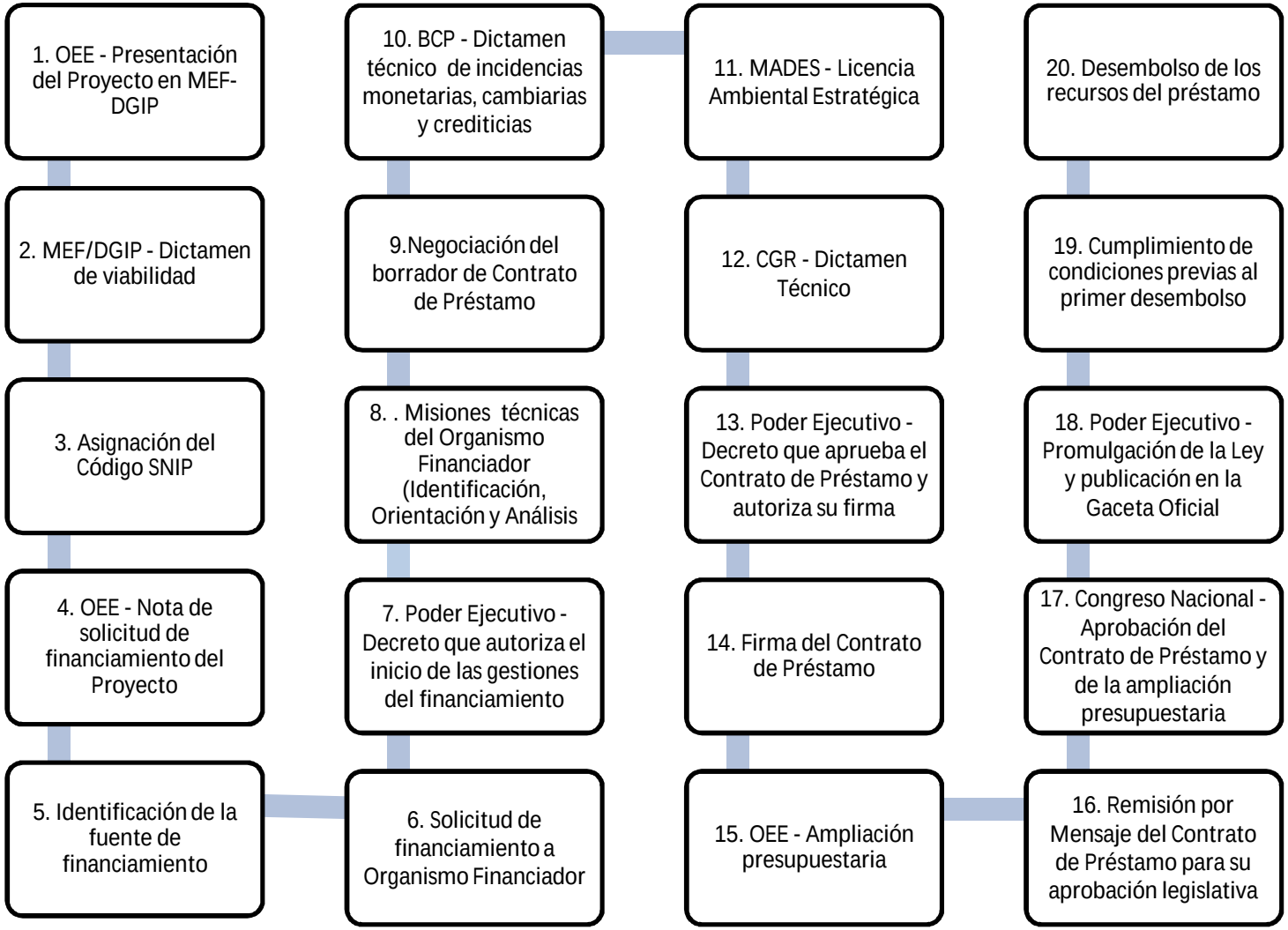PROCESO RESUMIDO DE FORMALIZACIÓN DE EMPRÉSTITOS