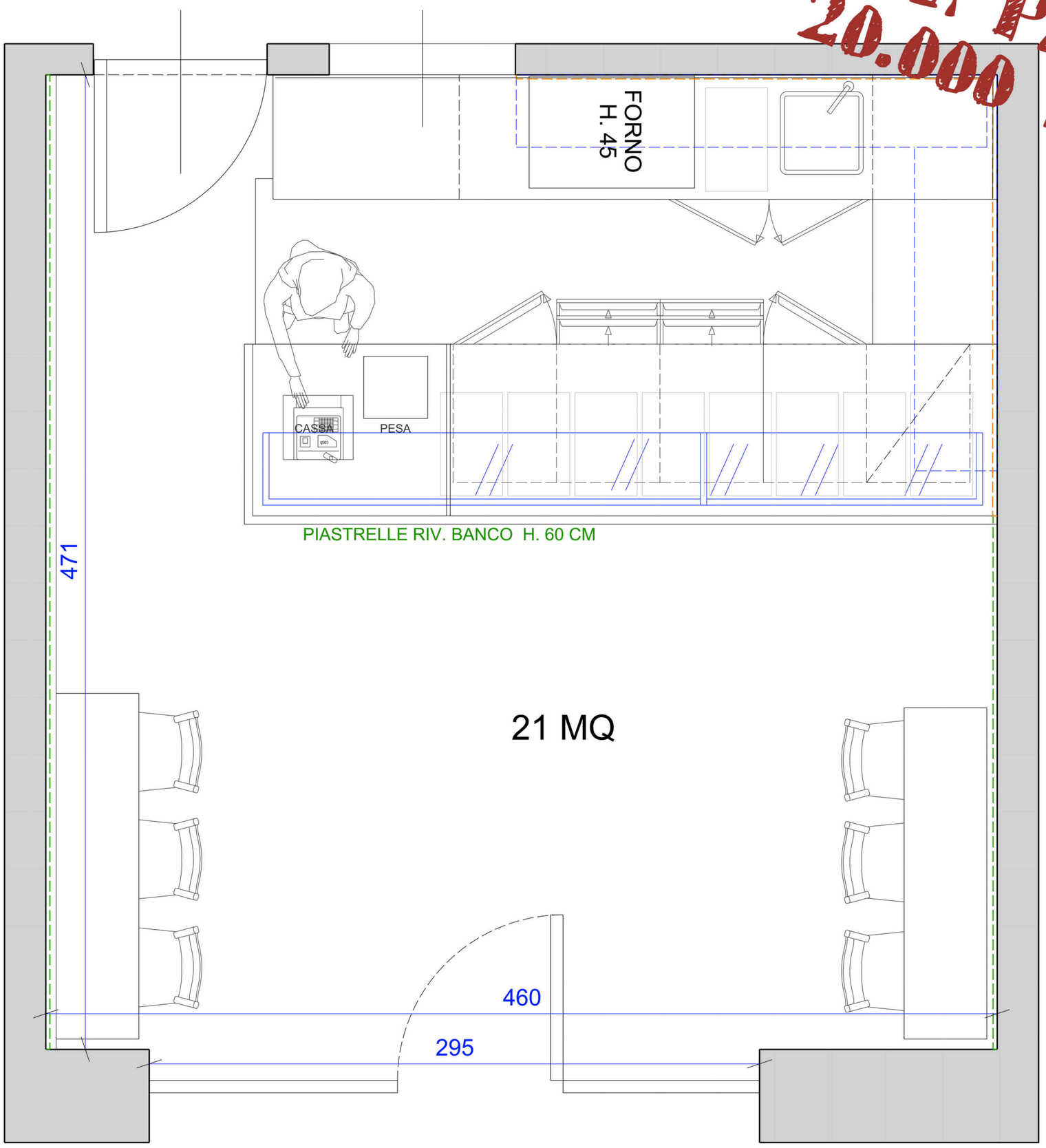FORMAT A PARTIRE DA 20.000 EURO