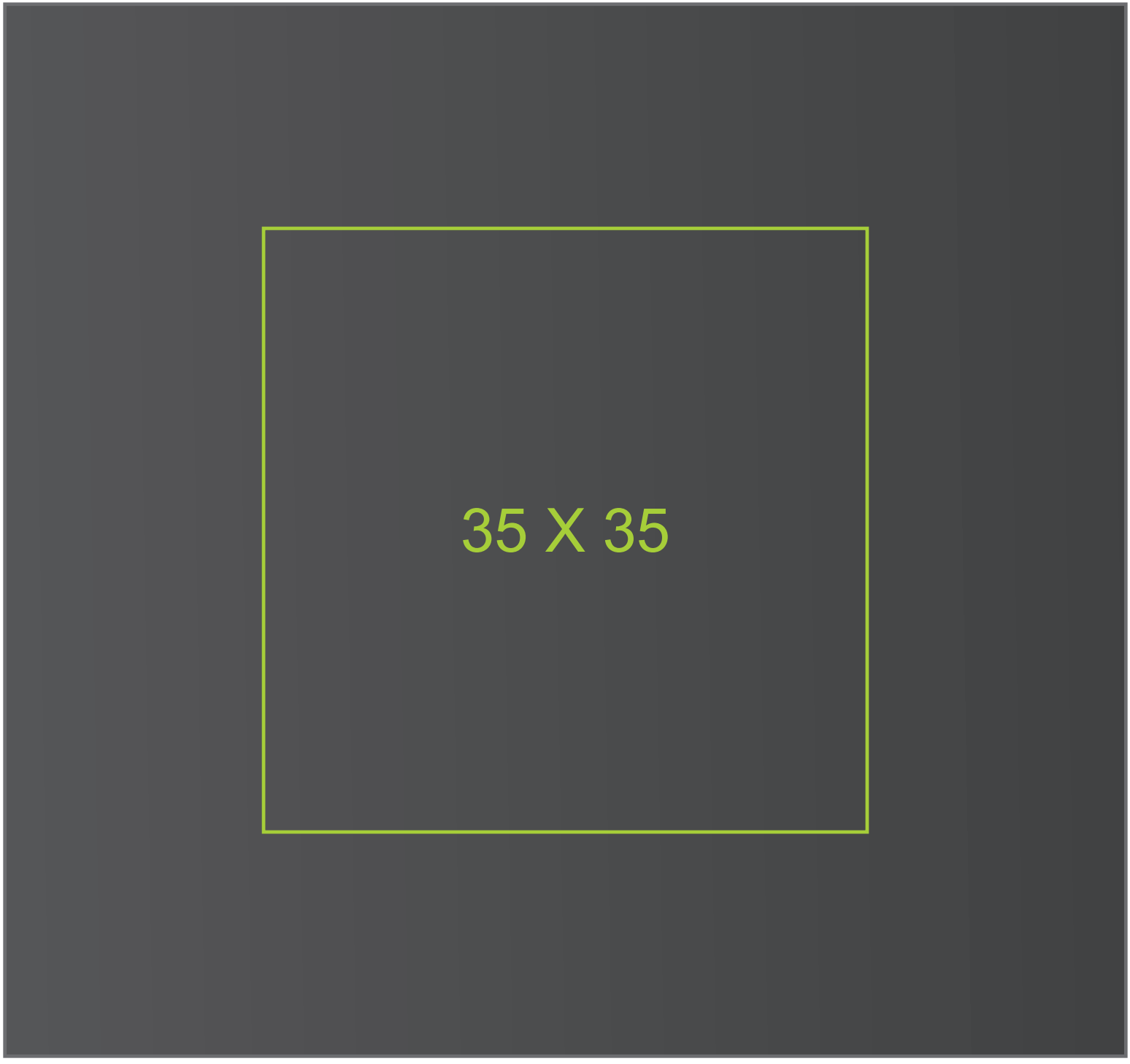BANIAS