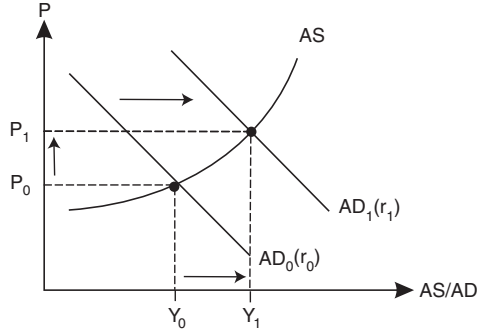Figur 5. Rentefald