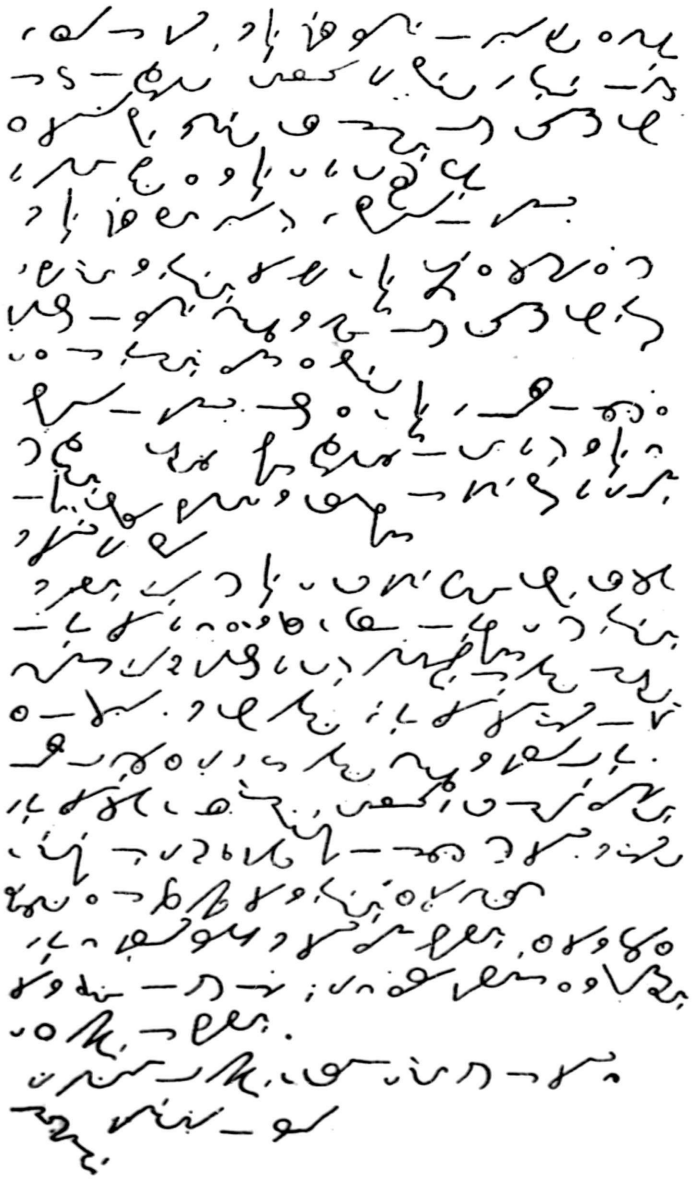Le crédit des banques.