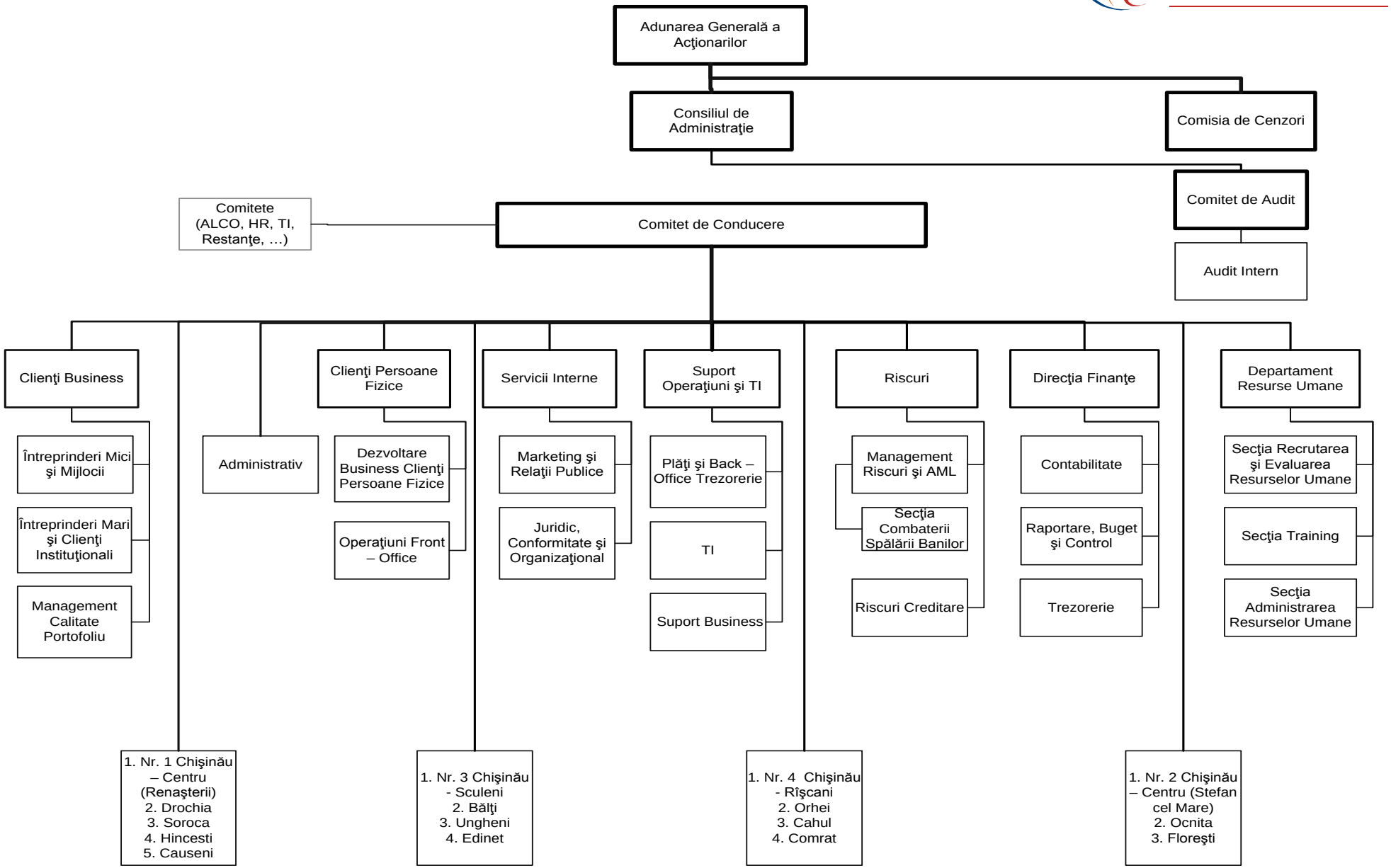ProCredit Bank