UAB Universitat Autònoma de Barcelona	Financial Accounts Analysis Code: 102126 Credits: 6	2026/2027

Degree programme	Type	Course
Accounting and Finances	OB	3

Contact lecturer

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Teaching staff

Francesc Gomez Valls

Group languages

You can consult this information at the end of the document.

Prerequisites

It is highly recommended that the student has successfully:

- Introduction to the Accounting

- Financial Accounting I

- Financial Accounting II

Objectives

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

- CM38 (Explain the information provided by financial statements.) Explain the information provided by financial statements.
- KM27 (Distinguish the key principles and rules of commercial law.) Distinguish the key principles and rules of commercial law.
- SM35 (Interpret the financial statements prepared by companies.) Interpret the financial statements prepared by companies.

Contents

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 theworking 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

Learning activities and methodology

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

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 (excepcionality)

\"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	Weight	Hours	ECTS	Learning outcomes
Exercise individual	10%	0.2	0.008	CM38
Final exam	50%	3	0.12	KM27, SM35
Working group: Individual question in the exposition time	5%	0	0	CM38, SM35
Team work in group	10%	0.2	0.008	CM38, SM35
Partial exam	20%	2	0.08	SM35

Exercises in group	5%	0.1	0.004	SM35

The evaluation is based on five points or activities.

1. Individual exercise, overall case: 10%

2. Work in a team: analytical report from a real company, carried out in a team of 2-4 students. (10% exposition of the work and 5% individualized question). Total 15%

3. Partial proof of continued evaluation. (20% of the total grade). It will be carried out during the second half of November (prova non alliberatòria)

4. Exercises in groups in practical sessions of 2-4 people on the contingut of the subject (5% of the total grade). Mandatori attendance.

5. Final exam. (50% of the total grade).

To pass the subject you must pass the evaluative activities (treball and exercises) and the final exam. Of all the activities (except the midterm grade) it is possible to receive a minimum of 5 points (out of 10). Class attendance is mandatory during practice sessions.

A person is considered "Not evaluable" if the student does not provide evidence of evaluation. In this subject, it is considered non-assessable if you have not participated in the assessment activities. Therefore, it is considered that a student who performs any component of continuous assessment is not eligible for a \"Non-assessable\".

Calendar of appraisal activities

The dates of the different assessment tests (term exams, classroom exercises, assignments,...) will be announced sufficiently in advance during the semester.

The date of the final exam of the subject is scheduled in the Faculty's exam calendar.

\"The programming of the evaluation tests cannot be modified, unless there is an exceptional reason and it is clearly justified that it is not possible to carry out an evaluation act. In this case, the people responsible for the degrees, after consulting the professor and the affected students, will propose a new programming during the teaching period. corresponding.\" Section 1 of Article 115. Calendar of evaluation activities (UAB Academic Regulations)

Students of the Faculty of Economics and Business who agree to the previous paragraph need to send an evaluation data must present the request with the document Prova rescheduling request https://eformularis.uab.cat/group/deganat_feie/reprogramacio-proves

Qualification review procedure

Coincidint with the final exam will be announced on the day and mitjà in which the final qualifications will be published. In this way you will be informed of the procedure, information, date and time of the exam review in accordance with the regulations of the University.

Recovery Process

"To participate in the recovery process, students must have been previously assessed in a set of activities that represent a minimum of two thirds of the total qualification for the subject or module." Section 3 of Article 112 ter. The recovery (UAB Academic Regulations). The students must have obtained a mid-term qualification for the subject between 3.5 and 4.8.

The date of this test will be scheduled in the Faculty's exam calendar. The student who is present at the university will pass the subject with a grade of 5. Otherwise, he will maintain the same grade.

Irregularities in appraisal acts

Sense prejudici d'altres disciplinary measures that are deemed opportune, and in accordance with the current academic regulations, \"in case a person performs any irregularity that could lead to a significant variation in the qualification of an act of evaluation, he or she will qualify for this act of evaluation, independence of the disciplinary process that may be instructed. In cases where various irregularities occur in the evaluation acts of a subject subject, the final qualification of that subject will be 0\". Section 10 of Article 116. Evaluation results. (UAB Academic Regulations)

This subject does not foresee the single evaluation system

The completion of assessment activities is subject to the provisions set out in this course guide and in the "Policy of the School of Economics and Business on the Detection of Irregularities during Assessment Activities", which regulates the conditions under which assessment tasks are conducted and the procedures applicable in cases where indications of irregularities are detected. Students are encouraged to consult the policy.

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

Course groups and languages

The information provided is provisional until November 30. After this date, you will be able to consult the language of each group through this link. To access the information, you will need to enter the course CODE

Type of teaching	Group	Language	Semester	Shift
(TE) Theory	10	Catalan	first semester	morning-mixed
(TE) Theory	50	Catalan	first semester	afternoon
(PAUL) Classroom practices	101	Catalan	first semester	morning-mixed
(PAUL) Classroom practices	501	Catalan	first semester	afternoon