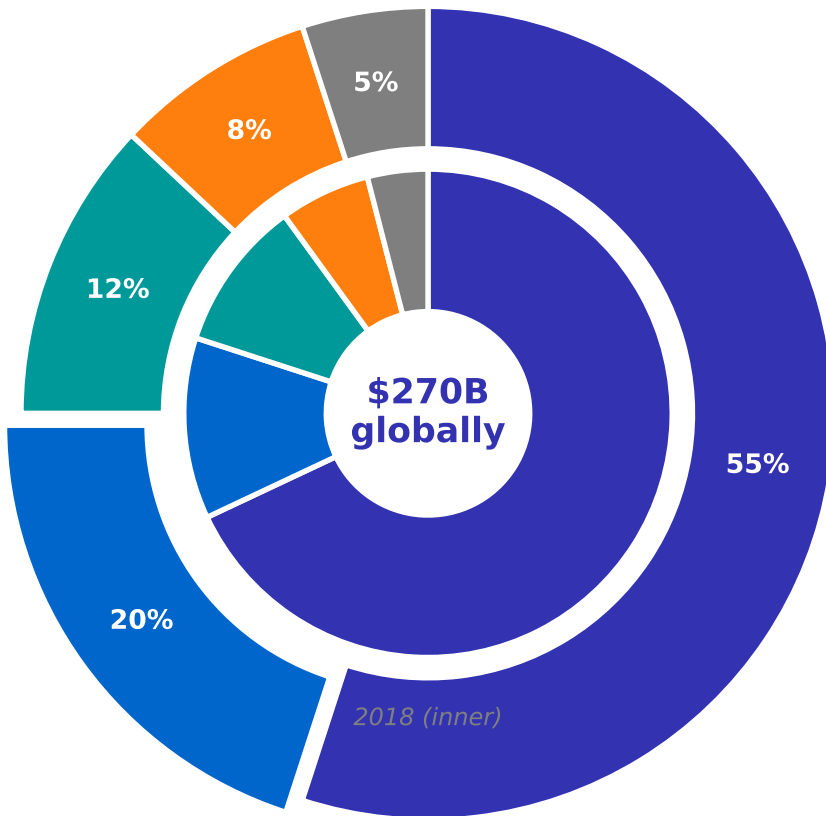


# Compliance Cost Breakdown: 2018 vs 2025



Staff (2018: 68% → 2025: 55%)

Technology (2018: 12% → 2025: 20%)

Consulting (2018: 10% → 2025: 12%)

Training (2018: 6% → 2025: 8%)

Other (2018: 4% → 2025: 5%)