

D.K. (Denny) Sbarbaro  
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(858)-432-9972

Retired 2003 after 30+ year San Diego banking career - investor/owner  
Adjunct Business Professor – Point Loma Nazarene University (2003 - 2017)  
Adjunct Business Professor – College of the Siskiyous (2008 – 2016)  
College of Siskiyous Foundation Board Member (2008-2019)

Experience

<u>Bank Consultant</u>	2003-2008	San Diego, Ca.
Loan Review, Credit Training, Loan Administration		
<u>First National Bank</u>	2000-2003	San Diego, Ca.
Vice President – Loan Administration Loan Review/Risk Management Assessment		
<u>California Bank &amp; Trust</u>	1998-2000	San Diego, Ca.
Vice President – Loan Administration Loan Review/Credit Training/Credit Analysis		
<u>Grossmont Bank</u>	1986-1997	San Diego, Ca.
Vice President - Loan Administration Loan Review/Credit Training/Credit Analysis (Performance Based Awards) (Superior/Outstanding Performance Ratings)		
(Investor/owner) (Senior Management Executive Committee) (Sold to Zions Bank in 1997 – renamed California Bank & Trust)		
<u>Bank of America</u>	1972-1986	San Diego, Ca.
Exceptional Performance Eagle Club Award Superior/Outstanding Performance Ratings		

Vice President  
Customized Financial Services  
San Diego, Ca.

Assistant Vice President  
Regional Credit Training Instructor  
San Diego, Ca.

Assistant Vice President  
Regional Senior Loan Review Officer  
San Diego, Ca.

Assistant Vice President  
Commercial Loan Officer  
San Diego, Ca.

Regional Marketing Officer  
San Diego, Ca.

Union Oil Company of California 1968-1972 Chicago, Illinois

Manager Economics and Planning  
Interstate Auto-Truckstop Development

Corporate Planning  
Senior Financial Analyst

#### Education

Master of Business Administration (MBA)  
Sacramento State University  
Recipient of outstanding School of Business Graduate Student  
4.0 GPA

Bachelor Science Business Administration (Marketing) with Honors  
Recipient of outstanding Marketing student award  
Deans Honor List (3.5 GPA)  
Phi Kappa Phi, All Major Academic Honor Society  
Beta Gamma Sigma, National Business Administration Honor Society  
Delta Sigma Pi, Professional Business Fraternity

#### Other

United Crusade  
Junior Achievement  
1<sup>st</sup> Tee Program

Fellowship of Christian Athletes  
LINKS Christian Golf Fellowship  
Bible Study Fellowship  
Financial Peace University Leader

Basketball – UC Davis  
Golf  
Fitness