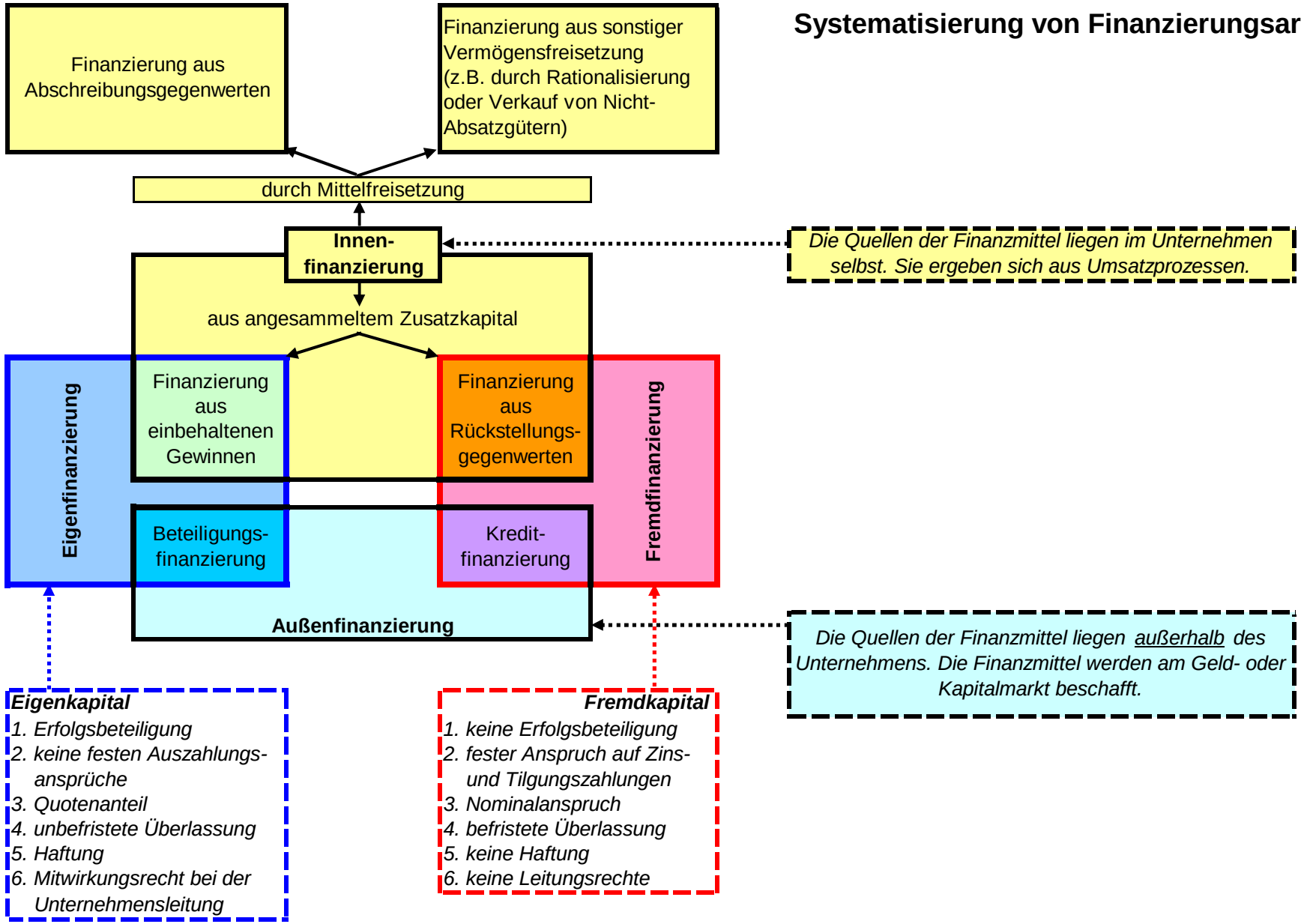Systematisierung von Finanzierungsarten