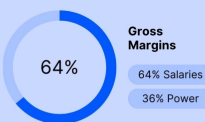




Turn Messy Financial Statements into Spreads in Minutes, Not Hours



Expenses Breakup

Salaries & Wages
\$523,000

Power & Fuel
\$85,000

Rent
\$185,000

Stop wrestling with unstructured data and Excel spreadsheets. Our AI converts complex financial statements into spreads, scorecards, and memos - automatically.

Financial statements are the backbone of credit and risk decisions-but analyzing them is still largely manual, time-consuming, and error-prone.

Borrower financials arrive in inconsistent formats, buried tables, scanned PDFs, and varying accounting structures, forcing analysts to spend hours on spreadsheet-driven financial spreading.

The result is slower credit cycles, subjective interpretations, and limited scalability-at a time when speed, accuracy, and consistency matter more than ever.

Statement of Profit and Loss				Company	Test Co Ltd
For the year ended 31 st March, 2022				Year	2022
				Scanned	False
				Currency Unit (Reported)	Crores (X)
				Report Type	Standalone
				Mapping Guide	Sample AS
				Status	Reviewed
				Bookmarks	
				Balance Sheet	1 - 1
				Profit & Loss	1 - 1
				Cash Flow	3 - 3
				Notes	4 - 7
				ITEM	2018 2019
				Income	
				Sale of manufacturing goods	0.0 0.0
				Sale of traded goods	0.0 0.0
				Sale of services	555.402 711.071
				Other operating revenue	0.0 0.0
				Other income	0 0
				Any Other (income)	0.0 0.0
				Revenue from operations	555.402 711.071
				Non-Operating Income	
				Other (income)/ miscellaneous income (if no breakup is available)	0.0 0.289
				Interest earned	1.345 2.228

GLIB's Solution

Financial Statement Analyzer automates the full spread process with agentic AI: from extraction and classification to ratios, scorecards, and insights - aligned to your credit policies and accounting standards.

Automated Spreading

Automatically generate financial spreads - multi-year balance sheets, P&L, cash flows - without manual Excel work.

Ratios & Analytics

Financial ratios and trend analytics are computed instantly to support credit assessments.

Multilingual & Flexible

Supports 25+ languages and both public and private company filings.

Batch Processing

Upload hundreds of financial statements at once and get results in minutes.

Custom Taxonomy & Control

Adapt to your chart of accounts, scoring models, and compliance frameworks.

From messy statements to complete spreads in minutes

Financial spreading is more than transcription - it's the analytical foundation that determines credit worthiness, risk appetite, and loan structuring.

Automated spreading removes manual bottlenecks, reduces errors, and enables consistent analysis across borrowers.

Description	2021	2022
Other Expenses		
Manufacturing Expenses	508400	716800
Stores, Chemicals and Packing Materials	1242400	1717100
Electric Power, Fuel and Water	437100	125500
Labour Processing, Production Royalty and Machinery Hire Charges	5900	9100
Repairs to Building	86700	130700
Repairs to Machinery	-51400	35400
Exchange Difference (Net)	24100	-4000
Lease Rent	3300	4300
	1837500	2716600
Selling and Distribution Expenses	716900	755300
Warehousing and Distribution Expenses	61700	129000
Sales Tax VAT	62100	59900
Other Selling and Distribution Expenses	840700	944200
Establishment Expenses		
Professional Fees	57600	44700
General Expenses	198700	269900
Rent	14500	11300
Insurance	38400	63900
Rates Taxes	47700	81100
Other Repairs	31200	35700
Travelling Expenses	5800	9200
Payment to Auditors	3200	4100

HOW IT WORKS



Advanced Document Capture

Extract structured data from PDFs, scans, tables, and notes.



Adaptive Categorization

Map line items to your taxonomy or standard accounting categories.



Automated Spreads

Balance sheet, income, and cash flow spreads generated automatically.



Instant Analytics

Ratios, trend charts, scorecards, and credit memos produced at scale.



Human-in-the-Loop Controls

Analysts review and refine before finalization.

Why Financial Institutions Choose GLIB

Used by leading banks, NBFCs, and fintechs to:

- ✓ Improve underwriting accuracy
- ✓ Shorten loan approval cycles
- ✓ Increase operational efficiency
- ✓ Reduce fraud and compliance risk



ABSA Bank – Africa's Largest Banking Operations One of Africa's largest banks processes 75,000+ loan applications annually. GLIB.ai transformed their operations

Pre-GLIB

Manual extraction of 8 documents per application; processing in hours

Post-GLIB

Automated processing in <2 minutes per application

Impact

14x cost reduction; fastest decisioning in the market

Outcome

Enabled quick lending products and competitive advantage



Stop wrestling with spreadsheets. Start making confident credit decisions.
BOOK A DEMO and see automated financial spreading in action.

Email: connect@glib.ai | Website: www.glib.ai