



# Lincoln University

## BA 345 – Commercial Banking and Lending

### ONLINE COURSE SYLLABUS FALL 2025

**Instructor:** Professor Themis D. Pantos, Ph.D.,  
**Lecture Schedule:** Tuesday, 9:00 – 11:45 AM  
**Credits:** 3 units / 45 lecture hours (15 Weeks)  
**Level:** Mastery 2 (M2)  
**Office Hours:** Monday 1:00 PM – 4:00 PM or by appointment  
**E-mail:** [tpantos@lincolnuca.edu](mailto:tpantos@lincolnuca.edu)  
**Phone:** (510) 628-8013  
**Google Meet:** Video call link: <https://meet.google.com/aty-dqyv-zme>  
Or dial:  
**Required Textbooks:** *Commercial Banking: The Management of Risk*, by Benton E. Gup and James W. Kolari, 4<sup>th</sup> Edition, Wiley, ISBN: 0471469491  
  
*Financial Institutions Management: A Risk Management Approach*, by Anthony Saunders and Marcia Cornett, 9<sup>th</sup> Edition, 2018, McGraw Hill, ISBN10: 1259717771 and ISBN13: 9781259717772  
  
*Themis D. Pantos, Notes in Commercial Banking Risk, Lincoln University, Fall 2025.*  
  
**Last Revision:** August 15, 2025

#### COURSE DESCRIPTION:

An in-depth study of the commercial lending business. Borrowing requirements and financial structure for debt financing needs of business. Topics include loan interviewing and credit investigation, financial analysis, loan structuring and negotiation, loan documentation and closing, problem loans and follow-up.

*Prerequisite: BA 140 or BA 303*

#### EDUCATIONAL OBJECTIVES:

This course introduces students to the different types of financing available to meet a range of customer needs. Principles of lending, analysis of quantitative and qualitative factors, and application of credit assessment and control are the foundations leading to

lending decisions. This course also covers effective stewardship through regular monitoring of management information, covenants, and the best value of security.

### COURSE LEARNING OUTCOMES<sup>1</sup>

|   | Learning outcomes                                                                                                           | Program Learning Outcomes | Institutional Learning Outcomes | Assessment activities                                   |
|---|-----------------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------------|---------------------------------------------------------|
| 1 | Analyze financial and non-financial information in commercial lending.                                                      | PLO 1                     | ILO 1b, ILO 2b                  | Classroom exercise and mid-term and final examinations. |
| 2 | Understand the requirements of corporate banking customers and package solutions to meet their financial and banking needs. |                           |                                 |                                                         |
| 3 | Understand the issues involved in lending to different types of businesses and assess the associated risk                   | PLO 3                     | ILO 1b, ILO 6b                  | Classroom exercise and mid-term and final examinations. |
| 4 | Able to apply methods of monitoring, controlling, and recovering non-performing loans.                                      |                           |                                 |                                                         |
| 5 | Be able to conduct research in order to formulate the optimal lending/risk management strategy.                             | PLO 4                     | ILO 1b, ILO 5b                  | Individual research project                             |

### INSTRUCTIONAL METHODOLOGY:

**This is an online course.** It will be conducted in the form of lectures and discussions on each topic shown in the class schedule below. Assignments and projects require students to actively use resources of the library. Detailed guide to business *resources of the library* as well as the description of Lincoln University approach to *information literacy* are available at the [LU Library](http://lincolnuca.libguides.com) website (lincolnuca.libguides.com).

### COURSE REQUIREMENTS AND EVALUATION:

While in class, students are expected to conduct themselves in a professional manner. Professionalism includes regular attendance, participation in class discussions, civil conduct, and ethical behavior. Higher education is about learning how to learn. So, in acquiring new knowledge, always pay attention to the learning objectives of each chapter or topic. In addition, you will enhance your understanding by solving the chapter problems to be assigned in class. Of course, you are welcome to bring questions to class

<sup>1</sup> Detailed description of learning outcomes and information about the assessment procedure are available at the [Learning Outcomes Assessment](#) section of LU website.

for discussion by reading ahead of each classroom lecture. Achievement is assured when done repetitively.

**GRADE ASSESSMENT:**

Your performance in this course will be evaluated under the following Grading Scale Model

|                           |             |
|---------------------------|-------------|
| <b>Assignments:</b>       | <b>20%</b>  |
| <b>Midterm Exam:</b>      | <b>30%</b>  |
| <b>Final Examination:</b> | <b>50%</b>  |
| <b>Total</b>              | <b>100%</b> |

The mid-term and final examinations will include theoretical and empirical questions and problems that are similar to the term assignments. They are designed to test both theory and problem solving. There will be no "extra credit" work during or after the semester. The key to success in this course is communication and interaction. Thus, we will have to work as a team. First, we will create a positive learning environment where everyone can participate without fear. Second, relevant reading and problem assignments will be presented and discussed in class. When in doubt, ask. The instructor reserves the right to modify the grading system based on class performance and notification to the students about any change during the semester. You are responsible for keeping apprised of any change in syllabus. If you plan to be sick on exam days, please do the exam a day earlier before getting sick.

**Scholastic Dishonesty:**

Scholastic dishonesty will not be tolerated. Students who violate rules of academic dishonesty are subject to disciplinary penalties, including failure in the course and/or other actions from the University.

**GRADING SCALE:**

The grade will be based on a curve, reflecting the standards of Lincoln University. The following table details the satisfactory cut points for the grade, and the corresponding grade.

| Grade  | A      | A-    | B+    | B     | B-    | C+    | C     | C-    | D+    | D     | F    |
|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|
| Points | 93-100 | 89-92 | 85-88 | 80-84 | 75-79 | 70-74 | 65-69 | 60-64 | 55-59 | 50-54 | 0-53 |

**COURSE SCHEDULE:**

| <b>Weeks</b> | <b>Topics</b>                                                                          |
|--------------|----------------------------------------------------------------------------------------|
| 1            | Course Introduction and Financial Statement Analysis                                   |
| 2            | Revision topic: Ratio Analysis and Tax Returns                                         |
| 3            | Chapter 1: Lending Process and Business Development Call                               |
| 4            | Chapter 2: Credit Investigation and Risk Assessment of Market, Industry and Management |
| 5            | Chapter 3: Loan Policies and Procedures                                                |
| 6            | Chapter 4: Loan Packages and Credit Write-ups                                          |
| 7            | Examination review                                                                     |
| <b>8</b>     | <b>Midterm Examination</b>                                                             |
| 9            | Chapter 5: Loan Structuring                                                            |
| 10           | Chapter 6: Sources of Alternative Repayment                                            |
| 11           | Chapter 7: Loan Documentation                                                          |
| 12           | Chapter 8: Loan Pricing and Negotiation                                                |
| 13           | Chapter 9: Non-performing Loans. Examination Review.                                   |
| <b>14</b>    | <b>Final Examination</b>                                                               |

**ADDENDUM: SUPPLEMENTAL COURSE MATERIALS**

The PowerPoint slides are designed to give students a head start in learning course materials in a concise and coherent fashion. They are not intended to substitute, but complement, the textbook and classroom lectures. Don't just read; you need to absorb and understand the body of knowledge through a synthesis of critical thinking and problem-solving skills. Thus, attending classroom lectures and completing exercises and assignments are critical to your success.