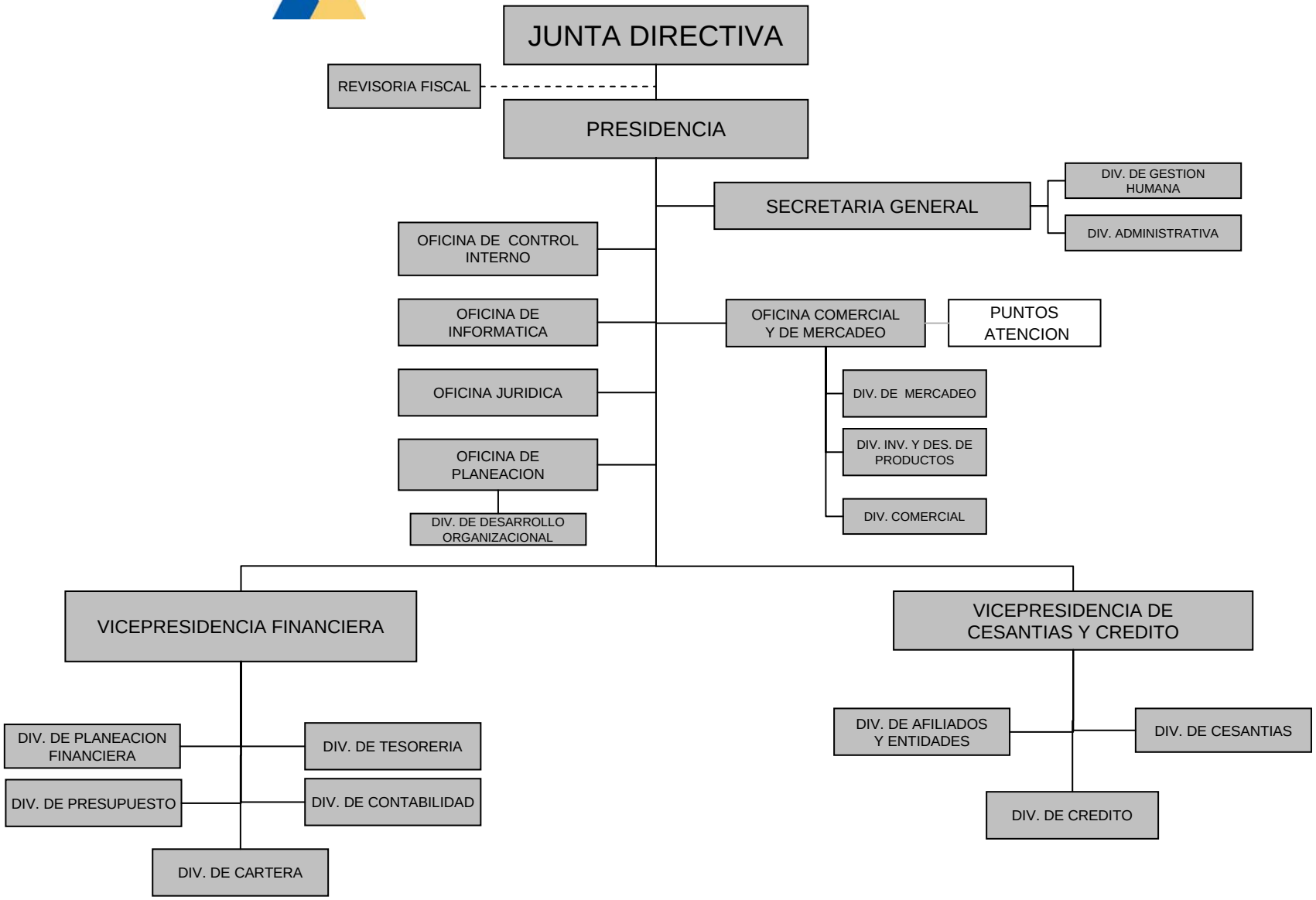FONDO NACIONAL DE AHORRO