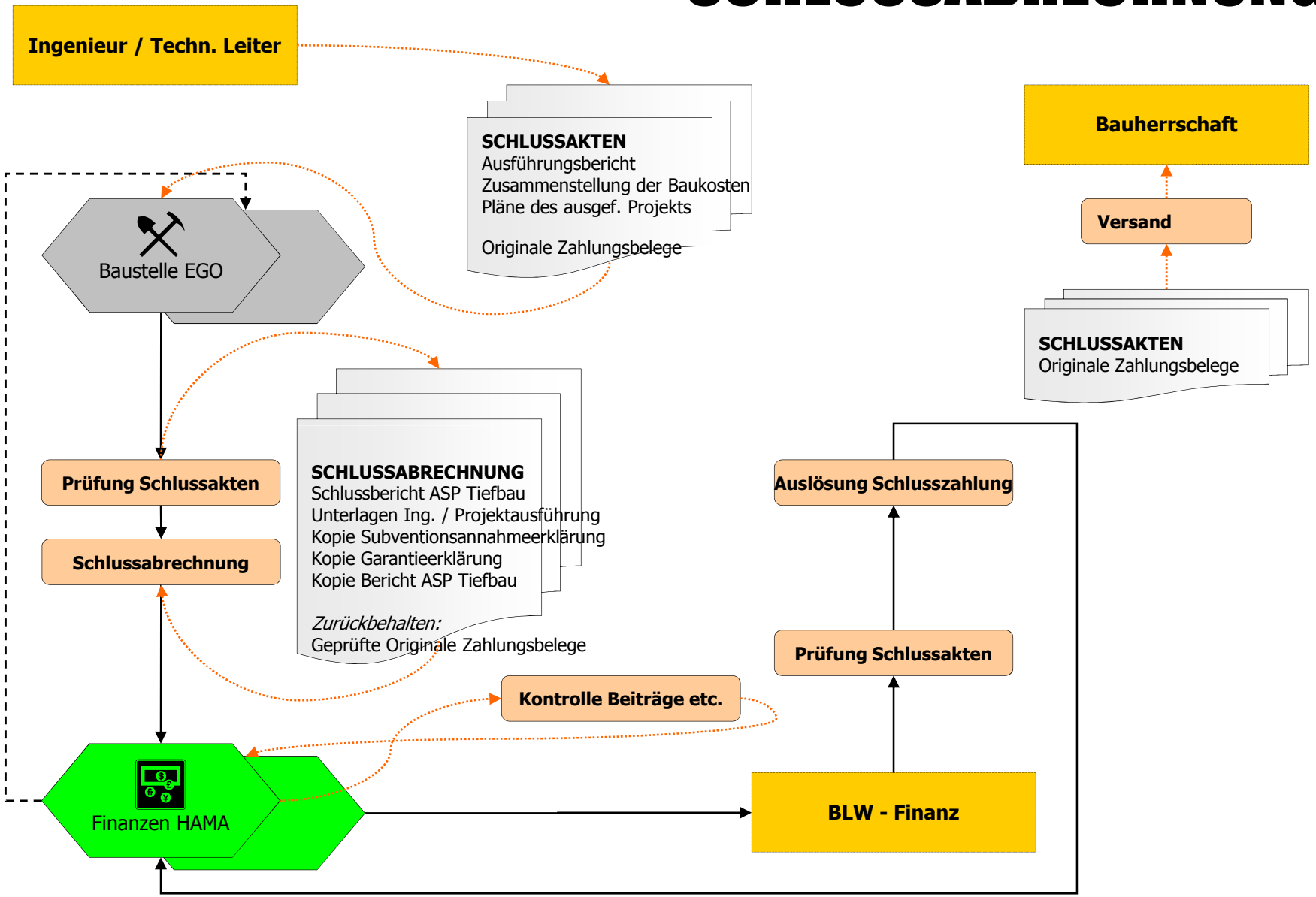SCHLUSSABRECHNUNG