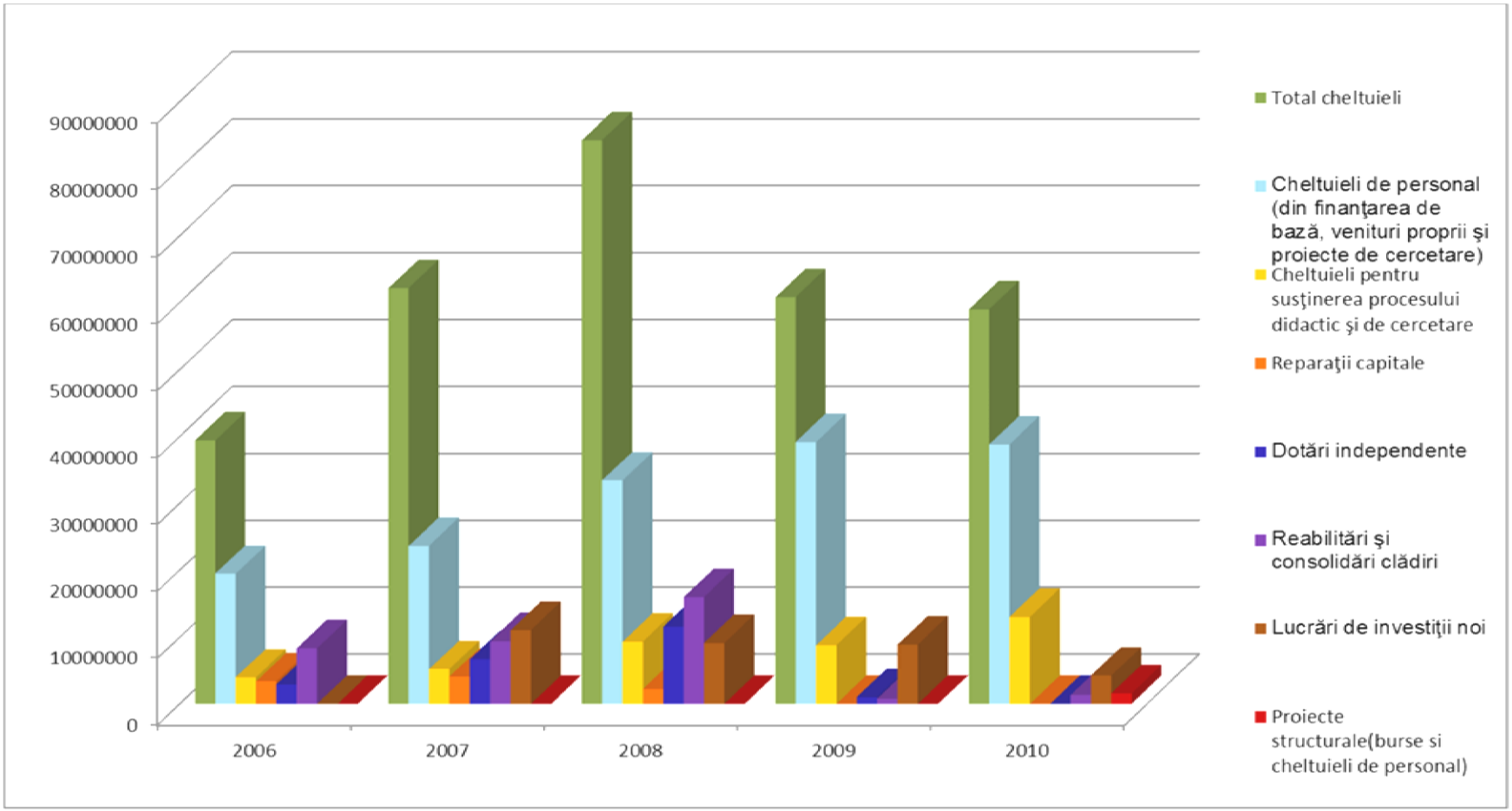DINAMICA CHELTUIELILOR