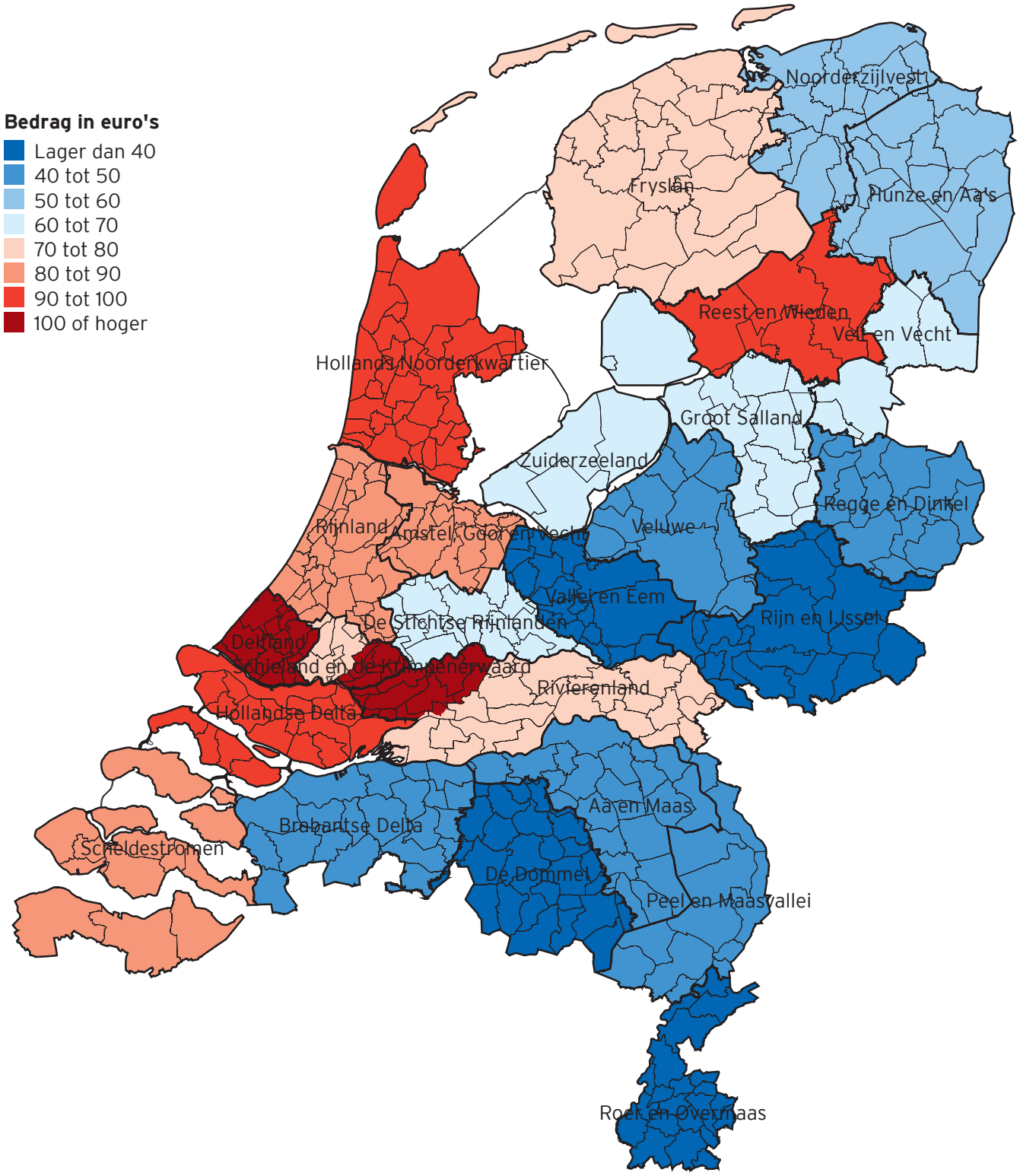Tarief ingezetenenheffing 2012