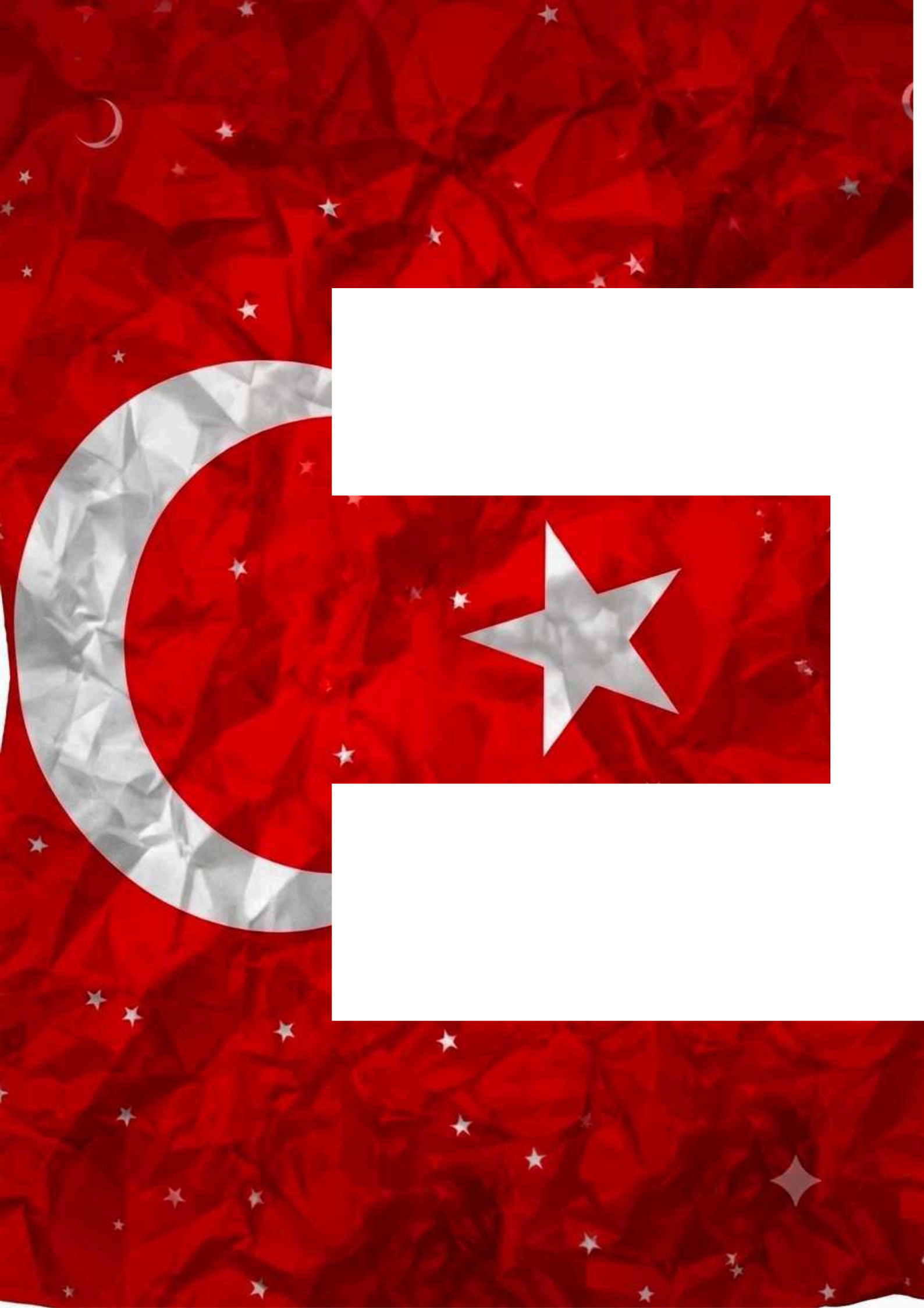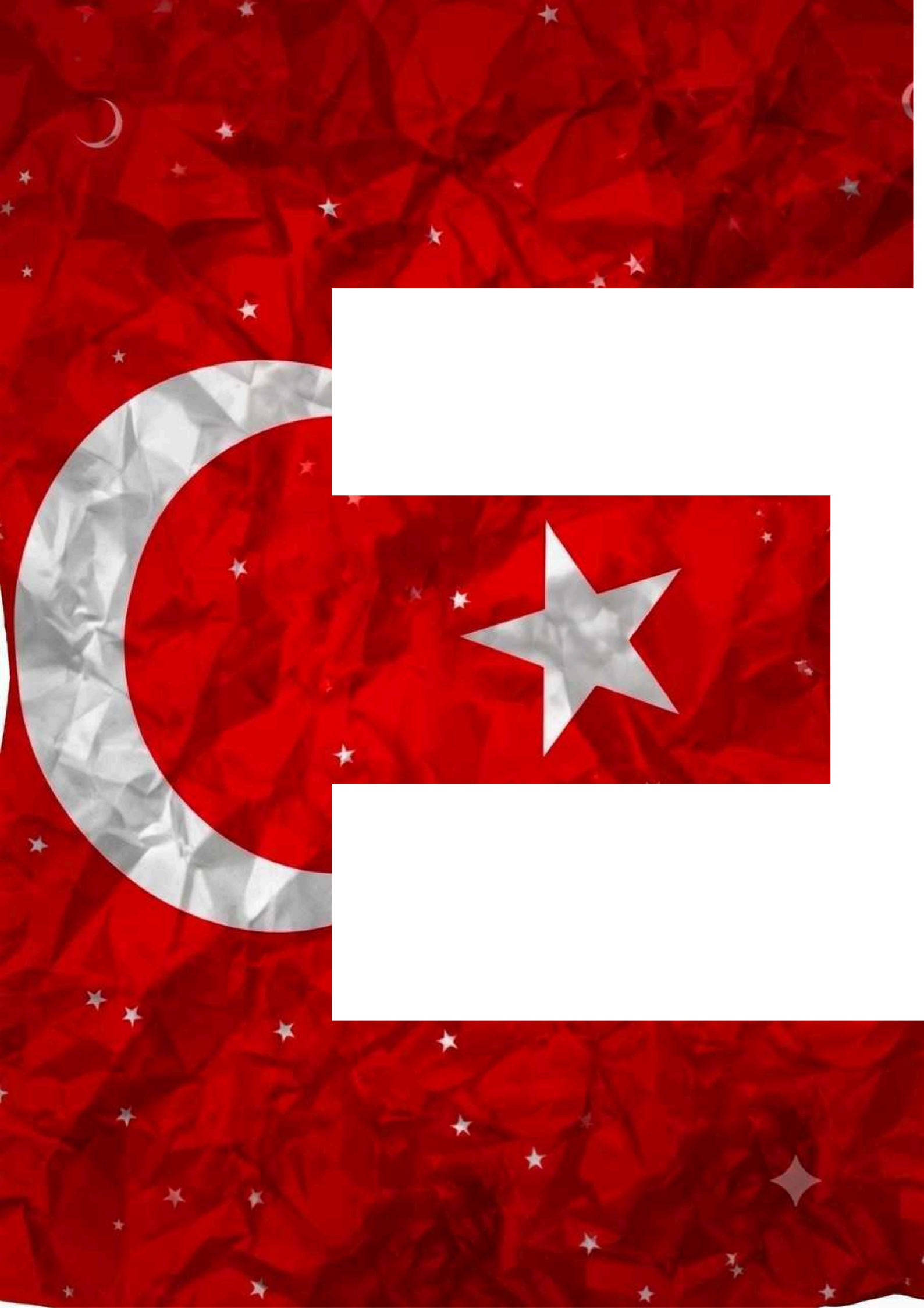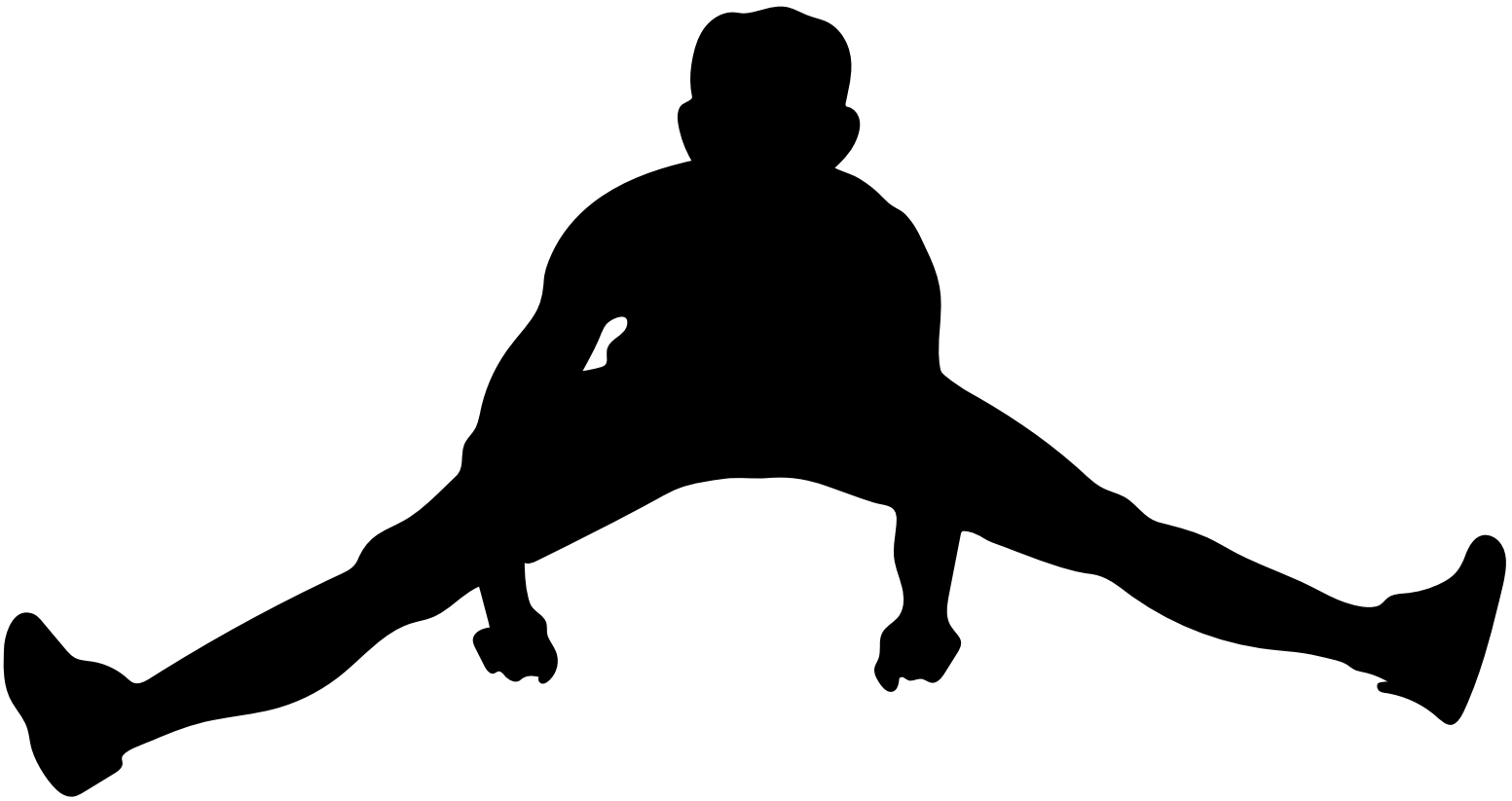BANDIRMA