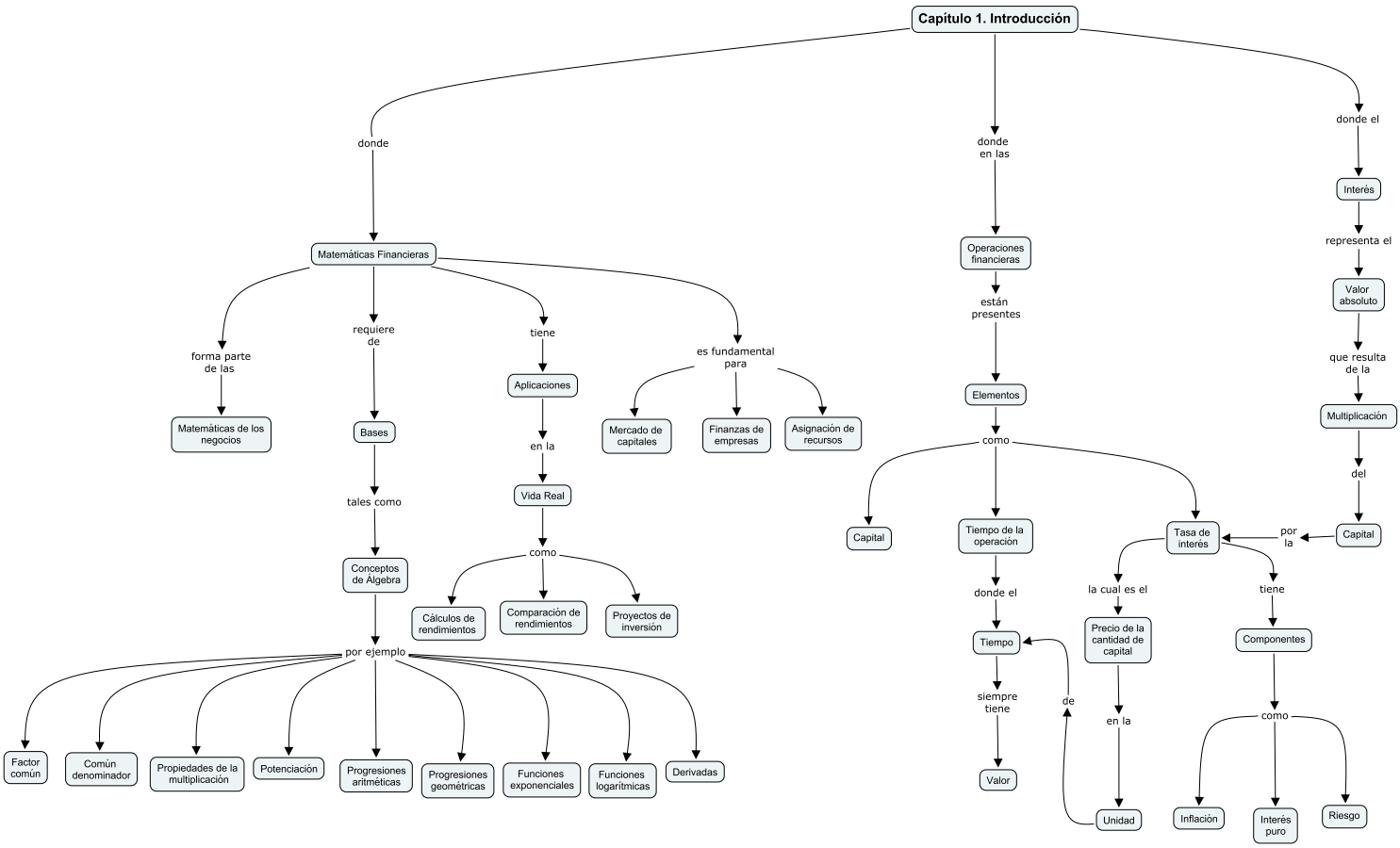MATEMATICAS FINANCIERAS