



# LINCOLN UNIVERSITY

## BA 445 – Commercial Banking & Lending

### Fall 2016 Course Syllabus

Credit: 3 units = 45 lecture hours  
Prerequisite: BA 140 or BA 303  
Class Hours: Thursday, 3:30 – 6:15 PM  
Office Hours: Thursday, 6.15 PM – 7.15 PM  
Instructor: Gary L. Mingle, CPA, DBA  
Contact: [gmingle@lincolnuca.edu](mailto:gmingle@lincolnuca.edu)  
Syllabus =Date created: July 8th 2016

#### **Textbook Details**

Money and Banking, v. 2.0

By: Robert E. Wright

Version: 2.0

Pub Date: March 2012

eISBN: 978-1-4533-4379-1

Customized by: Gary Mingle

Customized Date: 07/08/2016

Please purchase the book only through the link provided below as the homework assignments including quizzes and test will be completed electronically.

The web site for the class is as follows: <http://students.flatworldknowledge.com/course/2524575>.

#### **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.

#### **COURSE OBJECTIVES**

Upon successful completion of the course, the student should be able to display an understanding of news relating to monetary policies reported in such publications as The Wall Street Journal. Students will also become familiarized with the structure and function of Commercial Banks, The Federal Reserve, and other financial institutions such as the New York Stock Exchange. Further, students are expected to master techniques relating to interest rate calculations, exchange rate determinations, and appropriate levels of the Money Supply. This course should be a step in developing students' abilities to work in the financial or banking sector, along with giving all students an increased appreciation of how the economy works.

## Outline for Introduction to Management Accounting

<b>Week</b>	<b>Chapter Number</b>	<b>Topic</b>	<b>Home Work</b>
1	1	Money, Banking, and Your World	Assigned
2	2	The Financial System	Assigned
2	2	Research Project Topic Selection	
3	3	Money	Assigned
4	4	Interest Rates	Assigned
5	5	The Economics of Interest-Rate Fluctuations	Assigned
6	6	The Economics of Interest-Rate Spreads and Yield Curves	Assigned
7	7	Rational Expectations, Efficient Markets, and the Valuation of Corporate Equities	Assigned
7	7	Research Project first Review	
8	8	Financial Structure, Transaction Costs, and Asymmetric Information	Assigned
9	9	Bank Management	Assigned
10	10	Innovation and Structure in Banking and Finance	Assigned
11	11	Monetary Policy Tools	Assigned
12	12	International Monetary Regimes	Assigned
13	13	Aggregate Supply and Demand and the Growth Diamond	Assigned
14	14	Rational Expectations Redux: Monetary Policy Implications	Assigned
15	Research Project	Final Presentation	Assigned Project

### Grades Determinations

	Points	Chapters
Test 1	100	1,2,3,4,5
Test 2	100	6,7,8,9,10
Test 3	100	11,12,13,14
Quizzes	50	
Self	50	
Project	100	
	<hr/>	
	500	
	<hr/> <hr/>	
A	90%	
B	80%	
C	70%	
D	60%	

### **METHODOLOGY**

Lecture method is used in combination with the case studies to provide a rich learning experience for the student. The course requires the practical use of a calculator, a computer, and the Internet to solve managerial accounting problems. The emphasis will be on learning by doing. Every student must participate in an intensive classroom activity. Reading, writing, and problem solving assignments will be made throughout the course.

### **COMMENTS**

- If you miss a class, you are responsible for the material covered.
- Cellular phones must be turned off or the ringing mode silenced.
- Do not hesitate to ask questions or make comments.