

# Undergraduate Certificate in Banking

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Nearly all businesses have loans from banks, and most businesses and corporations rely on this source of credit. Through the completion of four courses (<https://business.ku.edu/undergraduate-programs/degree-programs/certificate-banking/#courses>), certificate students will gain an understanding of financial markets and institutions, commercial credit and lending analysis, risk-management decisions, and financial regulations.

The certificate is most applicable for KU students majoring in finance because of the many finance prerequisites for the certificate's 400-level courses. Earning the certificate signals to employers an interest in a banking career. Students become competitive candidates for a variety of commercial banking roles, including but not limited to:

- Banking analyst
- Loan officer
- Credit analyst
- Financial analyst
- Risk manager

Commercial banks play active, crucial roles in the economies of rural and urban communities by providing essential financial services. As a result, careers in commercial banking are highly versatile and offer professional mobility.

To earn the Banking Certificate, students must complete the following courses:

Code	Title	Hours
<b>Required Courses -- 12 Hours</b>		
FIN 413	Financial Markets and Intermediaries	3
or FIN 414	Financial Markets and Intermediaries, Honors	
FIN 435	Commercial Banking	3
FIN 445	Fixed Income	3
FIN 455	Commercial Credit Analysis	3
<b>Total Hours</b>		<b>12</b>

At the completion of this program, students will be able to:

- Understand the economic laws and determinants of interest rates to construct the yield curve.
- Analyze the risks that commercial banks are susceptible to and develop strategies to minimize their impact.
- Create stand-alone valuations of fixed income securities.
- Perform commercial lending analysis.