

D.K. (Denny) Sbarbaro
12533 Shropshire Lane
San Diego, Ca. 92128
Dsbarbaro61@gmail.com
(858)-432-9972

Retired (30+ year San Diego banking career - investor/owner)
Adjunct Business Professor – Point Loma Nazarene University (2003 - 2019)
Adjunct Business Professor – College of the Siskiyous (2008 – 2019)
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 & 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
1st Tee Program

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

Basketball – UC Davis
Golf
Fitness