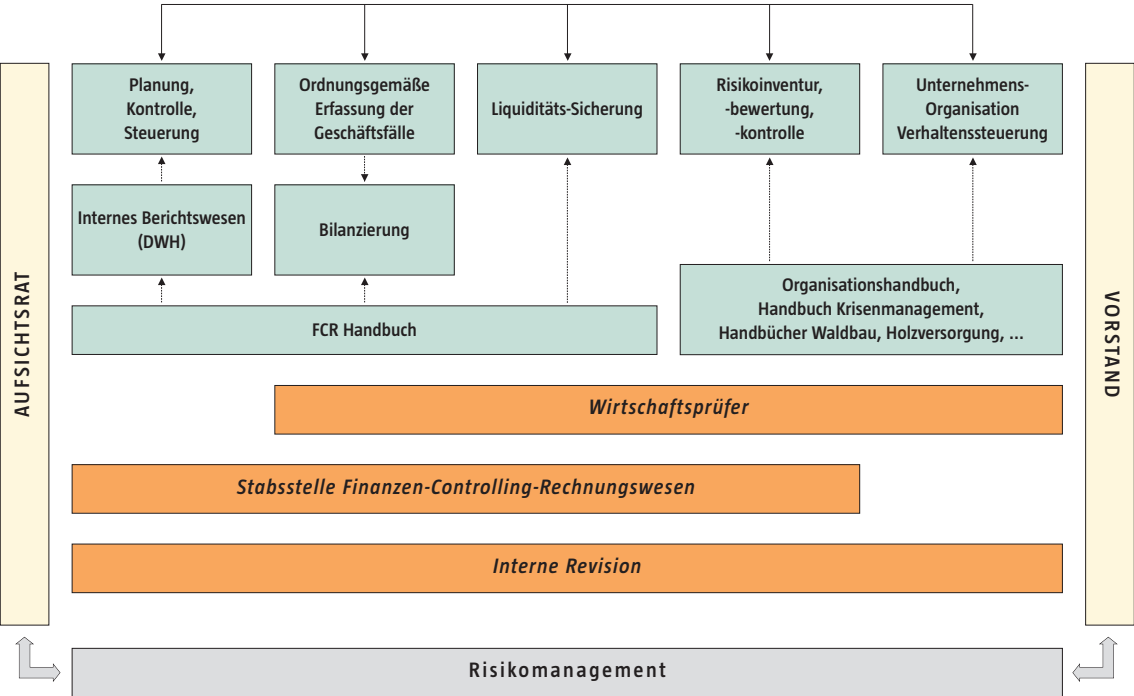ÖBf-Risikomanagement