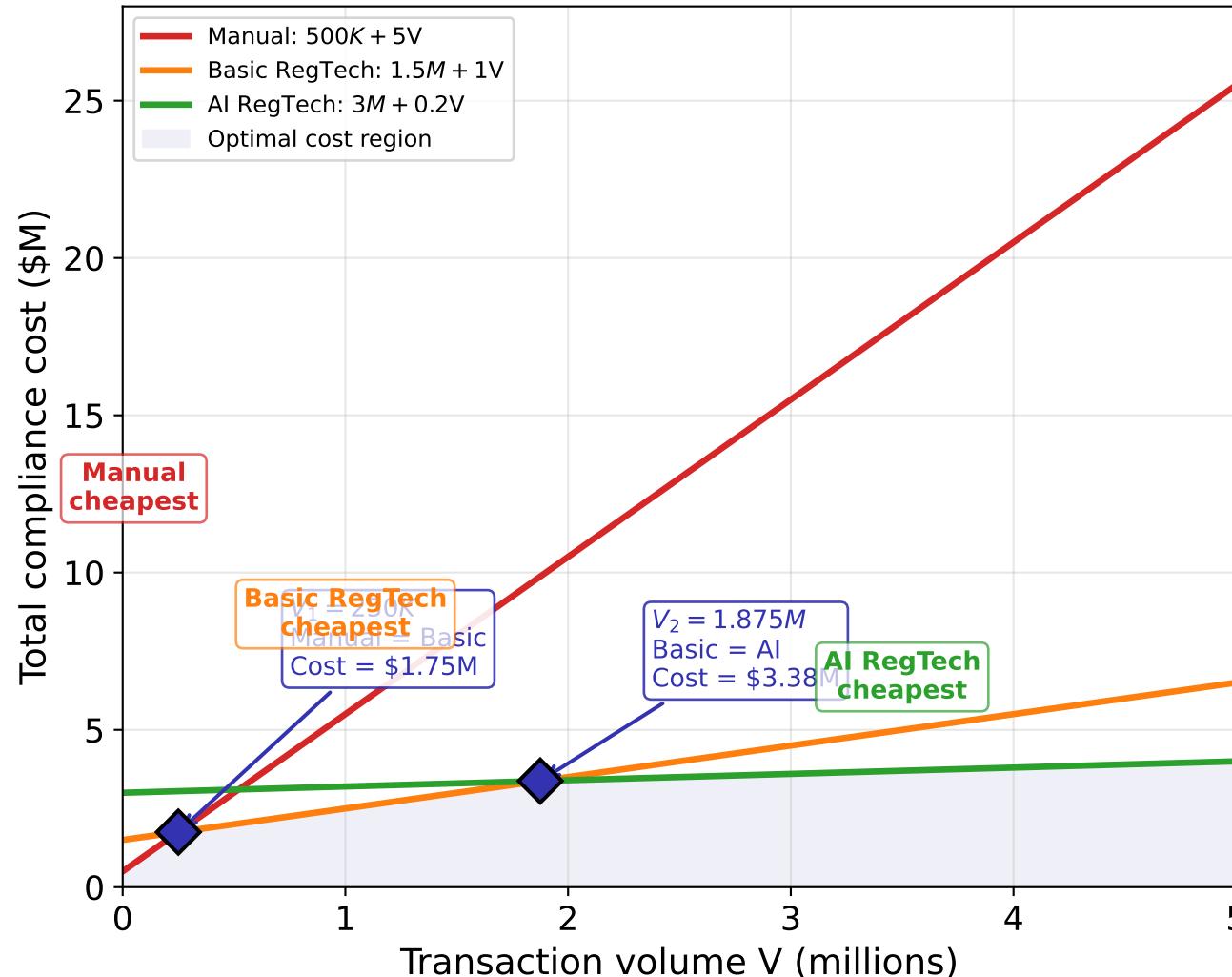


(a) Compliance Cost by Technology Choice



(b) Cost Savings from RegTech Adoption

