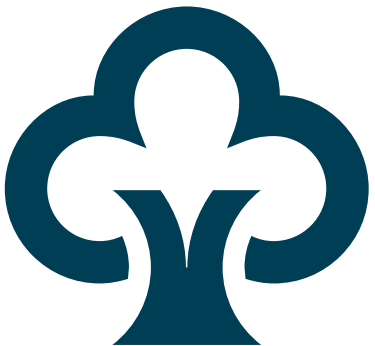
Sparbanken  Sb-Hem