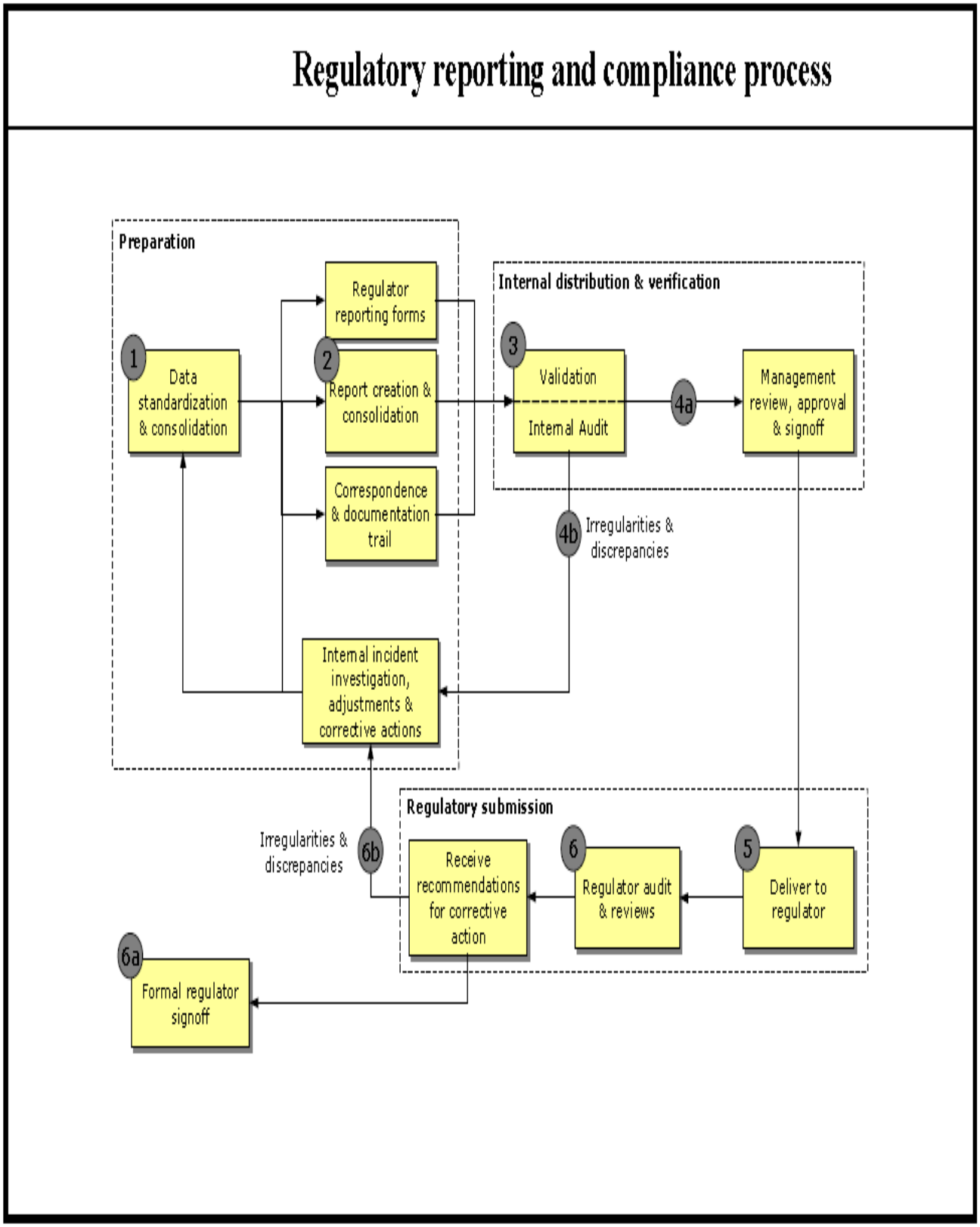Regulatory Reporting and Compliance Process