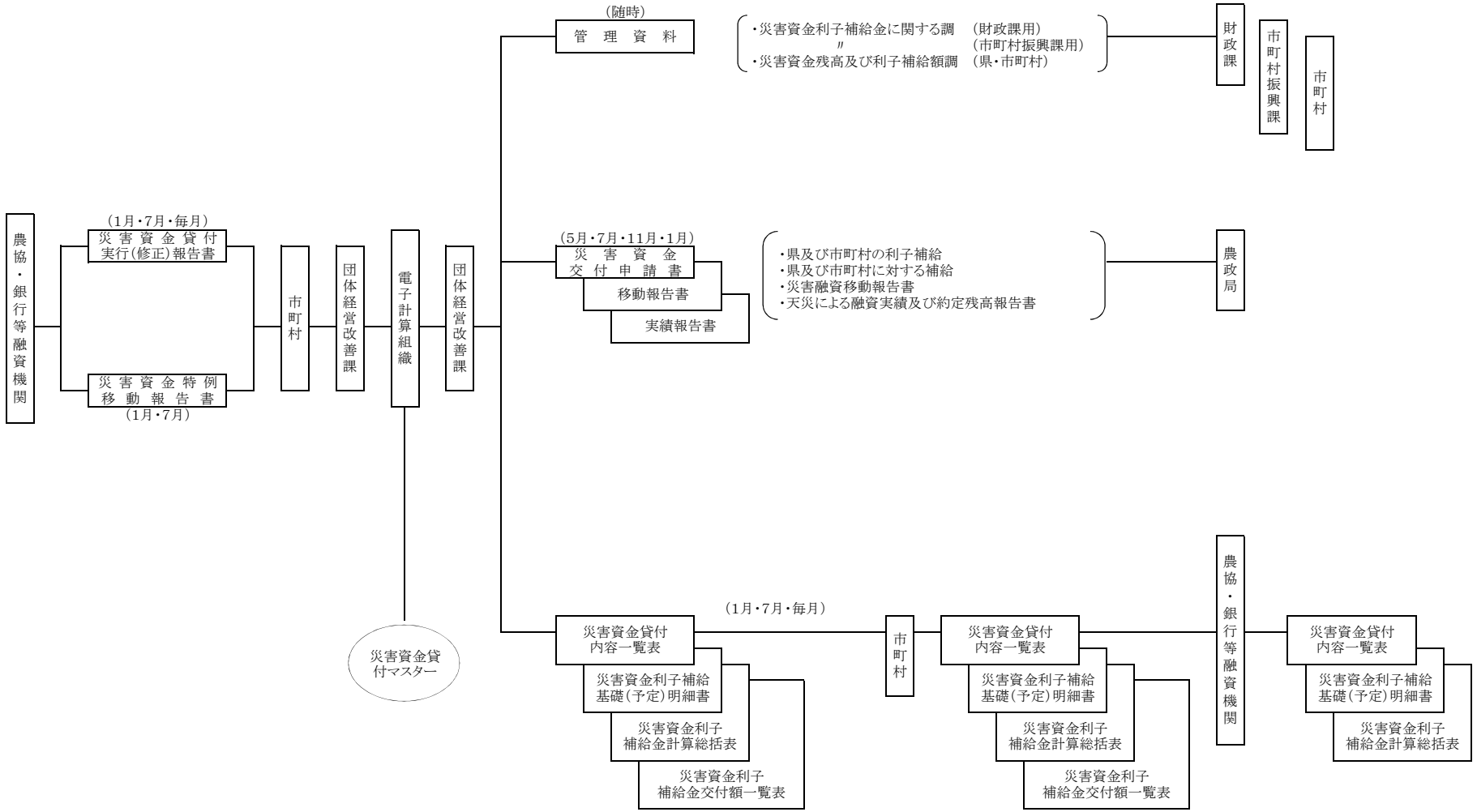災害資金利子補給システム