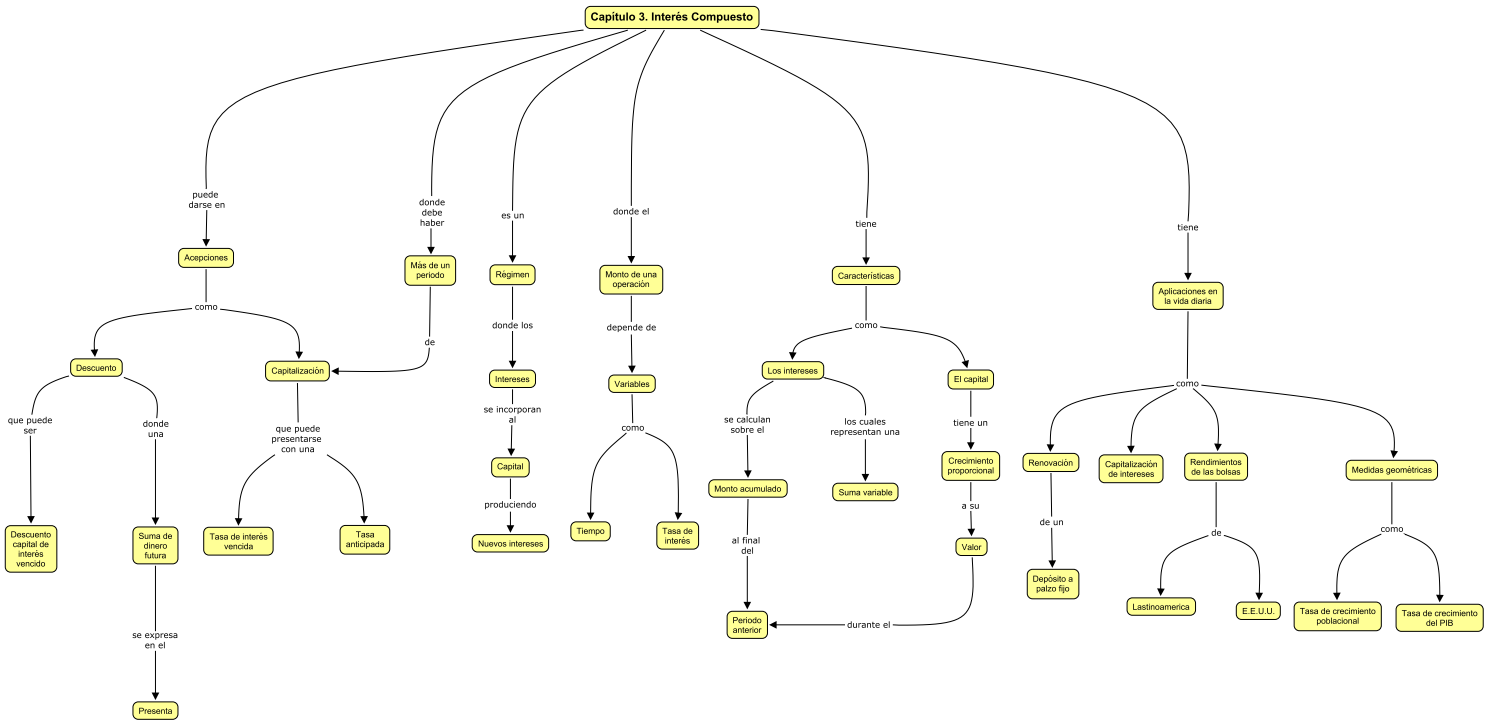MATEMÁTICAS FINANCIERAS