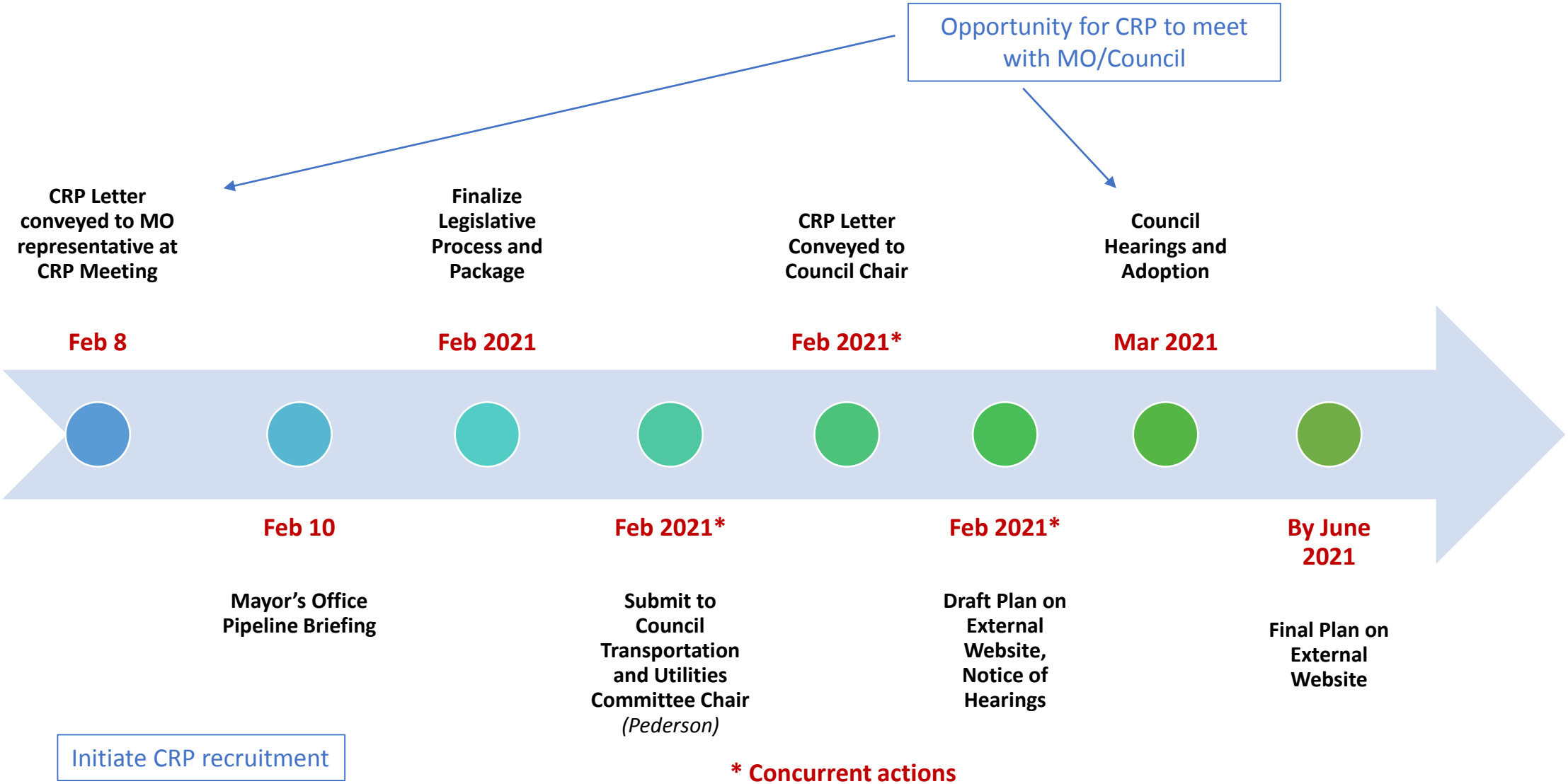Tentative - SBP Adoption Process Timeline – 2021