implementing quarterly training classes, covering everything from interviewing business customers to working out financial projections.

The training sessions have paid off. Of the \$375 million in new credit the San Diego division approved in the first 11 months of 2009, 65 percent has been in new commercial business, Chaulk said.

"It's kind of a value-added service that we can do, rather than just being order-takers," he said.

Chaulk's goal is to increase California Bank & Trust's local commercial-and-industrial business over its real estate business, while continuing to be active in the real estate market. He describes the bank's local loan growth goals as "modest," but maintains that the bank is still lending due to its prudent management of credit quality.

Part of Chaulk's responsibilities involves vetting the proposed loans that come across his desk. As a banker who has been through three or four downturns and spent years working with special assets, Chaulk has experience in determining asset quality and anticipating arising problems — which has proven useful during the downturn.

Chaulk followed his father's footsteps and charged into a banking career after a college injury sidelined plans of playing professional baseball.

"Outside of baseball, that's all I ever wanted to do," Chaulk said, "so after the baseball career fell through, it was full-steam ahead."

Recalling how his parents were unable to attend when his college team won the national championship in 1976, Chaulk is also proud of being part of efforts to help parents of the Chula Vista Park View All-Stars get to the Little League World Series through a \$5,000 donation.

"From a community standpoint, that was a real highlight for my first year here," Chaulk said.

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