

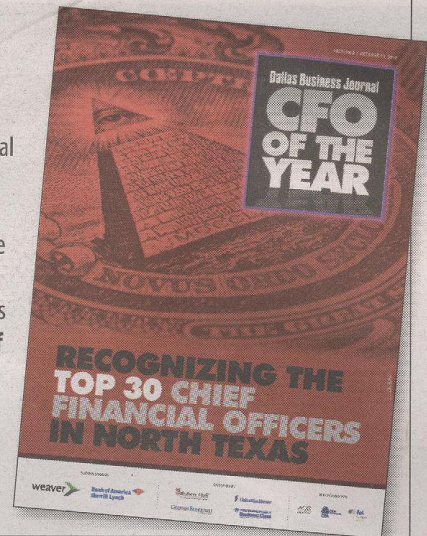
COVERING THE  
DALLAS-FORT WORTH  
REGION

# Dallas Business Journal

## Financial phenoms

They all made it through the financial crisis, perhaps a bit bruised but still wiser. Check out the stories of winners and finalists in *DBJ's* third annual CFO of the Year awards program.

SECTION B



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EXECUTIVE PEOPLE

# FACETIME

## Banking on talent

**JORGE CALDERON**, DALLAS MARKET PRESIDENT OF CAPITAL ONE BANK, STAYS COMPETITIVE BY MEETING CLIENTS' NEEDS

**B**orn and raised in San Juan, Puerto Rico, Jorge Calderon, 44, came to the United States in 1987 and was trained as an engineer at Pennsylvania State University. After receiving his MBA from the University of Dallas, Calderon made the leap into banking and found a career that fit the technical, social and creative aspects of his personality. He is passionate about what he does, both as a representative of more than 200 associates covering commercial banking, branch distribution and small business, and as a community advocate. He serves on the boards of Workforce Solutions of Greater Dallas, North Texas Business for Culture and the Arts, the Greater Dallas Hispanic Chamber of Commerce and the Dallas Housing Finance Corp. board — his newest appointment. As the first Hispanic president of a top 10 national bank, he believes in empowering the next generation to follow in his footsteps.

**TELL ME ABOUT YOUR FAMILY.**

I married Carrie a year and half ago. I have two boys: a 21 year old at Penn State, who is working toward his electrical engineering degree, and a 14-year-old freshman at Jesuit (College Preparatory School of Dallas).

**WHAT BROUGHT YOU TO THE STATES?**

I knew there was a better opportunity here as an engineer. What's kept me here is that I make friends, and this is home to me.

**HOW DID YOU GET INTO THIS INDUSTRY?** I came to Dallas in 1989 and started working as an industrial engineer for a woman's clothing company. Within a year and a half, they filed for bankruptcy. It was during the Gulf War, and it was really hard to find a job in engineering, so I decided to go full time to UD and was asking for a job anywhere I could find one. I got a position at Texas Commerce Bank, now Chase, as a credit analyst. I moved up to management. The last position I held there was commercial banking manager of the middle market group.

**WHAT'S THE BEST CAREER ADVICE YOU'VE RECEIVED?**

It came from my dad: "You are the architect of your future." I still repeat that to my children and students and my young colleagues.

**WHAT ARE YOU SEEING IN LENDING?** The economic



DAVID PELLERIN

cycle drives the demand for loans. Things are flat. The need for capital is at an all-time low. Banks are fighting for their own clients and for new creditworthy clients. Loans are active for those clients in our markets.

**WHAT IS CAPITAL ONE DOING TO BE COMPETITIVE?** You have to make sure you're touching the clients' needs. Being a coming-from-behind banker, we tend to be responsive when we hear about those leads.

**HOW DO YOU MEET THOSE CLIENT NEEDS?** Our client base is very interested in having someone they can talk to and having a more strategic dialogue to help them grow. If they are in a particular industry, we make sure there is someone at the bank who knows that industry. We're building the relationship — how they can grow their business and how they can make their business better.

**HOW ARE THE DALLAS FINANCIAL MARKETS DOING?** Anecdotally, the market is doing much better than it was over the past two years. From the marketplace perspective, banks are competing on service and pricing structure, so it's a good marketplace.

**WHAT KEEPS YOU AWAKE AT NIGHT?** Personally, you want your children to be making great use of their time. You want to give them the right tools and make sure they're making the right decisions. Professionally, I always worry that our story is not told. We are a top 10 bank in the U.S. I always get concerned when there is a business owner who wants to get money for his business and he hasn't thought about us.

**WHAT KIND OF PEOPLE DO YOU HIRE?** You've got to have people skills. You're working internally and externally with high-caliber CEOs. You have to be a good project manager, because that's a lot of it. You have to have a lot of common sense because our business owners are second- and third-generation entrepreneurs. The finance degree is not going to be enough.

**WHAT MAKES YOU GREAT AT WHAT YOU DO?** I try to find solutions. I try to find a way. People who work with me know that I do it with passion. Even my clients sense that. Even if I can't personally do everything that they want me to do, I have a staff and we have a team that allows me to do that. I don't do this on my own.

**WHAT CAN OTHER HISPANICS DO TO INCREASE THEIR PRESENCE IN C-LEVEL POSITIONS?** There needs to be more coaching. I was blessed to be coached along the way. We need to have formal and informal programs to recognize talent, a place where you can develop your internal talents. Mentorship, sponsorship and personal responsibility. As my dad said, "You are the architect of your future." You work hard and you'll get recognized, but that's not the only thing. You have to be well-rounded and give back to the community.