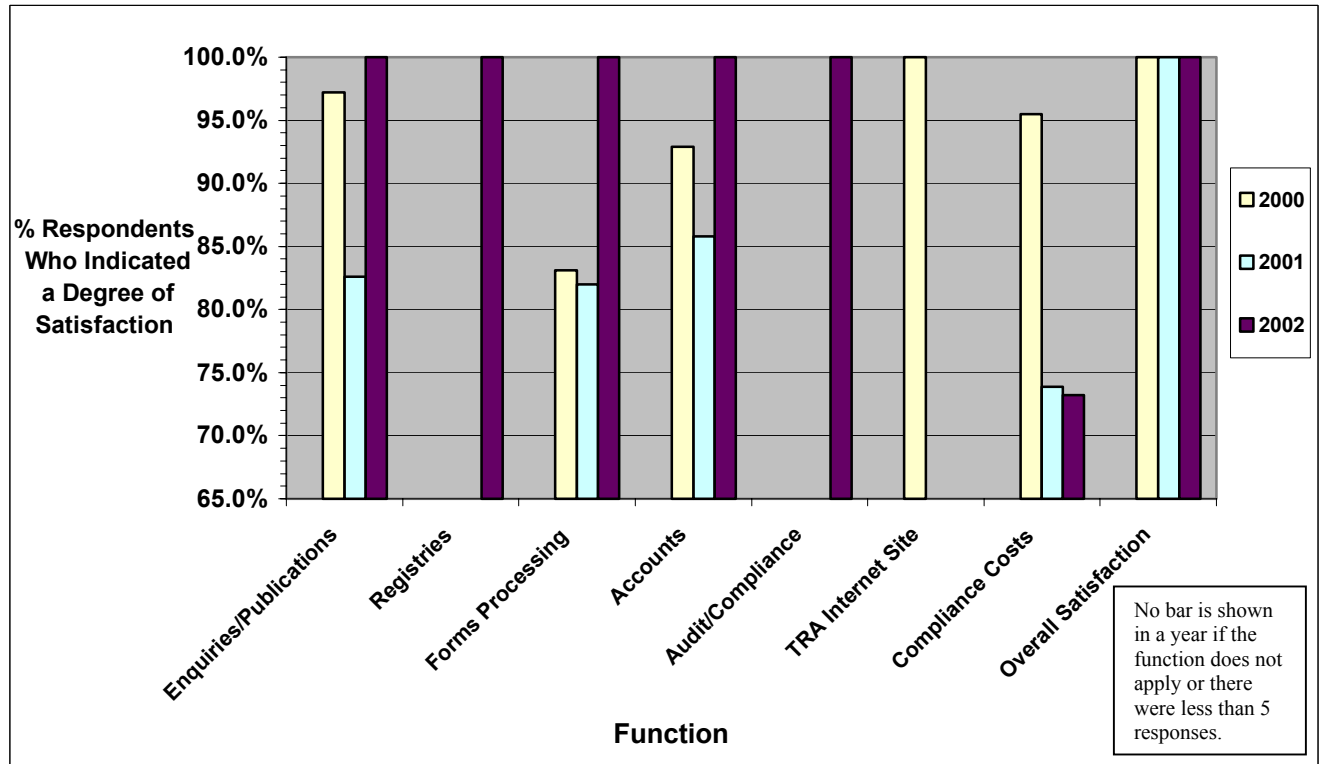


Results Comparison by Functional Area for the Years 2000 to 2002



Summary of Client Comments and Suggestions Provided on the 2002 Survey

Similar comments were combined and the numbers of such comments are noted in parenthesis.

- We are required to provide more backup documentation than ever before, which is increasing our costs every year (1)