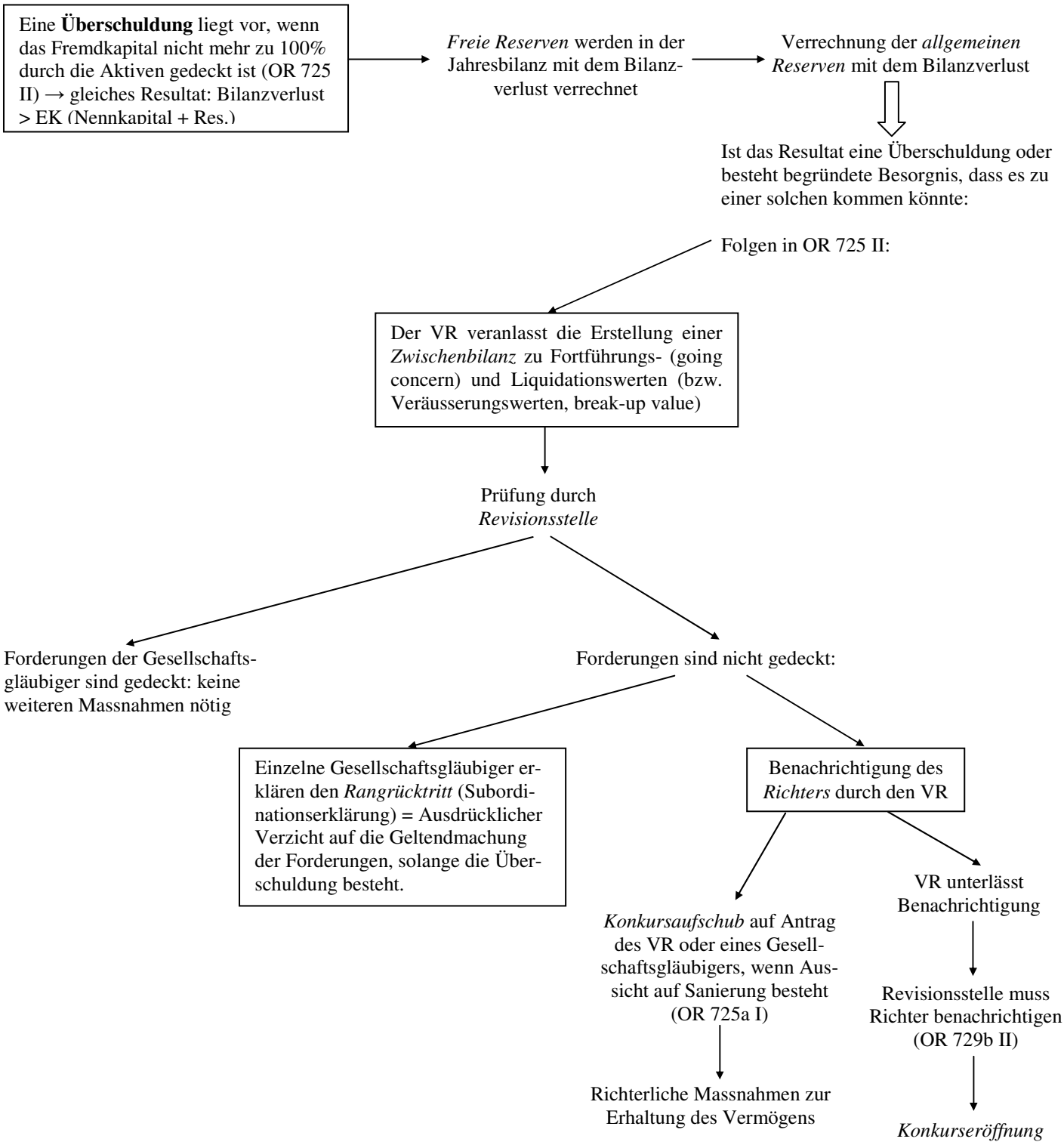Überschuldung