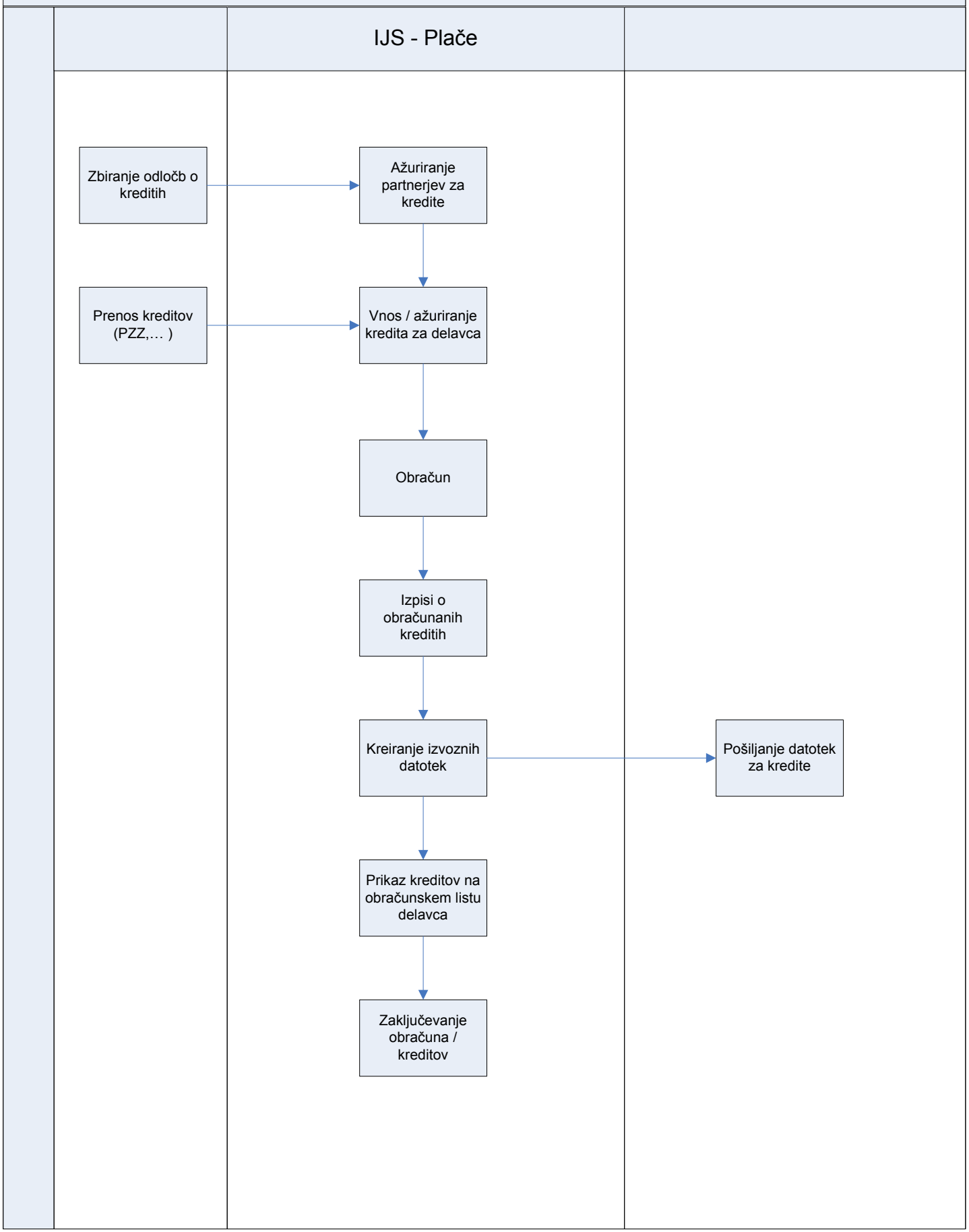PL5 – Vzdrževanje kreditov