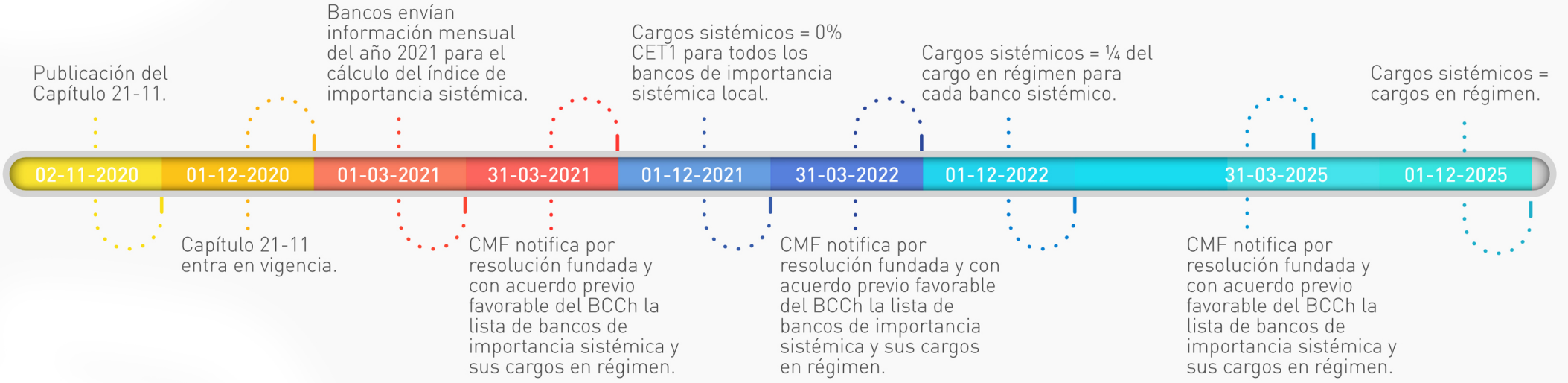Bancos de importancia sistémica