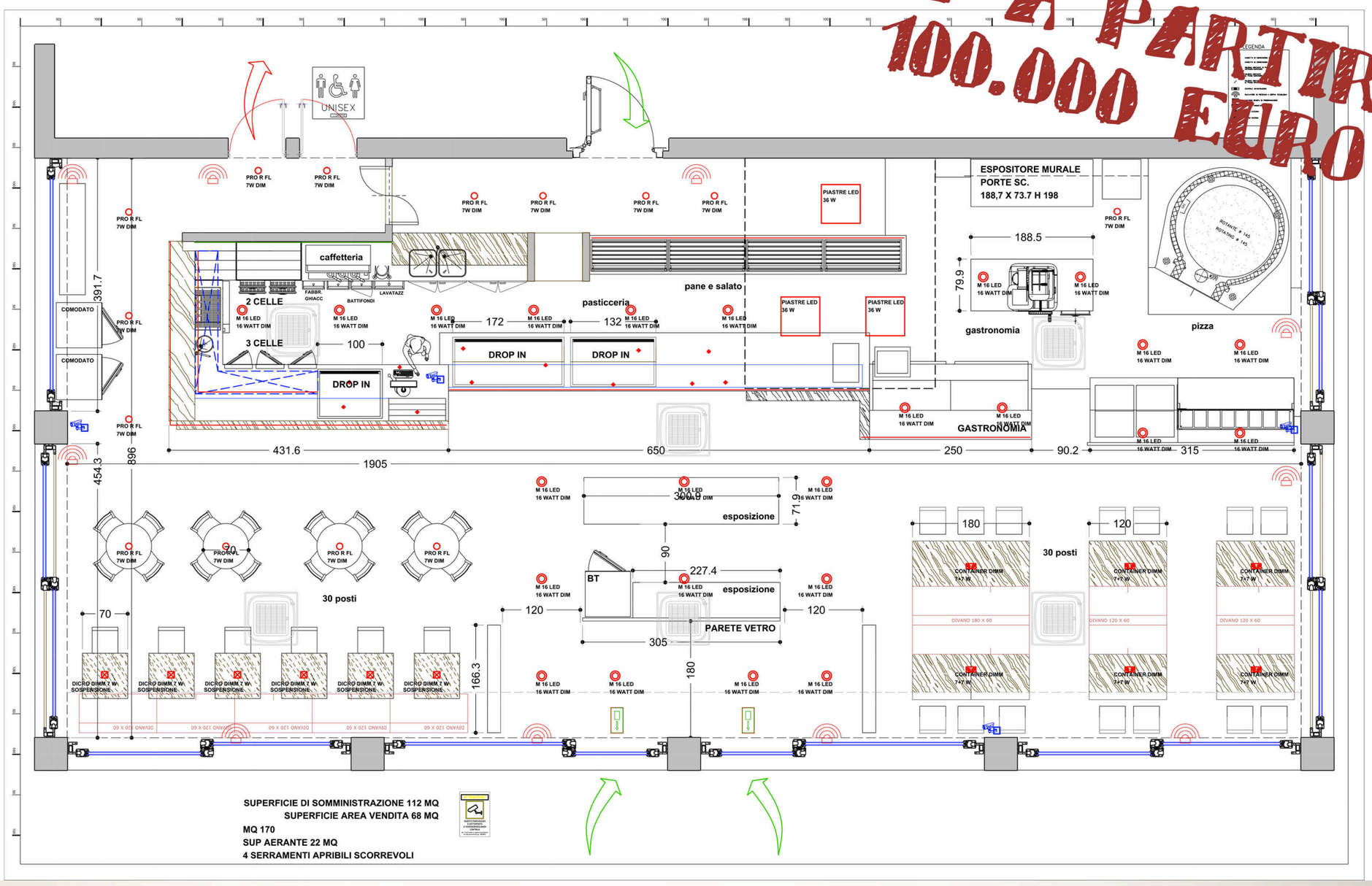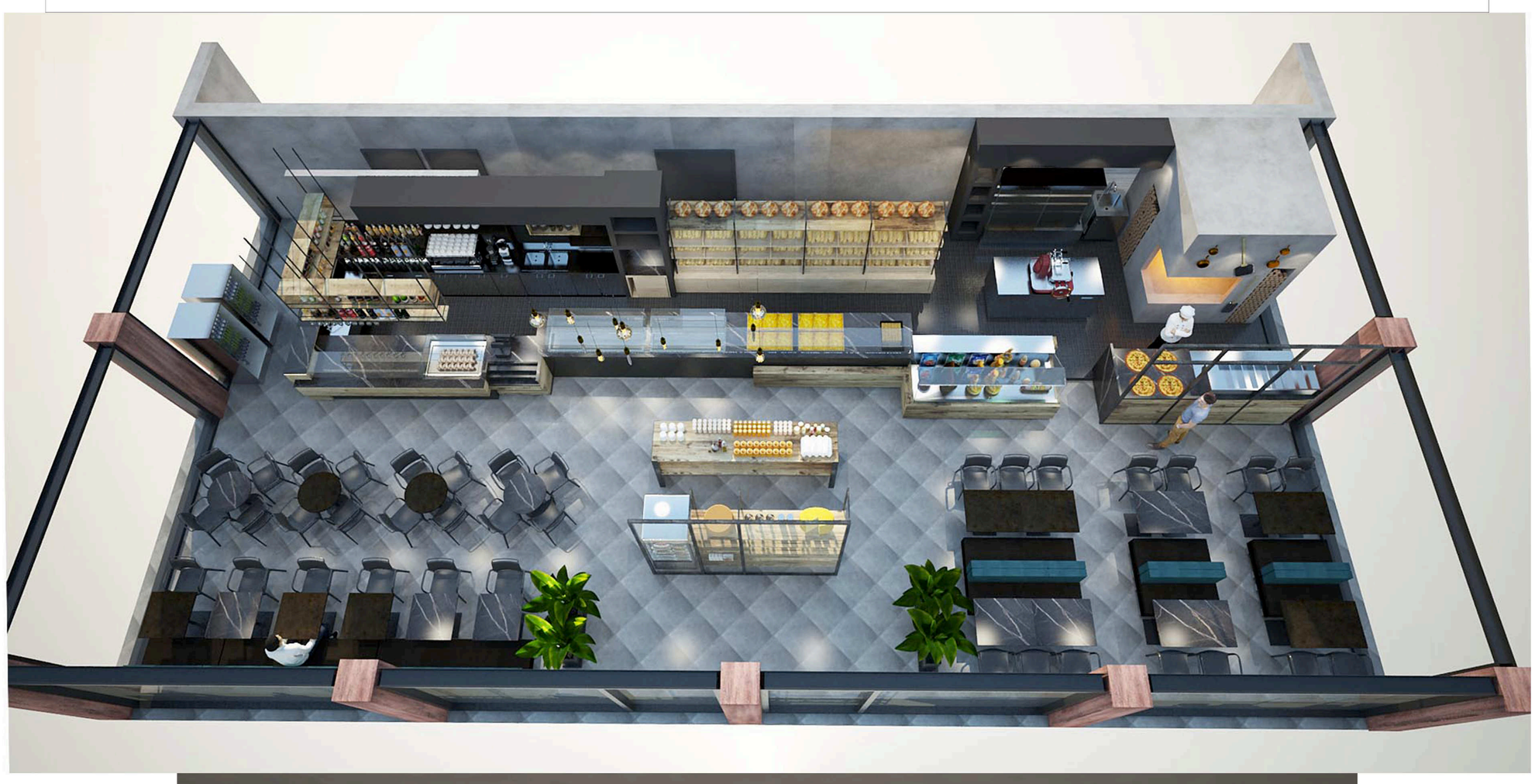FORMAT A PARTIRE DA 100.000 EURO