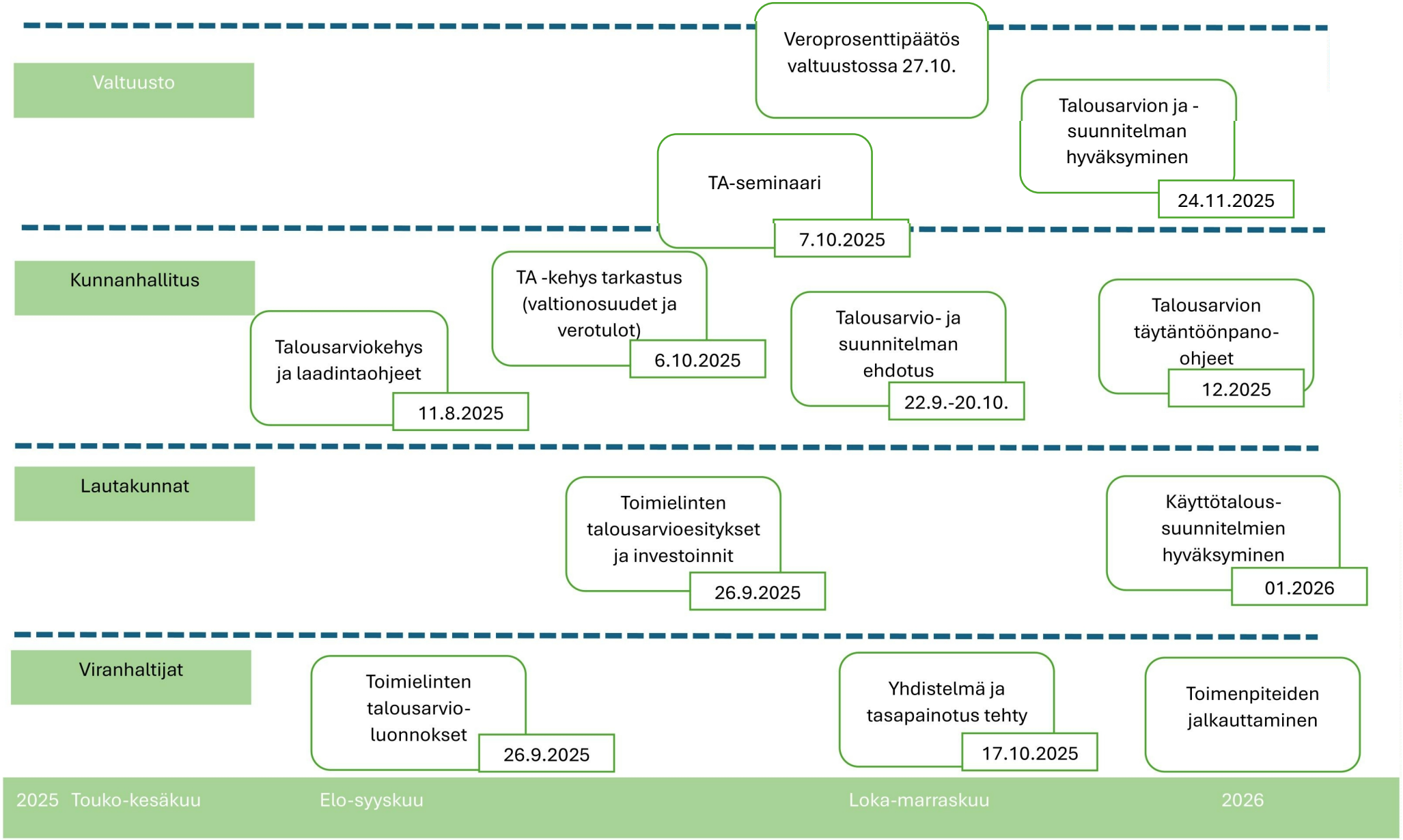TALOUSARVIOPROSESSI