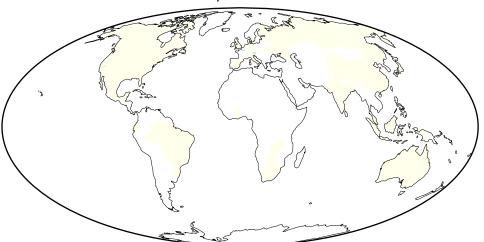Investments, credits and loans