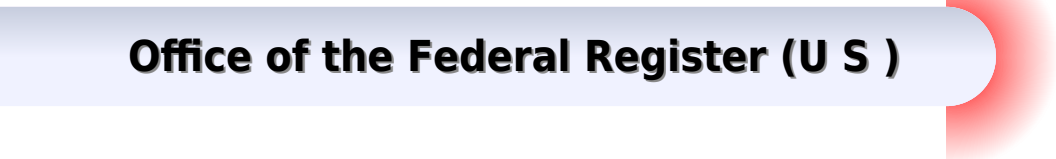


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- **Regulations impose a burden on FIs and recent U.S. regulatory changes have been deregulatory in nature**
- **Regulators attempt to maximize social welfare while minimizing the burden imposed by regulation**

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