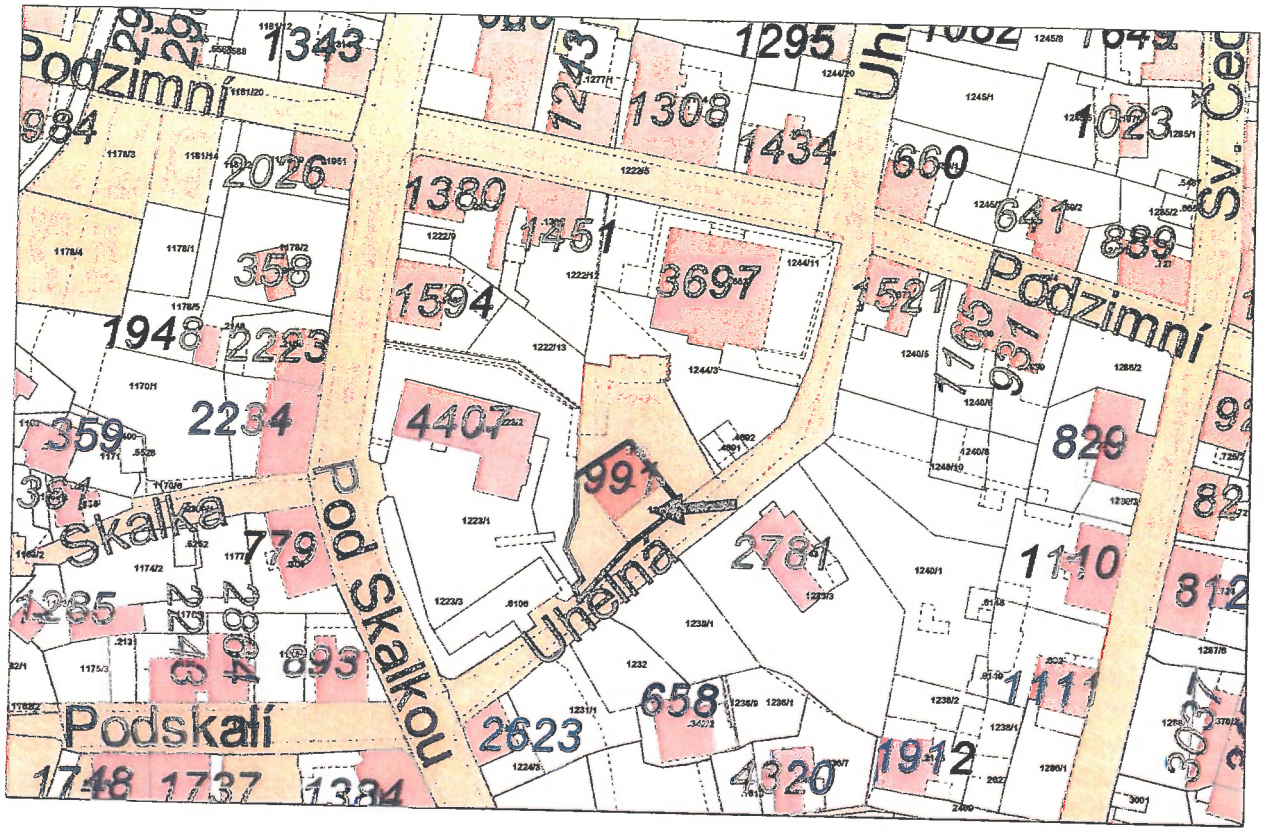Předmět výpůjčky