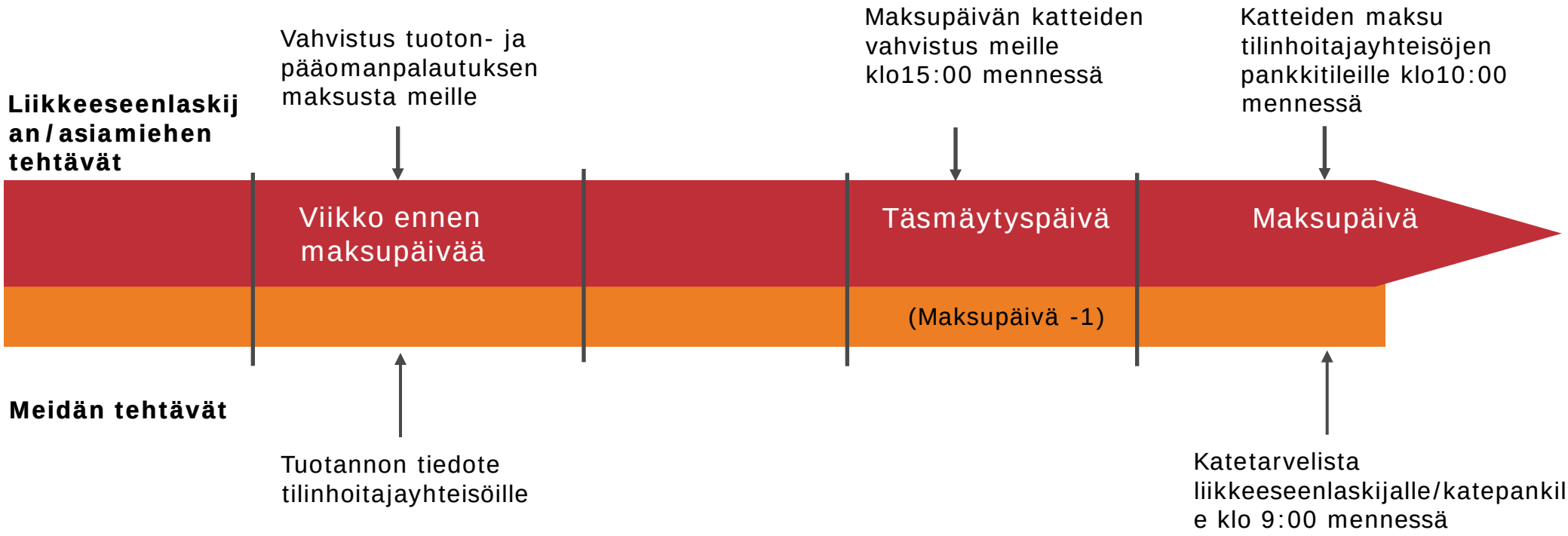Tuotonmaksu ja pääomanpalautus