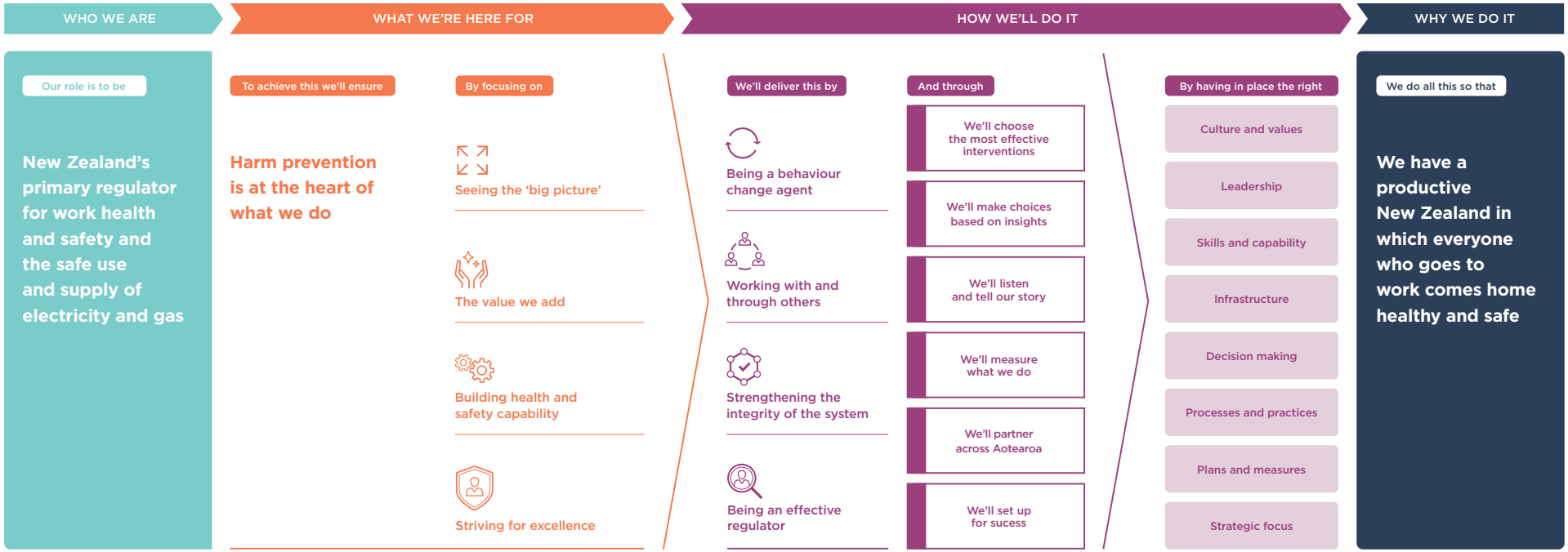Appendix: How we implement our regulatory approach