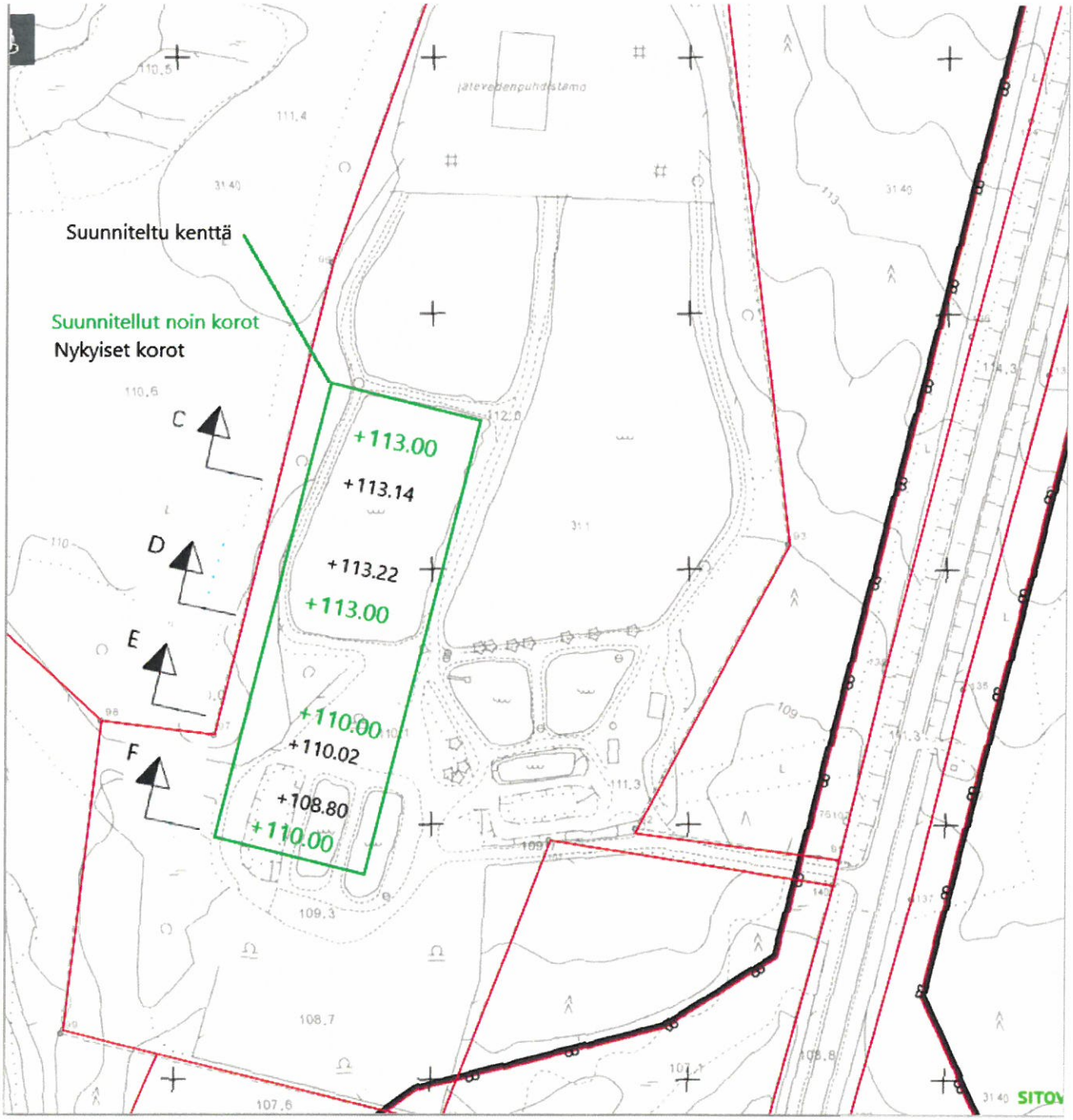Alueen korkoja