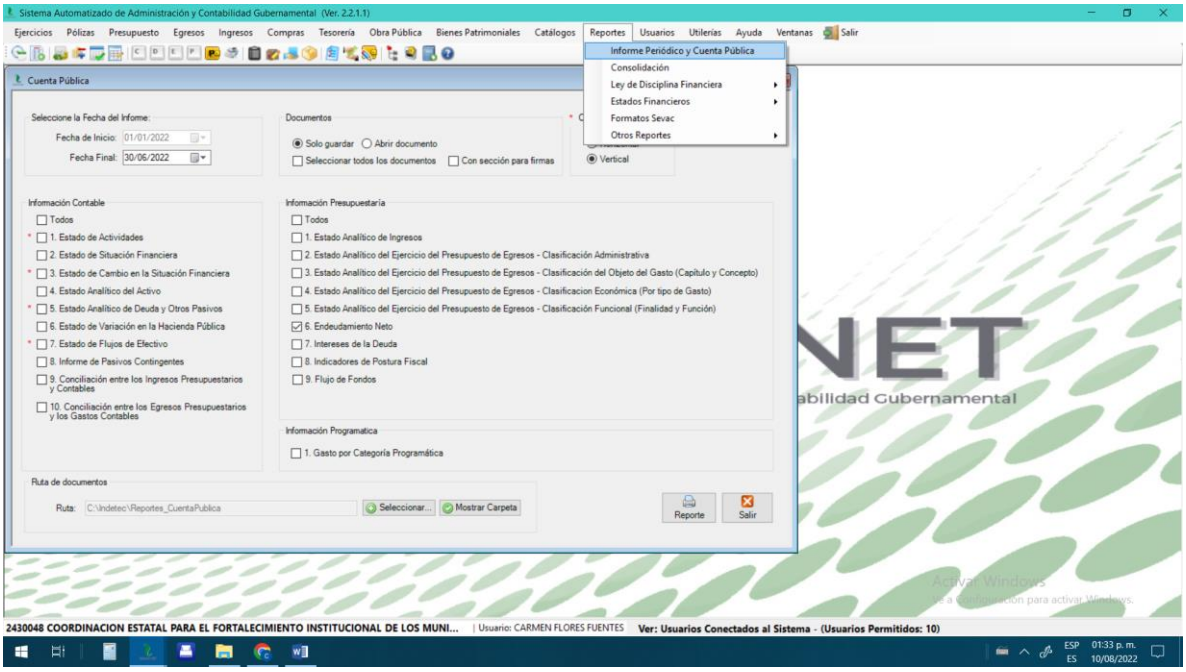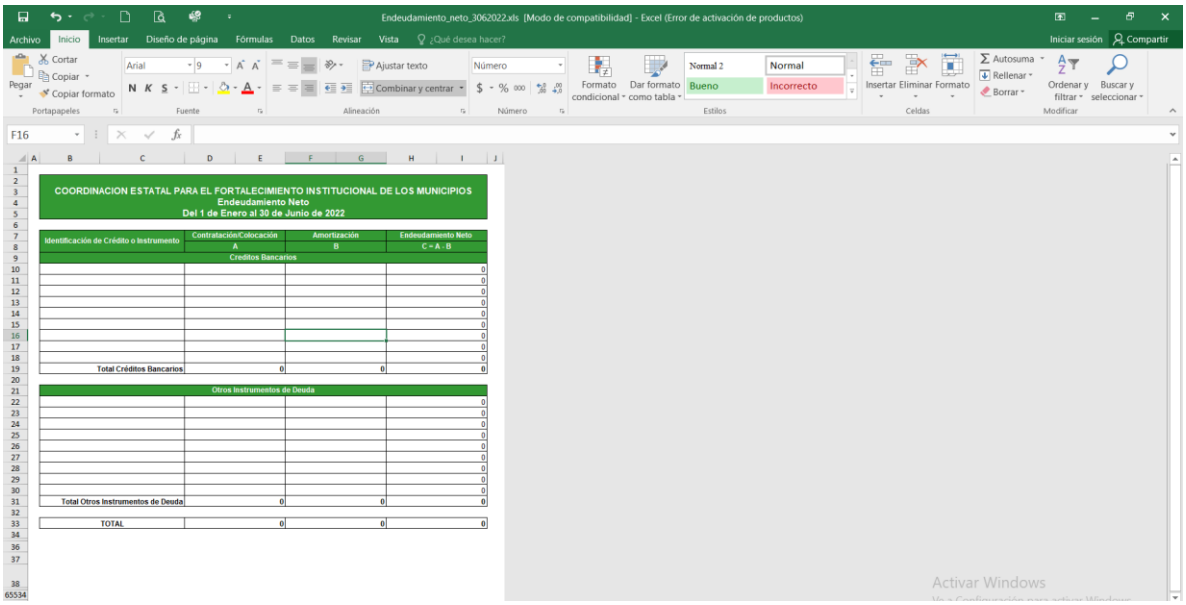B.3.6 Genera el Endeudamiento Neto