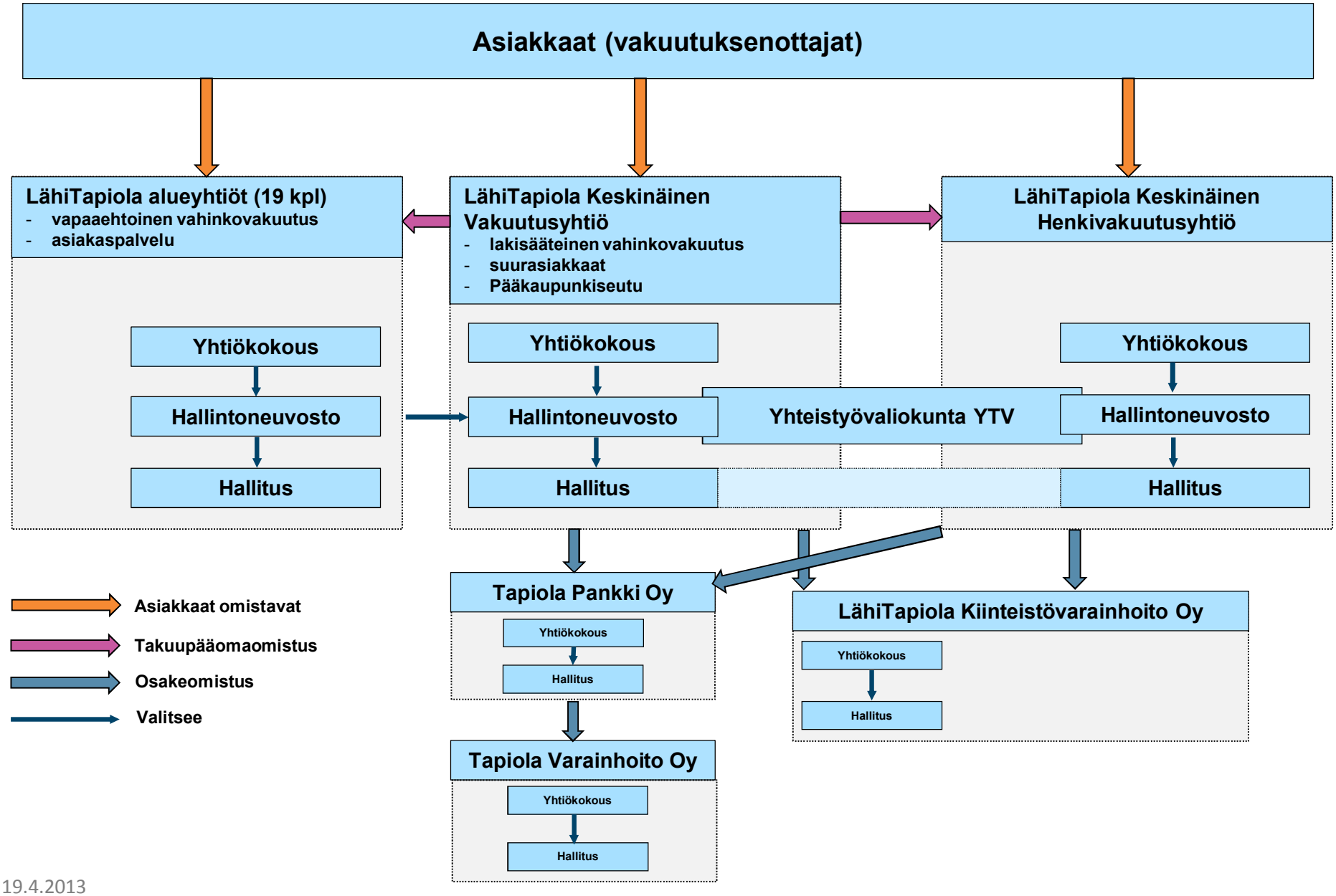LähiTapiola –ryhmän hallinnollinen rakenne