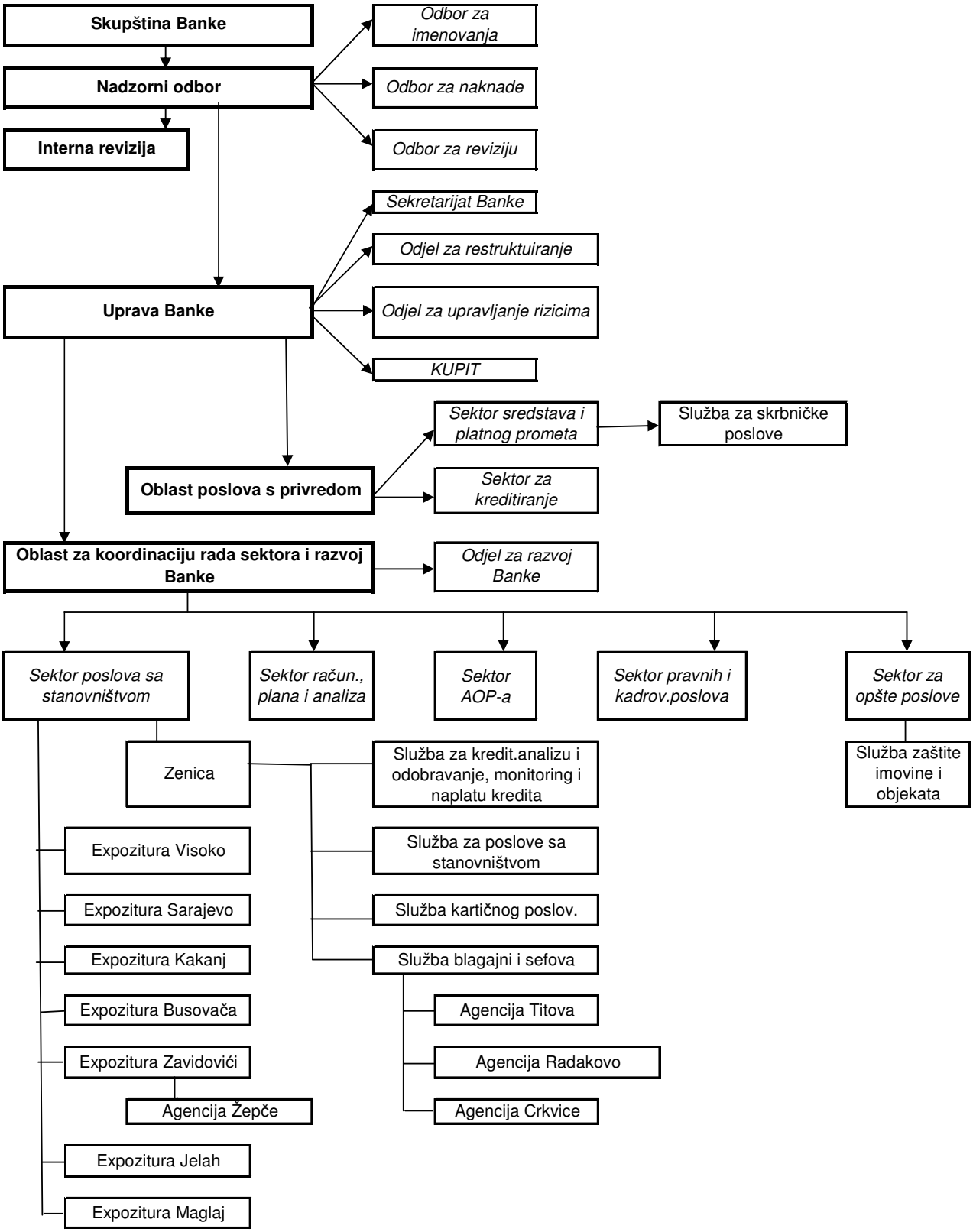ORGANIZACIONA ŠEMA BANKE