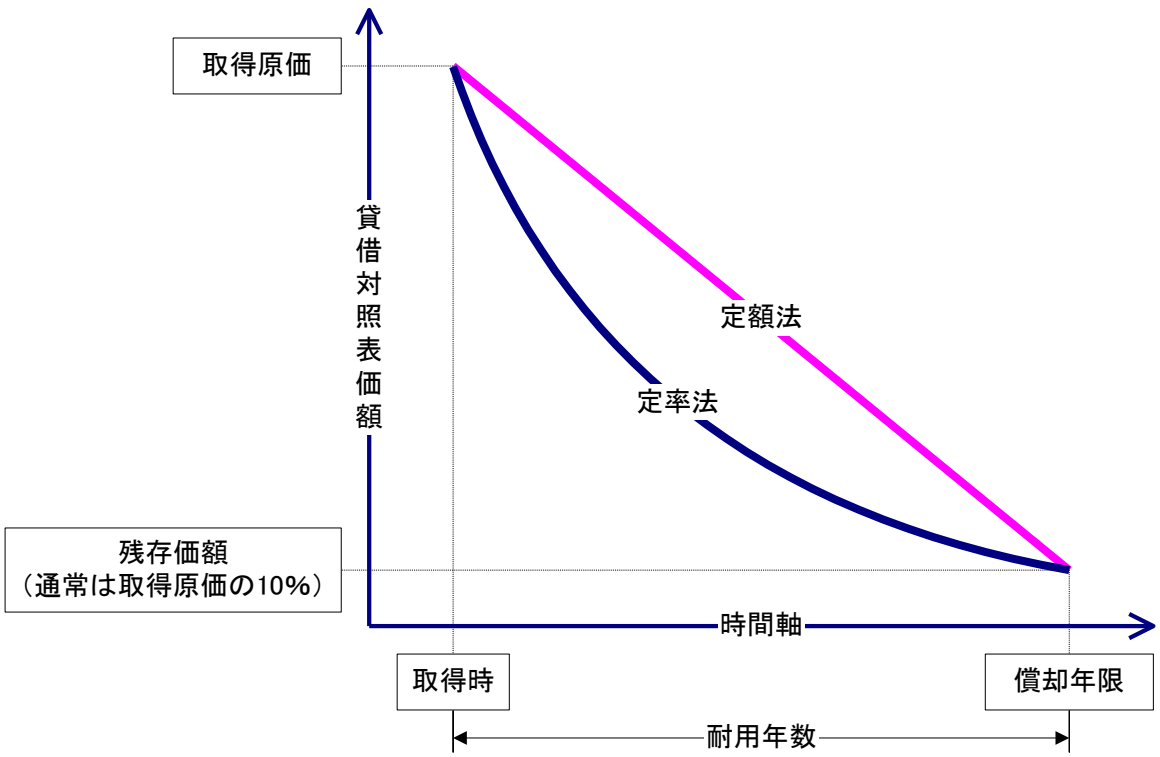減価償却