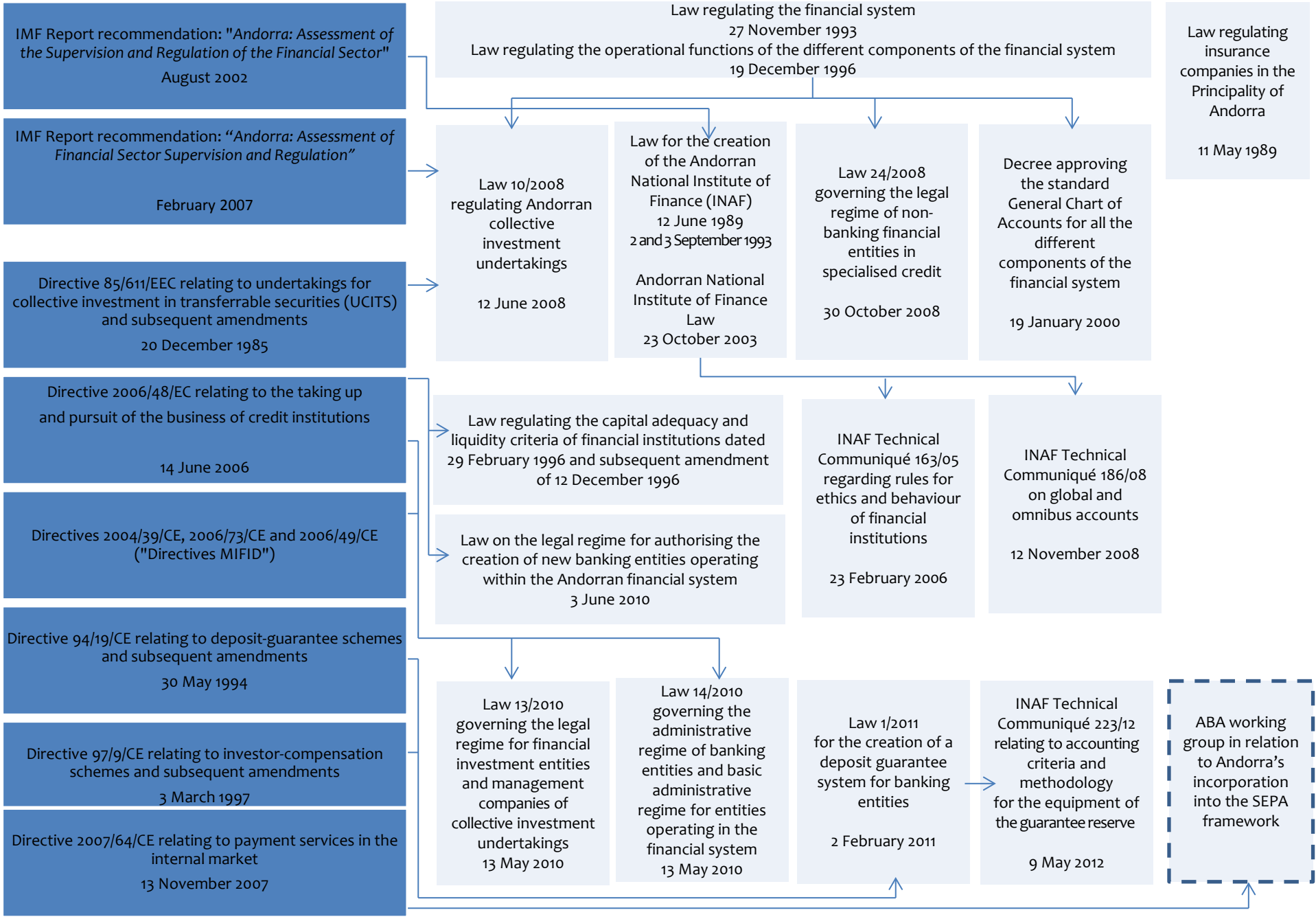Evolution of Andorran legislation: financial regulation