

E-book

# The End of Manual Financial Statement Spreading

How AI removes delays and inconsistency from commercial credit analysis

For decades, commercial underwriters at banks, credit unions and regional financial institutions have faced the same bottleneck: manual financial statement spreading. Teams extract, normalize and input borrower data by hand across disconnected documents and formats. The process slows decisions, introduces risk and limits scale.

AI is changing that dynamic. Rackspace Technology + Uniphore Document Intelligence delivers an enterprise-grade, AI-powered financial statement spreading solution built for regulated lending environments. It accelerates the most time-intensive stages of credit analysis while preserving human oversight and full auditability.

## Manual spreading slows lending and increases risk

Ask any commercial credit analyst about operational friction and financial spreading consistently rises to the top.

A single borrower package — including tax returns, balance sheets and income statements — can take hours to process. Analysts rekey data from PDFs, reconcile inconsistent formats and populate standardized templates. Small errors can materially affect credit outcomes.

### At scale, the impact grows:

- ✓ Inconsistent outputs disrupt portfolio-level comparisons when line items are categorized differently across analysts
- ✓ Slower decisioning creates bottlenecks that delay approvals and strain borrower relationships
- ✓ Limited traceability makes it difficult to demonstrate how financial values were derived under regulatory review
- ✓ Governance pressure increases as institutions must align with SR 11-7 model risk management expectations

## AI-powered spreading built for commercial lending

Rackspace Technology + Uniphore Document Intelligence introduces a tiered AI architecture that balances speed, accuracy, cost control and regulatory defensibility.

Every extracted value remains traceable. Every model decision is explainable. Every human action is recorded.

### Performance at scale

**50–70%**

reduction in manual spreading time

**≥85%**

extraction accuracy with human validation

**~\$3.20**

blended cost per spread

**≥98%**

spreads completed within SLA

# A tiered AI architecture that optimizes cost and performance

Most automation tools apply a single model across all workloads. This approach drives unnecessary cost and inconsistent performance.

Rackspace Technology + Uniphore Document Intelligence routes work intelligently across three tiers:

- **Tier 1 – CPU small language models (SLM):** Processes ~65% of extractions with sub-500 ms latency for structured, high-confidence data
- **Tier 2 – GPU domain models:** Handles ~27% of cases requiring deeper financial reasoning when confidence thresholds drop below 80%
- **Tier 3 – governed LLM gateway:** Supports the most complex ~8% of scenarios with strict controls for data sovereignty, cost and usage

This routing model maintains high accuracy while reducing inference cost and improving throughput.

# Designed for regulatory scrutiny

Financial institutions require AI solutions that stand up to examination. This solution embeds governance, traceability and control at every step.

- ✓ **Immutable audit trails:** Append-only records capture AI outputs, human actions and configuration changes with seven-year retention
- ✓ **Full value lineage:** Each extracted value includes document hash, page coordinates, model version and confidence score
- ✓ **SR 11-7 alignment:** Built-in workflows support validation, approval, monitoring and model retirement
- ✓ **Exam-ready reporting:** Exportable audit packages in PDF, CSV and JSON formats
- ✓ **Human-in-the-loop validation:** Analysts review, approve or adjust every value before finalization





## What this means for BFSI operations teams

### Community banks and credit unions

Lean teams can process higher volumes without adding headcount, improving responsiveness while maintaining compliance.

### Regional and super-regional banks

Standardized spreading supports consistent credit decisions across complex, multi-entity borrower structures.

### Specialty finance and insurance

Extensible workflows enable broader use cases, including insurance underwriting and specialized credit analysis.

## Infrastructure built for control, scale and compliance

AI performance depends on the infrastructure behind it. Rackspace Technology + Uniphore Document Intelligence runs within a private cloud workflow that can be deployed in your data center, a third-party facility or a colocation environment.

- Data sovereignty and residency controls aligned with regulatory requirements
- Auto-scaling GPU and CPU infrastructure for high-volume processing
- 99.9% availability SLA with failover protection
- Role-based access controls designed for financial services environments

Built on AI-optimized infrastructure from Dell and NVIDIA, the solution delivers predictable performance and cost. Rackspace Technology supports the full AI lifecycle, from infrastructure design to ongoing optimization, in partnership with Uniphore.

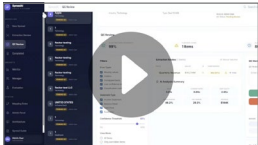
# A more efficient path to modern credit analysis

Financial statement spreading has long constrained the speed and consistency of commercial lending. AI now provides a practical, governed way forward that aligns with how BFSI institutions operate today.

Rackspace Technology + Uniphore Document Intelligence helps reduce processing time, improve accuracy and meet regulatory expectations with confidence.

## Next steps

You're under pressure to move faster without compromising accuracy or compliance. Here's how to get started:



[Watch the demo](#)

[Contact our BFSI team](#) to discuss your institution's spreading challenges

## About Rackspace Technology

Rackspace Technology is a leading end-to-end hybrid cloud and AI solutions company. We can design, build, and operate our customers' cloud environments across all major technology platforms, irrespective of technology stack or deployment model. We partner with our customers at every stage of their cloud journey, enabling them to modernize applications, build new products and adopt innovative technologies.

## About Uniphore

Uniphore is the Business AI Company, enabling organizations to adopt AI quickly, drive meaningful transformation and unlock measurable value.

Built with the simplicity of consumer AI and informed by the scalability and security requirements of the enterprise, Uniphore provides a platform that allows business users to harness agentic AI and activate insights grounded in their own proprietary data.

Through a focus on composable, sovereign and secure AI, Uniphore is committed to helping organizations realize AI as a transformative force, supported by an open, trusted and scalable solution.

## About Dell Technologies

Dell Technologies (NYSE:DELL) helps organizations and individuals build their digital future and transform how they work, live and play. The company provides customers with the industry's broadest and most innovative technology and services portfolio for the data era.

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