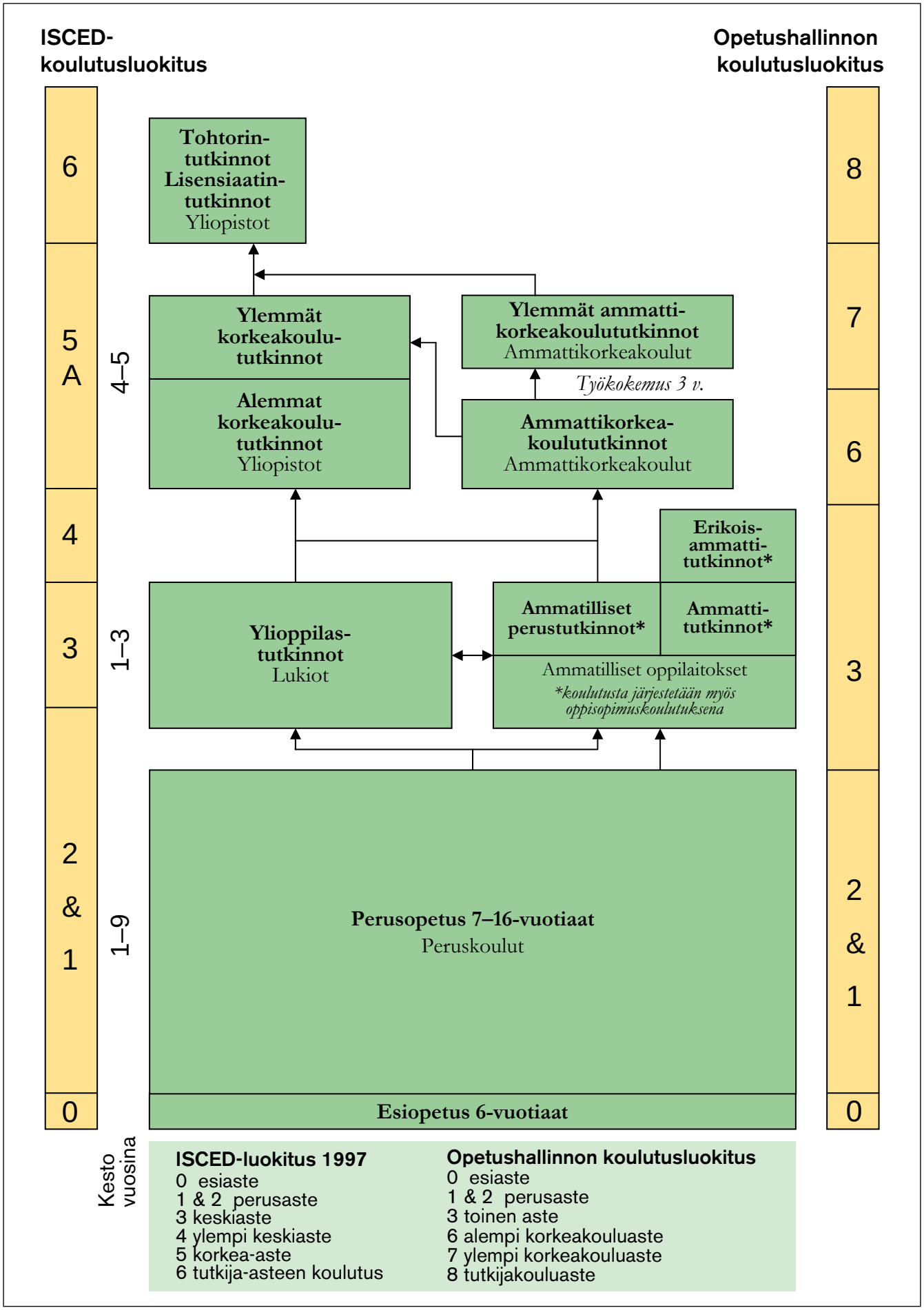SUOMEN TUTKINTOJÄRJESTELMÄ