

Financial Accounts Analysis

Code: 102126
ECTS Credits: 6

2025/2026

Degree	Type	Year
Accounting and Finances	OB	3

Contact

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Teachers

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Teaching groups languages

You can view this information at the [end](#) of this document.

Prerequisites

It is highly recommended that the student has successfully:

- Introduction to the Accounting
- Financial Accounting I
- Financial Accounting II

Objectives and Contextualisation

Context

The subject is in the matter Financial Accounting. Is preceded by Financial Accounting I and II, and represents the final of the matter and the fundamental accounting knowledge since his basic content is the interpretation of the financial information included in the annual accounts. The first step of the student in this context was the study of the basics and of the accounting process (preparation of the accounting or financial information)

Objective

Read and interpret the information that the companies publish on his financial and economic situation. Know use (apply) the instruments and indicators that allow to analyse, compare and evaluate the annual financial

accounting in accordance with the needs of the stockholders. Learn to issue diagnostics and make analytical reports that help to know the past, 1 1. 2. 3. 4. 5. 6. 7. 8. Learn to issue diagnostics and make analytical reports that help to know the past, understand the present and project the future of a company.

Learning Outcomes

1. CM38 (Competence) Explain the information provided by financial statements.
2. KM27 (Knowledge) Distinguish the key principles and rules of commercial law.
3. SM35 (Skill) Interpret the financial statements prepared by companies.

Content

1. Introduction to the analysis of the financial accounting states.
 - 1.1. Objective.
 - 1.2. Users and utilities.
 - 1.3. Technical and instruments.
 - 1.4. Sources of direct and indirect information.
2. The annual accounts: content normalised. Other informative options.
 - 2.1. The balance sheet.
 - 2.2. The account of losses and gains.
 - 2.3. The memory and his derivative countable states (complementary).
 - 2.4. The statement of change in equity
 - 2.5. The statement of the cash flowç
 - 2.6. EBITDA
 - 2.7. The report of management.
3. Analysis of the financial situation in the short term: Theory and utility of the management of the working capital
 - 3.1. Definition and delimitation of the concept.
 - 3.2. Working capital
 - 3.3. Study of the working capital (current theory)
 - 3.3.1. Direct elements and indirectly related.
 - 3.3.2. Cycle of economic exploitation (average period of maturation).
 - 3.3.3. Cycle of financial exploitation (average period of financial maturation).
 - 3.4. The concept of treasury clean and the basic coefficient of funding.
4. Analysis of the financial situation (vertical and horizontal Analyses)

- 4.1. Definition and delimitation of the concept.
- 4.2. Static or structural analysis.
 - 4.2.1. Vertical and horizontal models.
 - 4.2.2. Indicators of structure
 - 4.2.3. Study and analysis of the self-financing
 - 4.2.4. Study and analysis of the indebtedness: indicator of leverage.
- 4.3 Analysis of the account of losses and gains. Vertical and horizontal analysis.
- 5. Analysis of the financial situation in the short term: Analysis of the business solvency in the short term.
 - 5.1. Determination of Indicators to analyse the working capital.
 - 5.1.1. Indicator of circulating or of solvency in the short term.
 - 5.1.2. The sour test or acid-test.
 - 5.1.3. Indicator of treasury.
 - 5.2. Analysis for accumulation: utility and determination.
 - 5.3. Analysis by rotation: a vision of quality.
 - 5.3.1. Indicator Of twist of suppliers.
 - 5.3.2. Indicator Of twist of feedstocks.
 - 5.3.3. Indicator Of twist of production
 - 5.3.4. Indicator Of twist of products finished.
 - 5.3.5. Indicator Of twist of customers.
 - 5.4. The concept of Indicator of twist of the assets circulating..
 - 5.5. Information to facilitate to the memory on the term of payment to suppliers.
- 6. Analysis of the financial situation on a long-term basis: Analysis of the business solvency on a long-term basis.
 - 6.1. Main Indicators of solvency and guarantee of the company on a long-term basis.
- 7. Analysis of results and profitability.
 - 7.1. Definition and delimitation of the concept. The model CARRIES BRIDGE
 - 7.2. Analyses of the variability or behaviour of the account of L&P.
 - 7.3. Analysis of profitability
 - 7.3.1. Profitability Of the sources of equity
 - 7.3.2. Profitability Of the investments or of the assets.
 - 7.3.3. Profitability Financial: concept, components and models.
 - 7.3.4. Profitability For the shareholder.

8. Complementary formative modules.

8.1 No financial Information (extra financial)

8.2. Other financial indicators and no financial

8.3 Sectorial Reports.

8.4. The audit like formal analysis of the financial states

8.5. Valuation of company and valuation of shares

Activities and Methodology

Title	Hours	ECTS	Learning Outcomes
Type: Directed			
Class sessions (theory)	32	1.28	SM35, SM35
practical classes	17.5	0.7	KM27, SM35, KM27
Type: Supervised			
Tutoring and monitoring work	5	0.2	CM38, CM38
Type: Autonomous			
Individual study, data search, analysis and group work	90	3.6	CM38, CM38

The methodology docent will be based in a combination of 4 types of activities:

-Activity directed: theoretical and practical classes and of resolution (analysis) of cases.

- Activity supervised: realisation of tutorial and the realisation of exercises.

- Individual autonomous activity: it will comprise the part of personal study of the student (study of the basic bibliography, complementary readings, research of information, etc.). Also it includes the realisation of additional exercises and cases.

- Autonomous activity in group: research of data and preparation of a written report of financial economic analysis of a real company and of his surroundings (sector or subsector of activity). Presentation and debate.

The tutorial program could be in seminary or on line (excepcionalidad)

"In this course, the use of Artificial Intelligence (AI) technologies is not allowed in any of its phases. Any work that includes fragments generated with AI will be considered a lack of academic honesty and may result in a partial or total penalty in the grade of the activity, or higher penalties in serious cases."

Annotation: Within the schedule set by the centre or degree programme, 15 minutes of one class will be reserved for students to evaluate their lecturers and their courses or modules through questionnaires.

Assessment

Continuous Assessment Activities

Title	Weighting	Hours	ECTS	Learning Outcomes
Exercise individual	10%	0.2	0.01	CM38
Exercises in group	5%	0.1	0	SM35
Final exam	50%	3	0.12	KM27, SM35
Partial exam	20%	2	0.08	SM35
Team work in group	15%	0.2	0.01	CM38, SM35

The estimation and follow-up of the students will take into 5 components as the following:

1. Resolution and presentation of cases and/or practical exercises in term -individual deliveries or in group of 2-3 students-. Individual exercises 5% and exercises in group 5%
2. Work in team: analytical report of a real company, realised in team of 2-3 students. (15% of the total note).
3. Partial exam. (20% of the total note). (test not liberatory).
4. Participation (5% of the total note).
5. Final exam. (50% of the total note).

To pass the subject have to surpass the work and exercises and the final examination. Of the works, exercises and final exam will be able to do average from 5 points (on 10).

A student is considered "Not evaluable" in the subject when there is no evidence of evaluation. In this subject it will be considered non-evaluable when you have not participated in any of the evaluation activities. Therefore, it is considered that a student who completes any component of continuous evaluation can no longer qualify for a "Not evaluable".

Calendar of evaluation activities

The dates of the evaluation activities (midterm exams, exercises in the classroom, assignments, ...) will be announced well in advance during the semester.

The date of the final exam is scheduled in the assessment calendar of the Faculty.

"The dates of evaluation activities cannot be modified, unless there is an exceptional and duly justified reason why an evaluation activity cannot be carried out. In this case, the degree coordinator will contact both the teaching staff and the affected student, and a new date will be scheduled within the same academic period to make up for the missed evaluation activity." **Section 1 of Article 115. Calendar of evaluation activities (Academic Regulations UAB).** Students of the Faculty of Economics and Business, who in accordance with the previous paragraph need to change an evaluation activity date must process the request by filling out an Application for exams' reschedule

https://eformularis.uab.cat/group/deganat_feie/application-for-exams-reschedule

Grade revision process

After all grading activities have ended, students will be informed of the date and way in which the course grades will be published. Students will be also be informed of the procedure, place, date and time of grade revision following University regulations.

Retake Process

"To be eligible to participate in the retake process, it is required for students to have been previously been evaluated for at least two thirds of the total evaluation activities of the subject." Section 3 of Article 112 ter. The recovery (UAB Academic Regulations). Additionally, it is required that the student to have achieved an average grade of the subject between 3.5 and 4.8.

The date of the retake exam will be posted in the calendar of evaluation activities of the Faculty. Students who take this exam and pass, will get a grade of 5 for the subject. If the student does not pass the retake, the grade will remain unchanged, and hence, student will fail the course.

Irregularities in evaluation activities

In spite of other disciplinary measures deemed appropriate, and in accordance with current academic regulations, *"in the case that the student makes any irregularity that could lead to a significant variation in the grade of an evaluation activity, it will be graded with a 0, regardless of the disciplinary process that can be instructed. In case of various irregularities occur in the evaluation of the same subject, the final grade of this subject will be 0".* **Section 10 of Article 116. Results of the evaluation. (UAB Academic Regulations).**

This subject does not offer the option for comprehensive evaluation.

Bibliography

BIBLIOGRAFIA:

Basic:

- González, J. (2016): *Análisis de la empresa a través de su información económico-financera. Fundamentos teóricos y aplicaciones*. 5ª ed. Ediciones Pirámide.

Complementary:

- Archel, P.; Lizarraga, F.; Sánchez, S.; Cano, M. (2016): *Estados contables. Elaboración, análisis e interpretación*. 5ª ed. Ediciones Pirámide.
- Garrido, P.; Iñiguez, R. (2016): *Análisis de estados contables. Elaboración e interpretación de la información financiera*. 3ª ed. Ediciones Pirámide
- Rivero, P. (201): *Análisis de balances y estados complementarios*. 2º ed. Editorial Pirámide.

Othe manuals:

- Arenas, P.; Moreno, A. (2008): *Introducción a la auditoría financiera*. Ed. McGraw-Hill.
- González, J. (2013): *Análisis de la empresa a través de su información económico-financera. Aplicaciones prácticas*. 4ª ed. Ediciones Pirámide.
- Quesada, F.J.; Jimenez, M.A.; Garcia, J. (2002): *Sistemas informativos contables para el análisis empresarial*. Prentice Hall
- Rivero, P. (2012): *Análisis de balances y estados complementarios. Ejercicios resueltos y comentados*. Editorial Pirámide.
- Urías, J. (1995): *Análisis de estados financieros*. 2ª. Ed. Ed. McGraw-Hill.
- Walsh, C. (2001): *Ratios fundamentales de gestión empresarial*. Prentice Hall.
- Wild, J; Subramanyam, K.; Halsey, R. (2007): *Análisis de estados financieros*. 9ª ed. Ed. McGraw-Hill.

Legals text

- RD 1514/2007, pel que s'aprova el PGC

- RD 602/2016 (BOE de 17-12-16) pel que es modifica el PGC i el PGC pimes

- RD 1/2021 (BOE 30-1-21)

Online:

At the beginning of the course, web links will be provided to students in order to search for data and other information about work and exercises.

Software

Excel

SABI Data Base

Groups and Languages

Please note that this information is provisional until 30 November 2025. You can check it through this [link](#). To consult the language you will need to enter the CODE of the subject.

Name	Group	Language	Semester	Turn
(PAUL) Classroom practices	101	Catalan	first semester	morning-mixed
(PAUL) Classroom practices	501	Catalan	first semester	afternoon
(TE) Theory	10	Catalan	first semester	morning-mixed
(TE) Theory	50	Catalan	first semester	afternoon