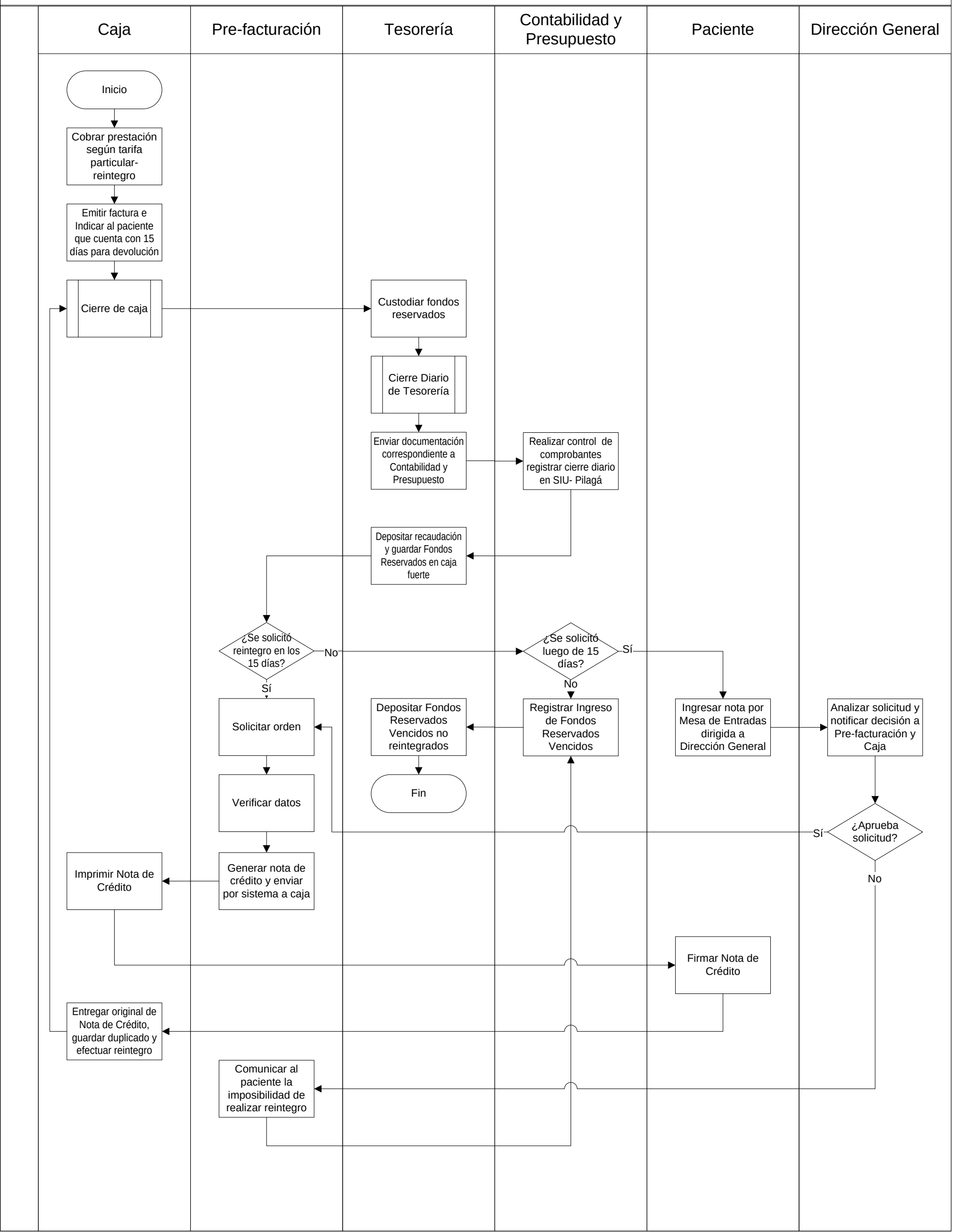Reserva de Fondos para Reintegros