

D.K. (Denny) Sbarbaro
12533 Shropshire Lane
San Diego, Ca. 92128
dsbarbaro@aol.com
858-666-5125

Retired 30+ year San Diego banker/investor/owner

Adjunct Business Professor – Point Loma Nazarene University (2003 – 2017)

Adjunct Business Professor – College of the Siskiyous (2008 – 2016)

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 Review/Credit Training		
<u>Grossmont Bank/California Bank & Trust</u>	1986-2000	San Diego, Ca.
Vice President Loan Review/Credit Training/Credit Analysis (Performance Based Awards) (Superior/Outstanding Performance Ratings)		
California Bank & Trust	1997-2000	San Diego, Ca.
Grossmont Bank Ca. (Investor/owner) (Senior management executive committee) (Sold to Zions Bank in 1997 – renamed California Bank & Trust)	1986-1997	San Diego,

Bank of America **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 Senior Instructor
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 Department
Senior Financial Analyst**

Education

**Master of Business Administration (MBA Marketing/Finance)
Sacramento State University
Recipient of outstanding School of Business graduate student
4.0 GPA
Member/officer Delta Sigma Pi, Professional Business Fraternity**

**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**

Other

**United Crusade
Junior Achievement
1st Tee Program**

**Fellowship of Christian Athletes
LINKS Christian Golf Fellowship
Bible Study Fellowship**

**Basketball – UC Davis
Golf
Fitness**