

**EXHIBIT 2**  
Risk Comparison of Spreadsheets Versus a Formal System

Area of Concern	Spreadsheets	Formal System
Data collection, cleansing, and transformation	Manual	Automated
Data validation	Manual	Automated
Interfacing with other business systems	Manual	Automated
Access control according to segregation of duties	No	Yes
Version control, change control	Manual	Automated
Prevent accidental changes to formulas and links	No	Yes
Audit trails	No	Yes
Ease of version control (data and computations)	No	Yes
Exception detection and management	Manual	Automated
Complex calculations, such as valuations	Manual	Automated
Accounting period cutoffs	Manual	Automated
Generation of appropriate general ledger entries	Manual	Automated
Reuse of captured data for related calculations	Very difficult	Relatively easy
Scalability as business grows	Minimal	Unlimited
Business continuation: ease of use, training, and job transition support	Basic	Advanced

*Note: The term "manual" indicates significant human intervention is involved in the processes described. For example, data are transmitted in many different ways (e.g., e-mail, website, EDI) and in different formats (e.g., different column headings or date formats) and have to be extracted and transformed by hand to a standard format before they can be analyzed. Another example of a manual operation is the validation against the master data maintained by the company of item numbers, prices, and quantities.*