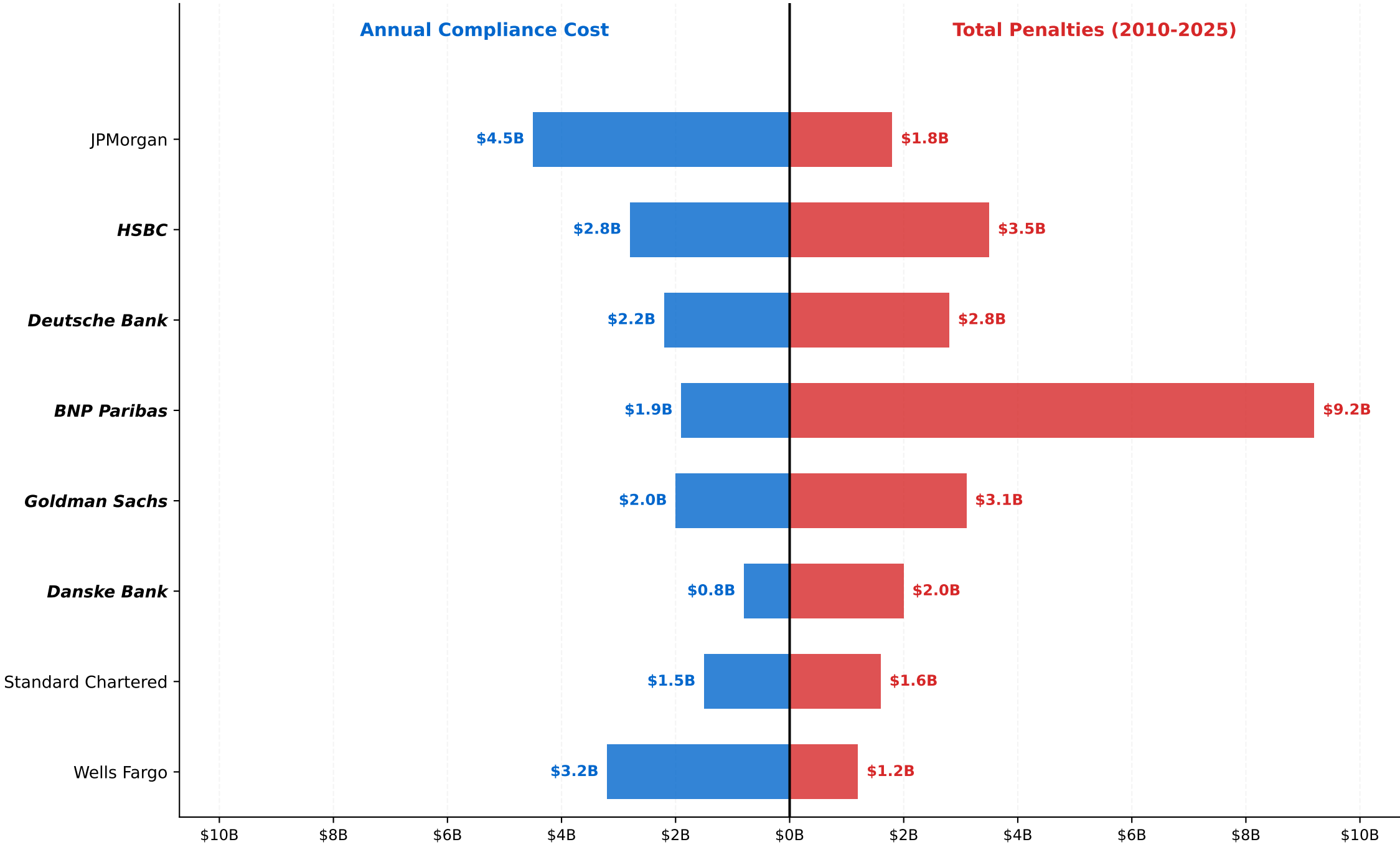


Cost of Compliance vs Cost of Non-Compliance

Annual Compliance Cost

Total Penalties (2010-2025)



Penalty amounts include AML, sanctions, and conduct fines