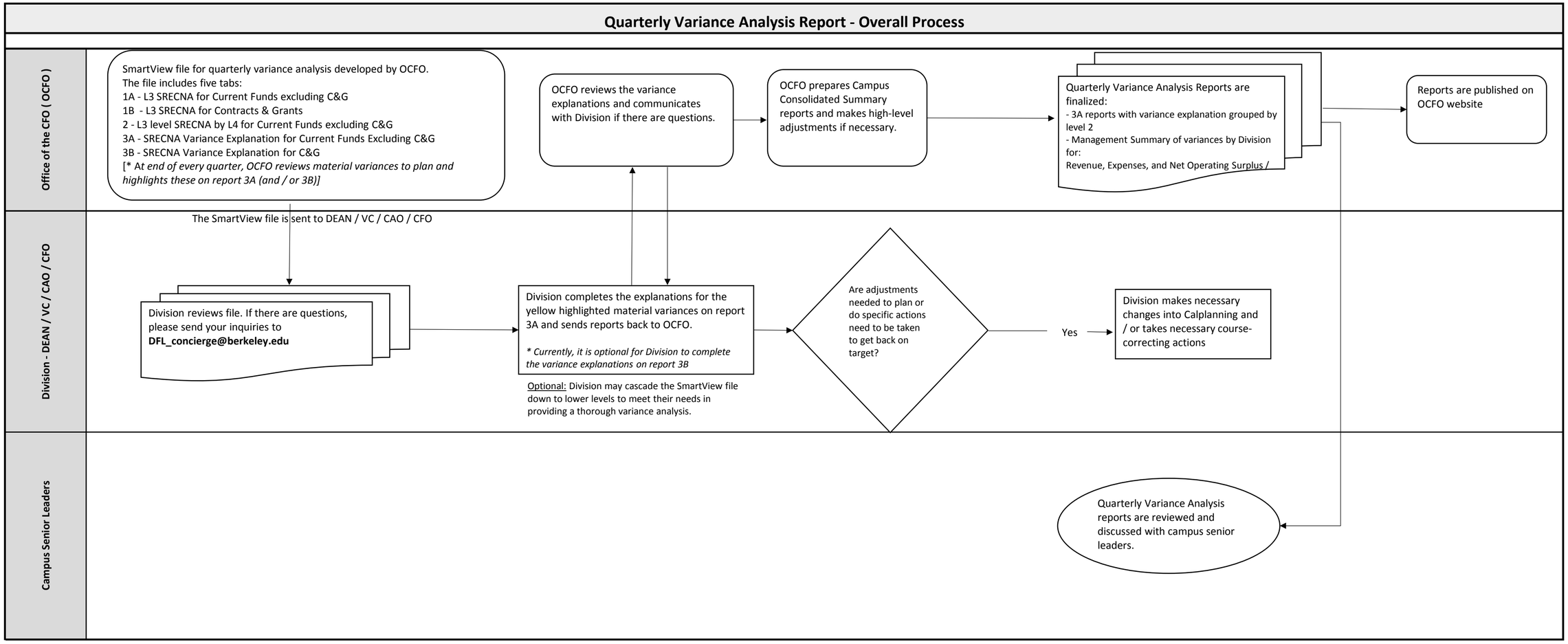Quarterly Variance Analysis Report - Overall Process