



Lincoln University

BA 445 – Commercial Banking and Lending

ONLINE COURSE SYLLABUS

Fall 2025

Instructor:	Professor Themis D. Pantos, Ph.D.,
Lecture Schedule:	Tuesday, 9:00 – 11:45 PM
Credits:	4 units: 3 units / 45 lecture hours (14 Weeks) + 1-unit individual research project.
Level:	Mastery 2 / Research (M2R)
Office Hours:	Monday 1:00 PM – 4:00 PM or by appointment E-mail: tpantos@lincolnuca.edu Phone: (510) 628-8013
Google Meet:	Video call link: https://meet.google.com/aty-dqyv-zme Or Dial:
Required Textbooks:	<i>Commercial Banking: The Management of Risk</i> , by Benton E. Gup and James W. Kolari, 4 th Edition, Wiley, ISBN: 0471469491 <i>Financial Institutions Management: A Risk Management Approach</i> , by Anthony Saunders and Marcia Cornett, 9 th Edition, 2018, McGraw Hill, ISBN10: 1259717771 and ISBN13: 9781259717772 <i>Themis D. Pantos, Notes in Commercial Banking Risk</i> , 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. A one-unit written research project and its oral presentation are required for the course. (4 units)

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 OUTCOMES¹

	Learning outcomes	Program Learning Outcomes	Institutional Learning Outcomes	Assessment activities
1	Analyze financial and non-financial information in commercial lending.	PLO 1	ILO 1c, ILO 2c	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 1c, ILO 6c	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 1c, ILO 5c	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 guides 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).

INDIVIDUAL RESEARCH PROJECT: (1 unit)

Each student registered for a 400-level course must complete a one-unit research project in addition to the coursework described in this syllabus. The specific topic will be assigned by the instructor.

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

The project requires 45 hours of self-study with regular consultations in accordance with the schedule determined by the instructor. The project work results in a written report (not less than 15 pages; APA style) and an oral presentation during the class session. Evaluation of the student's work will be done using the following rubric:

WRITTEN REPORT				
	<i>Exceeds Standards</i>	<i>Meets Standards</i>	<i>Does Not Meet Standards</i>	<i>Not Present</i>
<i>Research Problem Statement</i>	The statement of a research problem is crystal clear, novel, and thought provoking	Clearly and concisely identifies a research problem	The statement of a research problem is incomplete, lacking precision.	The statement of a research problem is absent.
<i>Organization</i>	The report is logically organized; ideas are exceptionally well-developed and support a thoughtful and engaging conclusion.	The development of ideas is present; the conclusion is effective and directly addresses the original thesis.	Organization is confusing, disjointed, and inconsistent; ideas, if present, are not developed; the conclusion is vague and/or does not address the original thesis.	The report lacks organization
<i>Sources and formatting</i>	A variety of high-quality sources is used; all factual claims are supported with citations. The report follows the APA style guidelines.	A few high-quality sources are used; majority of factual claims are supported with citations. The report mostly follows the APA style guidelines.	Sources used are of a questionable quality; factual claims are not supported. Use of APA style is inconsistent.	Sources are not identified or of a poor quality; factual claims are unsubstantiated. The report is poorly formatted

PRESENTATION			
	<i>Exceeds Standards</i>	<i>Meets Standards</i>	<i>Does Not Meet Standards</i>
<i>Style and Organization</i>	Presentation is clear, confident, and fully engaging; the use of visual aids enhances its effectiveness; the presentation is well-timed and structured.	Presentation is clear; the use of visual aids is not detrimental to audience engagement; all necessary components are given appropriate time.	Presentation lacks clarity, no attempt is made to engage the audience; visual aids are haphazard and distracting; lack of structure results in an inefficient use of time.
<i>Questions and Answers</i>	Student demonstrates extensive knowledge of the topic by providing confident, precise, and appropriate responses to all audience question.	Student demonstrates knowledge of the topic by responding adequately to questions of the audience.	Student demonstrates lack of knowledge of the topic by responding inaccurately and inappropriately to audience questions.

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, etc. If a student is observed coming to class late often, being disrespectful to peers, texting or using mobile devices, or carrying on personal conversations during lecture, the professionalism portion of the grade will be reduced based on a demerit system. The course begins with each student having the full 50 points. Tardiness without valid reasons greater than 1 time will result in a 5 points deduction. Behavioral offenses such as texting, using of mobile devices, or engaging in disorderly conduct despite reminder or warning will result in a 10 points deduction.

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 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

Assignments:	20%
Project:	25%
Midterm Exam:	25%
Final Examination:	30%
Total	100%

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. Your project is due on the last day of the semester.

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:

Week	Topics
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
8	Midterm Examination
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. Review.
14	Final Examination

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.