

Course Syllabus

Course Information

<i>Course Number / Section</i>	FINA 3600 (001)
<i>Course Title</i>	TOPICS IN BANKING
<i>Term</i>	Fall 2026
<i>Days & Times</i>	We 2:25 PM - 5:15 PM.
<i>Classroom</i>	BLB 260

Professor Contact Information

<i>Professor</i>	Tomas Mantecon Prieto
<i>Office</i>	312L
<i>Office Phone</i>	940-891-6905
<i>Office Hours</i>	<i>Office Hours</i> Wednesdays 11:00 A.M. to 12:30 P.M., and by appointment

Email Address tomas.mantecon@unt.edu

Prerequisites

FINA 3770, or consent of the department.

Course Description

This course introduces students to the dynamic world of banking. It provides a comprehensive overview of the industry, highlighting its core functions, evolving trends, and emerging technologies, including fintech and digital banking. The curriculum explores the development of banking products and services, regulatory changes, and the critical role banks play in the global financial system. Special emphasis is placed on career pathways within the industry. Through lectures, projects, and visits by industry professionals, students will understand how innovation is reshaping banking and creating new opportunities for young professionals.

Course Objectives

By the end of this course, students will:

1. Understand the core functions and operations of banks and financial institutions.
2. Analyze the financial statements of banks
3. Analyze the impact of regulatory changes on the banking industry.
4. Understand the critical role of managing risk in banks
5. Evaluate the role of technology and innovation in shaping modern banking practices.
6. Identify career opportunities within the banking sector and understand the skills required.

Recommended readings

- **Textbook:** "Bank Management & Financial Services" by Peter S. Rose and Sylvia C. Hudgins, latest edition. You can buy the eBook at [this link](#)
- *The Wall Street Journal*. Every student in our Master's program gets electronic access to the WSJ. You can request your subscription at this website: <https://cob.unt.edu/masters/wall-street-journal-online-subscription>
- Other interesting sources of information include *The Financial Times*, *The Economist*, and websites such as <https://www.bloomberg.com/>

Class Format

The class will consist of lectures and presentations by guest speakers from the banking industry.

Performance Evaluation

Presentations (200)

You will work on several assignments during the semester and present them in class.

Class Participation and summaries of guest speakers' presentations (200 points).

You should participate in class in two ways:

- (50 points) *Engage in class discussions*. Participate actively by asking and answering questions. Contribute to conversations about major business events that have occurred since the last class, focusing on the financial intermediation industry.
- (150 points). We will have several guest speakers. You should try to learn from them, ask questions, and after the presentation, write a one-page summary summarizing the presentation.

Midterm (250)

Final Exam (350 points)

Grades will be computed based on the following maximum number of points:

Class presentations	200	
Midterm	250	
In-class participation	200	
Final Exam (December 9, from 1-3 p.m.)		350
Total	1000 points	

Class attendance

I will not take daily attendance. However, because class presentations and participation is a major component of the course, you must be present to earn credit for class presentations and in-class participation (400 points total). If you are absent, you will not receive participation or presentation credit for that day.

Students are expected to take exams as scheduled. Approved excuses include documented illness, a death in the immediate family, or participation in university-sanctioned activities. Outside of these exceptions, no make-up exams will be offered.

Grade Distribution

900 – 1000 = A

800 – 899 = B

700 – 799 = C

600 – 699 = D

Below 600 = F

Tentative Schedule: This is a *tentative* schedule. The student is responsible for attending class and learn about unexpected modifications in the schedule. For instance, a class can be cancelled because I am sick or the University is closed due to weather conditions.

	TOPIC	DISCUSSION
Class Meeting 1 (Aug 19)	Introduction	What are banks? Historical development of banking
Class Meeting 2 (Aug 26)	The provision of banking services	Different types of banking and non-banking organizations
Class Meeting 3 (Sep 2)	What banks do: the case of JPMorgan Chase	JPMorgan Chase annual report
Class Meeting 4 (Sep 9)	Introduction to Bank Financial Statements (I).	The balance sheet and the income statement of banks <i>Guest speaker: Bryan Kucholtz (Texas Capital - Wealth Management)</i>
Class Meeting 5 (Sep 16)	Introduction to Bank Financial Statements (II).	The balance sheet and the income statement of banks
Class Meeting 6 (Sep 23)	Introduction to Bank Financial Statements (III).	The balance sheet and the income statement of banks <i>Guest speaker: Jack Patton. First United Bank</i>
Class Meeting 7 (Sep 30)	Bank Performance (I)	Measuring and assessing the performance of banks <i>Guest speaker: Rodney Niemuth – Frost Bank</i>
Class Meeting 8 (Oct 7)	Bank Performance (II)	Measuring and assessing the performance of banks
Class Meeting 9 (Oct 14)	Exam 1	No lecture
Class Meeting 10 (Oct 21)	Bank Regulation (I)	The main bank regulators and regulations
Class Meeting 11 (Oct 28)	Bank Regulation (II).	The main bank regulators and regulations <i>Guest speaker: Randy Sham - Texas Regional Bank.</i>
Class Meeting 12 (Nov 4)	Risk Management(I)	How to measure and ameliorate interest rate and credit risks <i>Guest speaker: Jeremy Fykes – Guaranty Bank & Trust</i>
Class Meeting 13 (Nov 11)	Risk Management (II)	How to measure and ameliorate interest rate and credit risks <i>Guest speaker: Ford Jason (Wells Fargo)</i>
Class Meeting 14 (Nov 18)	The current state and the future of Banking	<i>Guest speaker: Brent Cox - TBA</i>
Class Meeting 15 (Dec 2)	Review and Preparation for the final Exam	
Class Meeting 16 (Dec 9)	Final exam	December 9, from 1:00 p.m. - 3:00 p.m.

ACADEMIC INTEGRITY GUIDANCE ON GENERATIVE ARTIFICIAL INTELLIGENCE (GenAI)

Generative Artificial Intelligence (GenAI) refers to software systems and platforms that create new content, such as text, images, audio or video using generative models. These models identify patterns from large datasets, enabling them to generate data in response to specific prompts, which in many ways can resemble human-created content.

At the University of North Texas, we value creativity and aim for all members of our community to thrive in an ever-changing world. In line with these values, it is critical that we prepare our academic community to embrace AI literacy by intentionally incorporating the use of GenAI into relevant learning experiences.

In this course, the use of GenAI tools is generally welcomed when cited appropriately, provided the final product reflects the student's creative input and decision-making.

My concern is that some students may rely on GenAI to cover the content of chapters in the textbook and to solve problem sets without engaging in a careful thought process. If you do not read the textbook and understand the problems yourself, you will miss essential learning opportunities and are likely to perform poorly on exams that are administered in class without computer access.

DISABILITY ACCOMMODATION

The University of North Texas is on record as being committed to both the spirit and letter of federal equal opportunity legislation; reference Public Law 92-112 – The Rehabilitation Act of 1973 as amended. With the passage of new federal legislation entitled Americans with Disabilities Act (ADA), pursuant to section 504 of the Rehabilitation Act, there is renewed focus on providing this population with the same opportunities enjoyed by all citizens.

As a faculty member, I am required by law to provide "reasonable accommodations" to students with disabilities, so as not to discriminate on the basis of that disability. Student responsibility primarily rests with informing faculty of their need for accommodation and in providing authorized documentation through designated administrative channels. Information regarding specific diagnostic criteria and policies for obtaining academic accommodations can be found at <http://www.unt.edu/oda/apply/index.html>. Also, you may visit the Office of Disability Accommodation in the University Union (room 321) or call them at (940) 565-4323.

If you need an accommodation, please contact me as soon as possible but at the latest by the second week of class.

ACADEMIC DISHONESTY

Academic dishonesty is defined in the UNT Policy on Student Standards for Academic Integrity. Any suspected case of Academic Dishonesty will be handled in accordance with the University policy and procedures. Possible academic penalties include a grade of "F" in the course. You will find the policy and procedures at <http://vpaa.unt.edu/academic-integrity.htm>

If I suspect that you have engaged in academic dishonesty, I will deal with the situation as outlined in the University Policy shown above. You will be allowed to remain in the class during the entire time that the academic misconduct accusation is being investigated, adjudicated, and appealed. As noted above, the maximum academic penalty that can be assessed by an instructor is an F in the course. However, university officials use the academic misconduct information to decide if other misconduct sanctions are then to be applied, and the student has separate rights to appeal those decisions, remaining in the class until all appeals are exhausted.

STUDENT EVALUATION OF TEACHING EFFECTIVENESS (SETE)

The Student Evaluation of Teaching Effectiveness (SETE) is a requirement for all organized classes at UNT. This short survey will be made available to you at the end of the semester, providing you a chance to comment on how this class is taught. I am very interested in the feedback that I get from students, as I work to continually improve my teaching. I consider participation in the SETE to be an important part of your involvement in this class and in all of your classes so please participate in the SETE process. The administration of the SETE will begin a couple of weeks before the end of the semester and remain open through the week of finals to try to maximize student SETE participation. You can access the SETE instrument by going to <http://www.my.unt.edu>

EAGLE CONNECT ACCOUNT

All students should activate and regularly check their EagleConnect (e-mail) account. EagleConnect is used for official communication from the University to students. Many important announcements for the University and College are sent to students via EagleConnect. For information about EagleConnect, including how to activate an account and how to have EagleConnect forwarded to another e-mail address, visit <https://eagleconnect.unt.edu/>

UNIVERSITY OF NORTH TEXAS
Authorization to Release Assignments to Plagiarism Detection Service

Written assignments in this course may be provided to an internet-based plagiarism detection service that is not affiliated with the University of North Texas. If you sign the form, your assignments may be submitted to the service with your name or student identification number. If you do not sign the form, your material will be assigned a random number and submitted to the service. This authorization is only to allow the instructor to more efficiently manage the course and will expire upon the issuance of a final grade. You are not required to sign this authorization and you will not be penalized if you do not sign the form.

Please print, sign and date the authorization form. Return the form to the instructor upon completion.

I, _____, hereby voluntarily authorize
[Print Name of Student]
the instructor in [INSERT COURSE NUMBER AND NAME] to disclose assignments that contain my
name and/or student identification number to an internet-based plagiarism detection service.

This authorization will remain in effect from the date it is signed until a grade is assigned in this course and does not apply to any other course in which I am enrolled at the University of North Texas.

Student Signature _____

Date _____