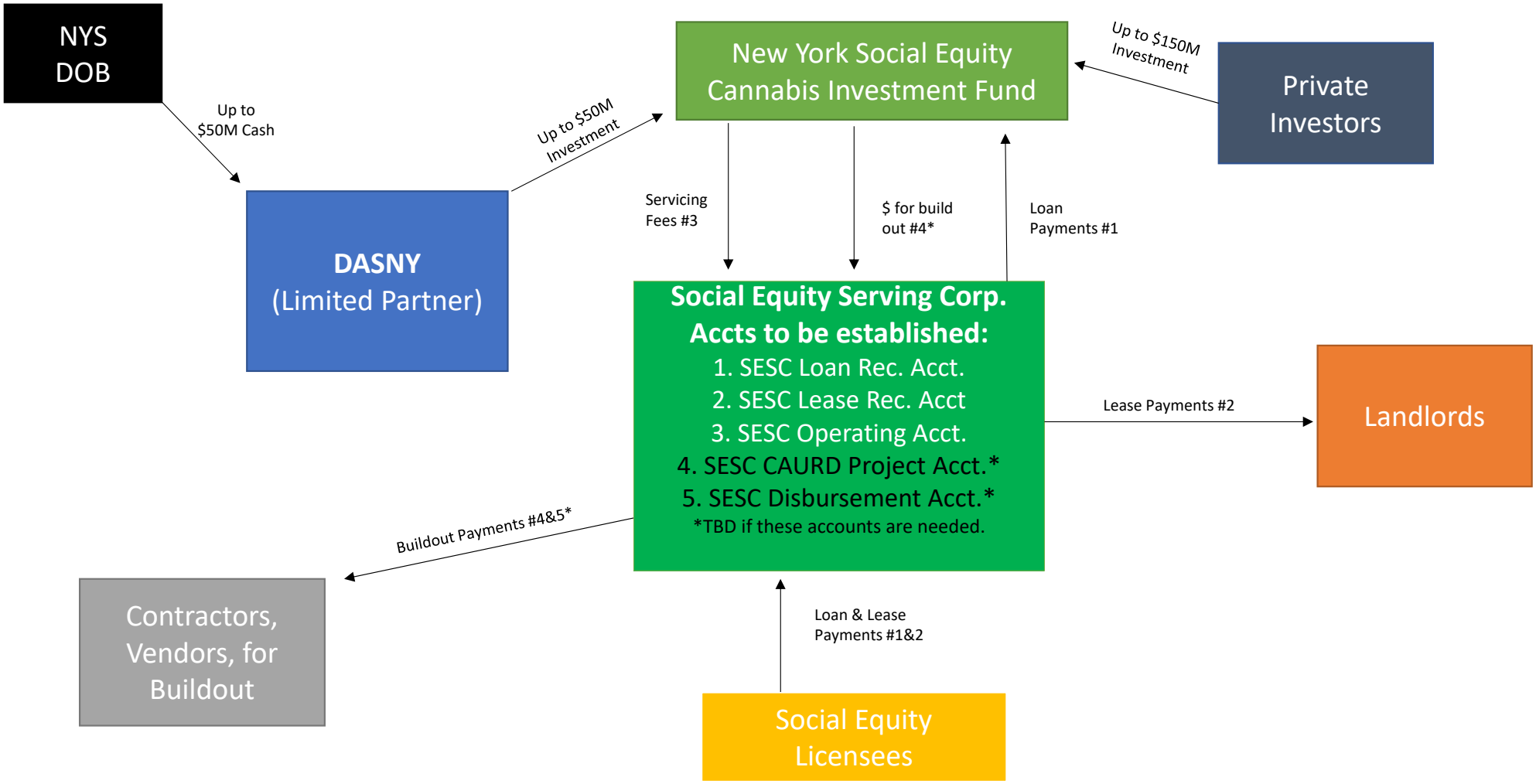Flow of Funds