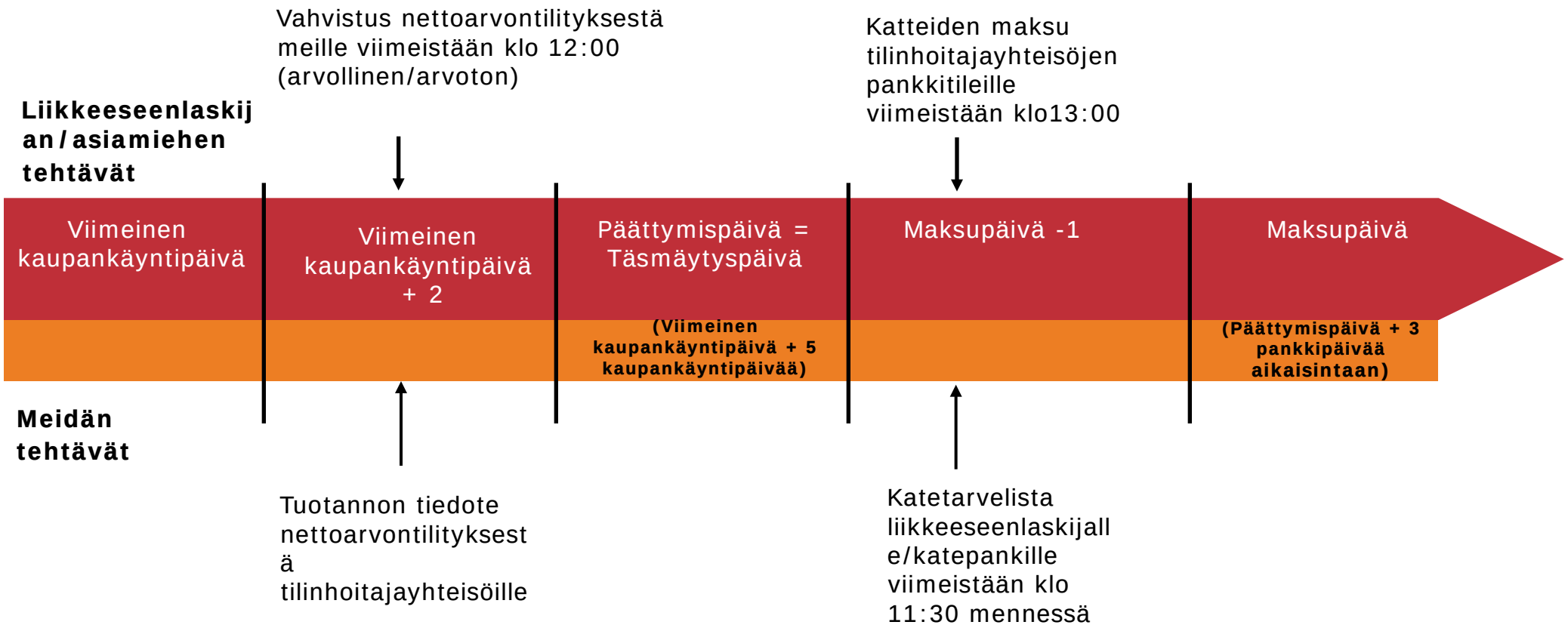Nettoarvontilitys