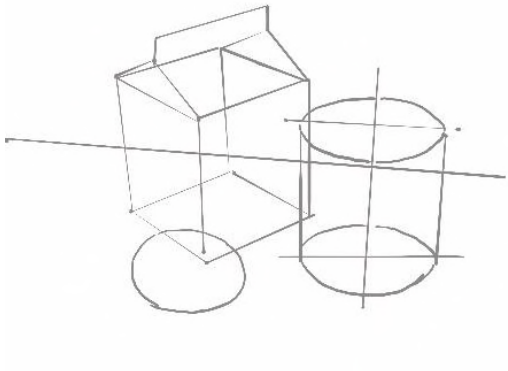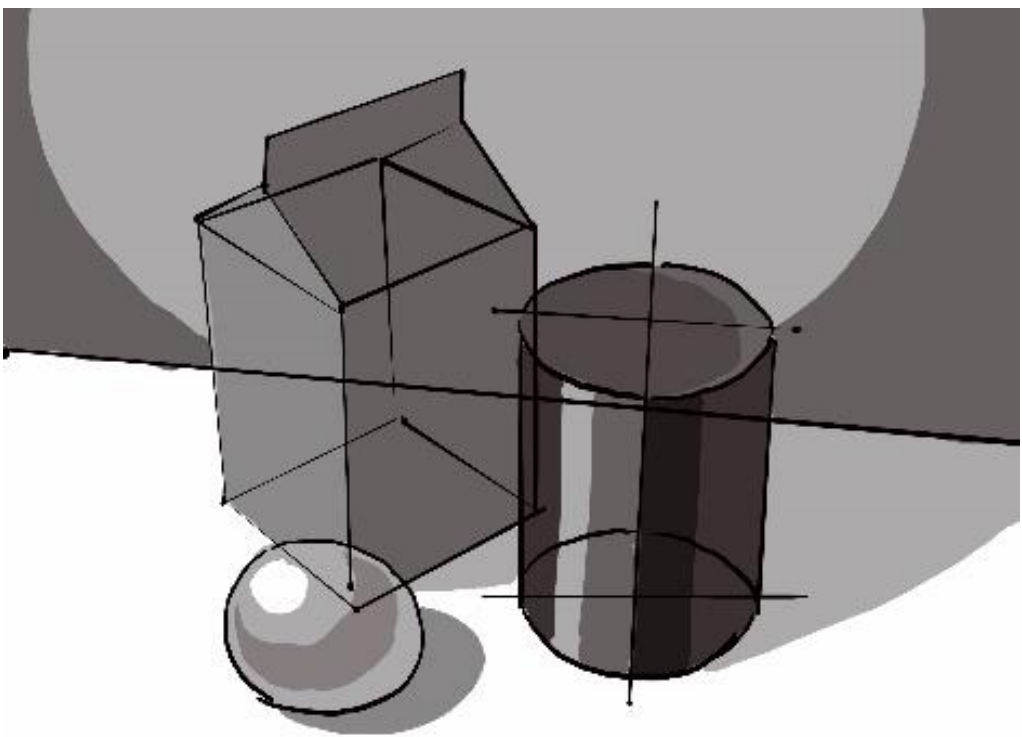2,5%