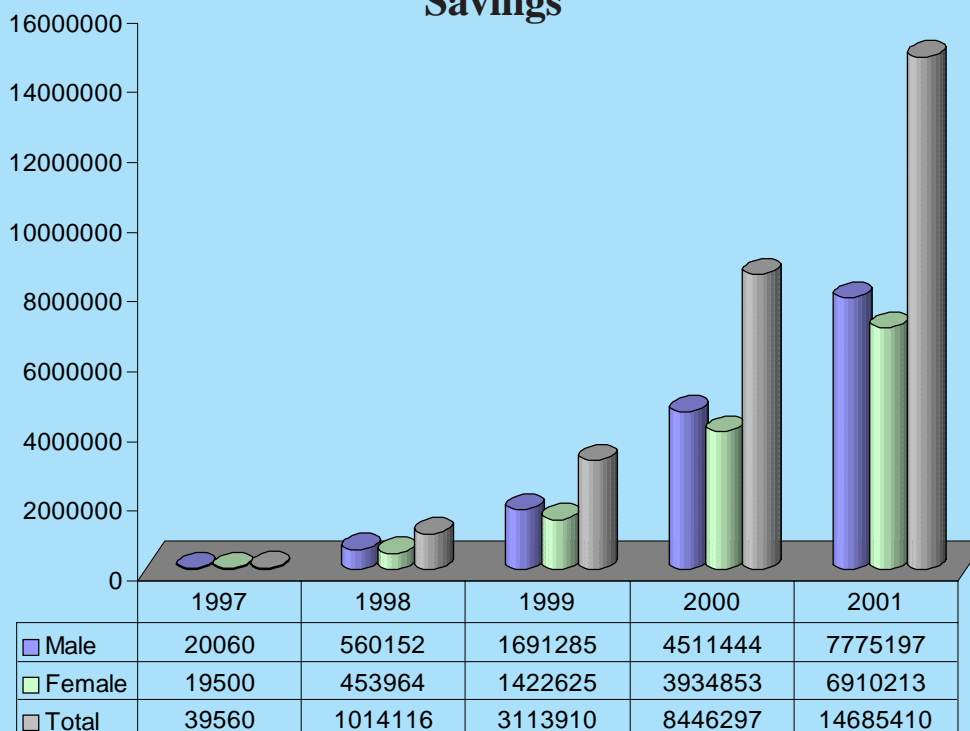


Capital Formation

Savings



Investment

