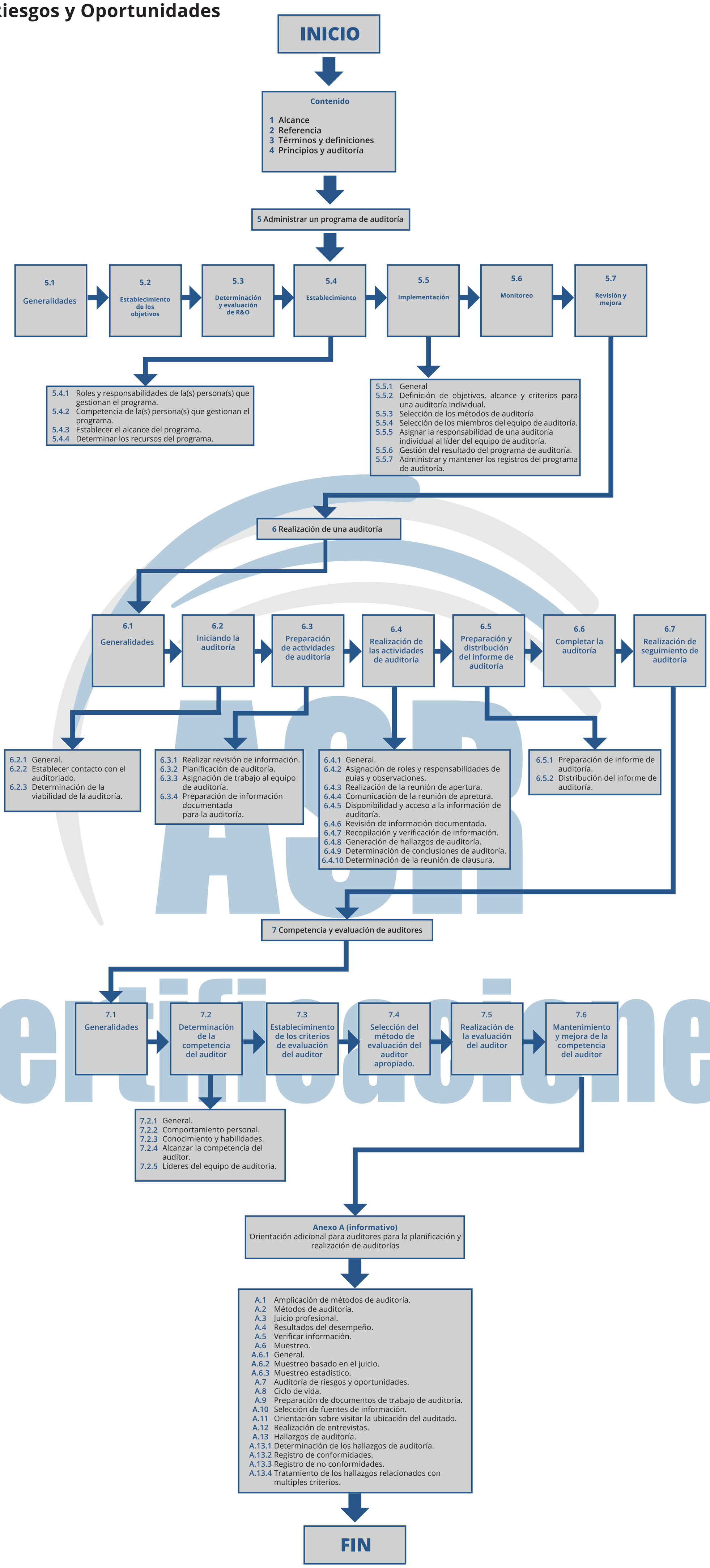
R&O = Riesgos y Oportunidades



Certificaciones