

## MID-TERM EXAMINATION

### SUBJECT: COMMERCIAL BANKING

Duration: 120 minutes

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#### Question 1: (2 marks)

A corporate customer has been granted a term loan, information related to that loan is as follow:

- Amount : 400.000.000 VND
- Loan term : 8 months
- Interest rate : 7,5%/annum, days in year: 365 days

Suppose that on 15<sup>th</sup> March 2020, the bank has completely transferred 450.000.000 VND to the client's account and that the corporation has to make equal monthly installments. Please calculate the monthly loan installment and create the installment repayment schedule for the corporation.

#### Question 2: (2 marks)

Information of David's current account is as follow:

Date	Transaction	Amount (USD)
	Balance at the beginning of the month	19.850

# Commercial Banking Exam Test Questions

**Michigan. Banking Division**



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