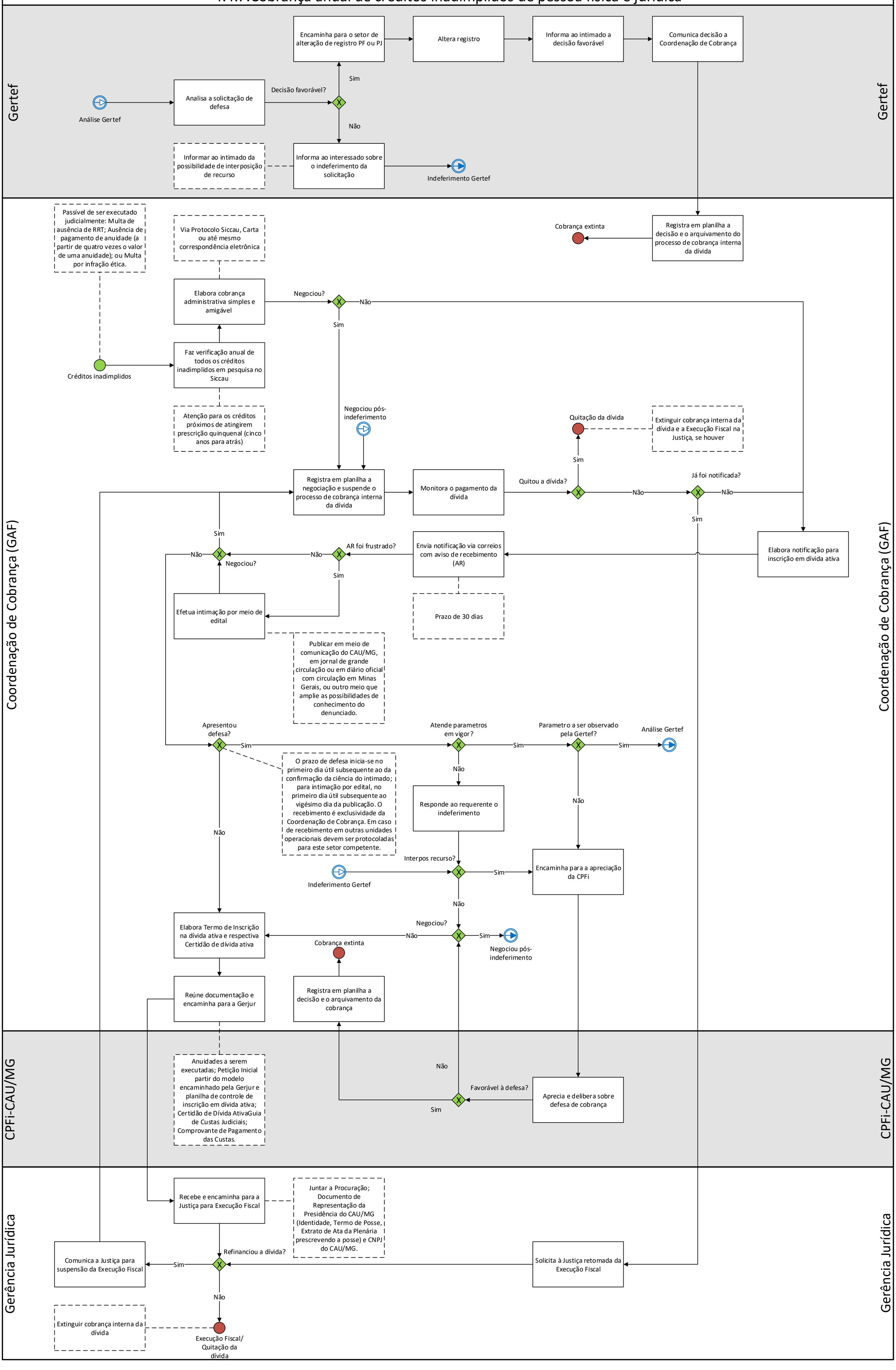4.4.7.Cobrança anual de créditos inadimplidos de pessoa física e jurídica