

**COURSE DATA****DATA SUBJECT****Code:** 36806**Name:** Financial and economic information analysis**Cycle:** Undergraduate Studies**ECTS Credits:** 4.5**Academic year:** 2026-27**STUDY (S)**

Degree	Center	Acad. year	Period
1933 - Double Degree in Law and Economics_2022	Facultat d'Economia	4	Second quarter

SUBJECT-MATTER

Degree	Subject-matter	Character
1933 - Double Degree in Law and Economics_2022	Asignaturas de cuarto curso	COMPULSORY

COORDINATION

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SUMMARY

Through the development of the contents integrated in this course, the aim is for the student who has previously completed the subject 'Introduction to Financial Accounting', where they learned, among other aspects, how to prepare a company's annual accounts to be able to:

First, extract and communicate to both internal and external users the information contained in those accounts, since such users make economic decisions (e.g., whether or not to invest; whether to expand the business; whether to grant credit; whether to finance through debt or equity; whether the company is financially balanced, etc.).

Second, apply the analysis tools acquired to the annual accounts or financial statements of a company, in order to assess its economic-financial situation and propose solutions in case of imbalances.

Third, understand that in its operations, the company generates receivables that are later converted into cash. However, it also incurs debts and payment obligations that must be met using the same funds. Knowing and anticipating the cash inflow is essential to meet its obligations, as this determines the financial stability and future development of the company. This information is obtained through the Statement of Cash Flows (SCF).



Fourth, determine; through the Break-even Point; the production and sales volume needed to cover the total costs of the economic unit, and in multiproduct contexts, assess whether marketing all products is efficient or whether some should be discontinued.

Finally, students should be able to use appropriate tools to determine the profitability of business activity, and also decide whether the financial structure for business expansion should rely solely on equity, or; when advantageous; on debt financing, or a combination of both.

Altogether, students will be equipped to analyse and interpret the economic and financial information provided by companies.

PREVIOUS KNOWLEDGE

RELATIONSHIP TO OTHER SUBJECTS OF THE SAME DEGREE

There are no specified enrollment restrictions with other subjects of the curriculum.

OTHER REQUIREMENTS

It is essential to have completed and passed the subject "Introduction to Financial Accounting" (36785) from the first academic year.

COMPETENCES / LEARNING OUTCOMES

DESCRIPTION OF CONTENTS

1. METHODOLOGY OF FINANCIAL STATEMENT ANALYSIS

- 1.1. Introduction
- 1.2. Accounting information and financial statement analysis (FSA)
- 1.3. Users of accounting information
- 1.4. Concept and objectives of FSA
- 1.5. General techniques and tools used in FSA

2. FINANCIAL STATEMENTS: THE BALANCE SHEET

- 2.1. Nature and meaning of the balance sheet
- 2.2. Structure of the balance sheet. Analysis of its components
- 2.3. Assets
- 2.4. Equity
- 2.5. Liabilities
- 2.6. Balance sheet presentation under Spanish regulations

3. ANALYSIS OF SHORT-TERM FINANCIAL SITUATION



- 3.1. Overview and significance of short-term financial position
- 3.2. Concept of working capital. Financial balance
- 3.3. Operating cycle
- 3.4. Determination of required working capital
- 3.5. Financial ratios

- 4. ANALYSIS OF LONG-TERM FINANCIAL SITUATION
 - 4.1. Overview and significance of long-term financial position
 - 4.2. Structure and composition of long-term assets and liabilities
 - 4.3. Corporate indebtedness
 - 4.4. Other long-term financial ratios

- 5. THE INCOME STATEMENT
 - 5.1. Nature and meaning of the income statement
 - 5.2. Components of profit
 - 5.3. Profit or loss in the income statement
 - 5.4. The income statement in the Spanish General Accounting Plan (PGC)
 - 5.5. Cash flow as generated resources
 - 5.6. Business surplus and added value

- 6. ECONOMIC ANALYSIS
 - 6.1. Cost behavior
 - 6.2. Margins-based income statement
 - 6.3. Break-even point
 - 6.4. Operating leverage
 - 6.5. Commercial efficiency ratio and fixed cost absorption ratio

- 7. PROFITABILITY ANALYSIS
 - 7.1. Concept of profitability
 - 7.2. Economic profitability
 - 7.3. Financial profitability
 - 7.4. Financial leverage

- 8. OTHER CORPORATE REPORTING INFORMATION
 - 8.1. Statement of cash flows
 - 8.2. Notes to the financial statements
 - 8.3. Sustainability reporting and other reporting trends

WORKLOAD

PRESENCIAL ACTIVITIES

Activity	Hours
Theoretical and practical classes	45,00
Total hours	45,00

NON PRESENCIAL ACTIVITIES



Activity	Hours
Attendance at other activities	0,00
Individual or group project	17,50
Independent study and work	20,00
Preparation of lessons	20,00
Preparation for assessment activities	5,00
Resolution of case studies	5,00
Total hours	67,50

TEACHING METHODOLOGY

The teaching and learning process will combine different instructional methods to ensure that students acquire the competencies detailed above. In summary, the methodology is structured as follows:

In theoretical classes, both conceptual content and practical applications will be integrated. Each session will begin with an outline of the topics to be covered, highlighting the most relevant aspects. The key concepts will then be explained and illustrated through real-life cases, applied exercises, and materials available on the virtual platform, as well as references to the recommended textbooks. It is essential that students review the theoretical content in advance to ensure a deeper understanding during the sessions. Any questions may be addressed during tutorials or via the discussion forums on the virtual campus.

In practical sessions, students will work mainly on exercises and case studies that allow them to apply the knowledge acquired. In some cases, exercises will be corrected and discussed in class based on the solutions provided by the lecturer. Additionally, throughout the course, the SABI database will be used, which provides public economic and financial information about companies in Spain and Portugal. These sessions will follow a problem-based learning (PBL) approach, combining brief theoretical introductions with the resolution and analysis of practical cases.

EVALUATION

This subject uses the following assessment procedure:

1. A synthesis test (written exam), which will consist of both theoretical and practical questions.
2. Continuous assessment of the student, based on participation and involvement in the teaching process. This evaluation will be carried out taking into account the practical activities developed during the course, based on the elaboration of works, participation in class and/or oral presentations, with defence of the positions developed by the student, as well as the evaluation of the theoretical tests carried out in the classroom.

The assessment of the two previous parts is as follows:

- The synthesis test will account for 80% of the final mark. In order to pass the subject, the synthesis test must be passed.
- The continuous assessment represents 20% of the final mark for the subject. In order to be eligible for continuous assessment, a minimum of 80% of class attendance must be reached. If the student chooses not to take part in the continuous assessment, the maximum grade will be that of the synthesis test.
- Continuous assessment activities are not recoverable.
- In order to pass the course, the student must have passed the grade in both the synthesis test and the global calculation.

The minimum grade to pass the subject will be 5 points in the overall calculation.



REFERENCES

- ARCHEL, P., CARRASCO, F., LIZARRAGA, F., SÁNCHEZ, S., CANO, M. (2022): Estados contables: Elaboración, análisis e interpretación. Ed. Pirámide. Madrid
- ROJO RAMIREZ, A. (2011): Análisis económico-financiero. Un análisis desde los datos contables. Garceta
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- GONZALEZ PASCUAL, J. (2008): Análisis de la empresa a través de su información económica financiera. Fundamentos teóricos y aplicaciones. Pirámide.
- GARRIDO, P. e IÑIGUEZ, R. (2021): Análisis de estados contables. Elaboración e interpretación de la información financiera. Ed. Pirámide. Madrid.
- PALEPU, K.G., P.M. HEALY, and E. PEEK (2022) Business Analysis and Valuation Using Financial Statements. IFRS Edition (6th ed.). Cengage.
- CAÑIBANO CALVO, L. (2009): Contabilidad. Análisis Contable de la Realidad Económica. Ed. Pirámide. Madrid.
- BERNSTEIN, L. A. (2016): Análisis de Estados Financieros. Teoría, Aplicación e Interpretación. Ed. Irwin. Madrid.