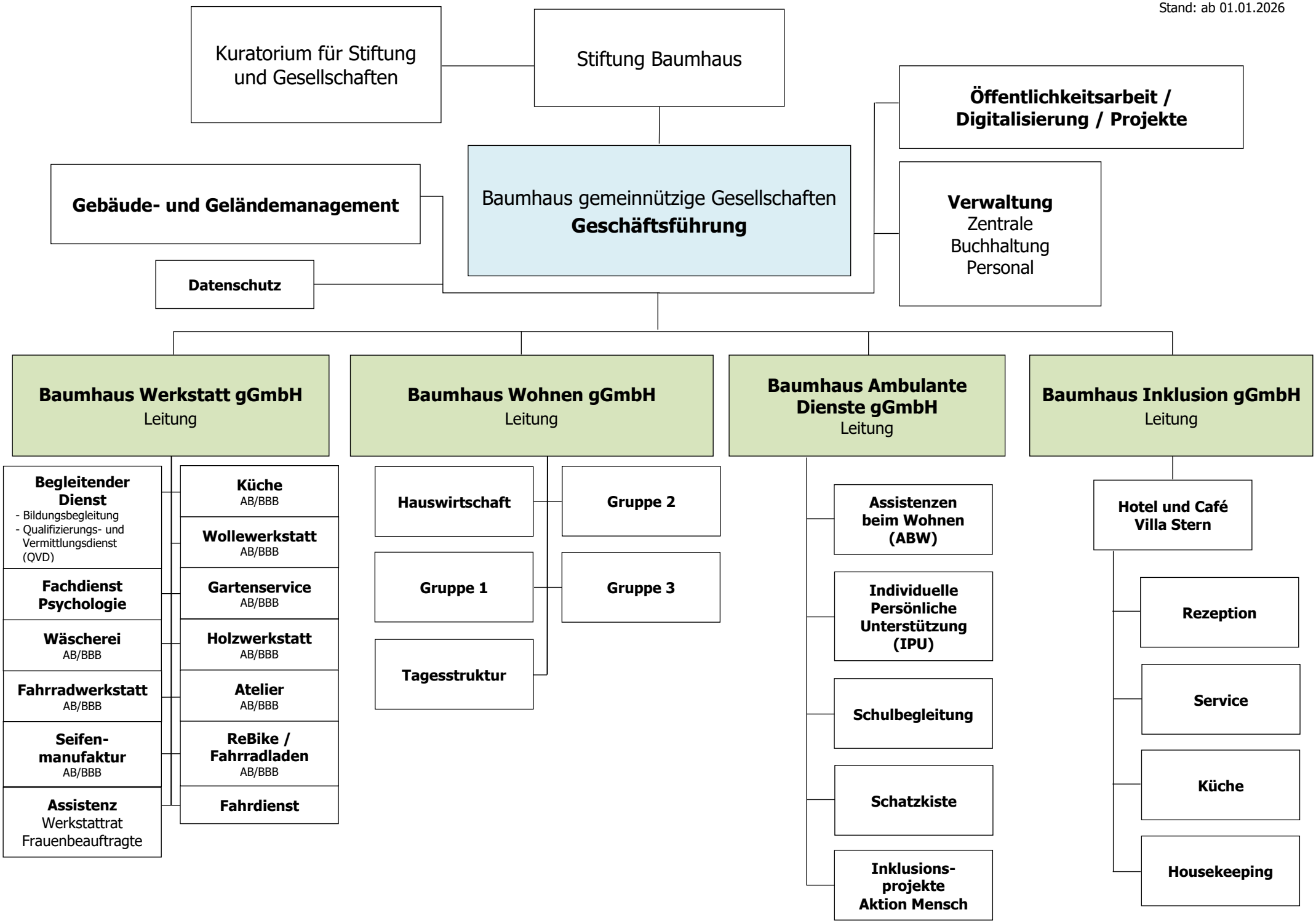Stand: ab 01.01.2026