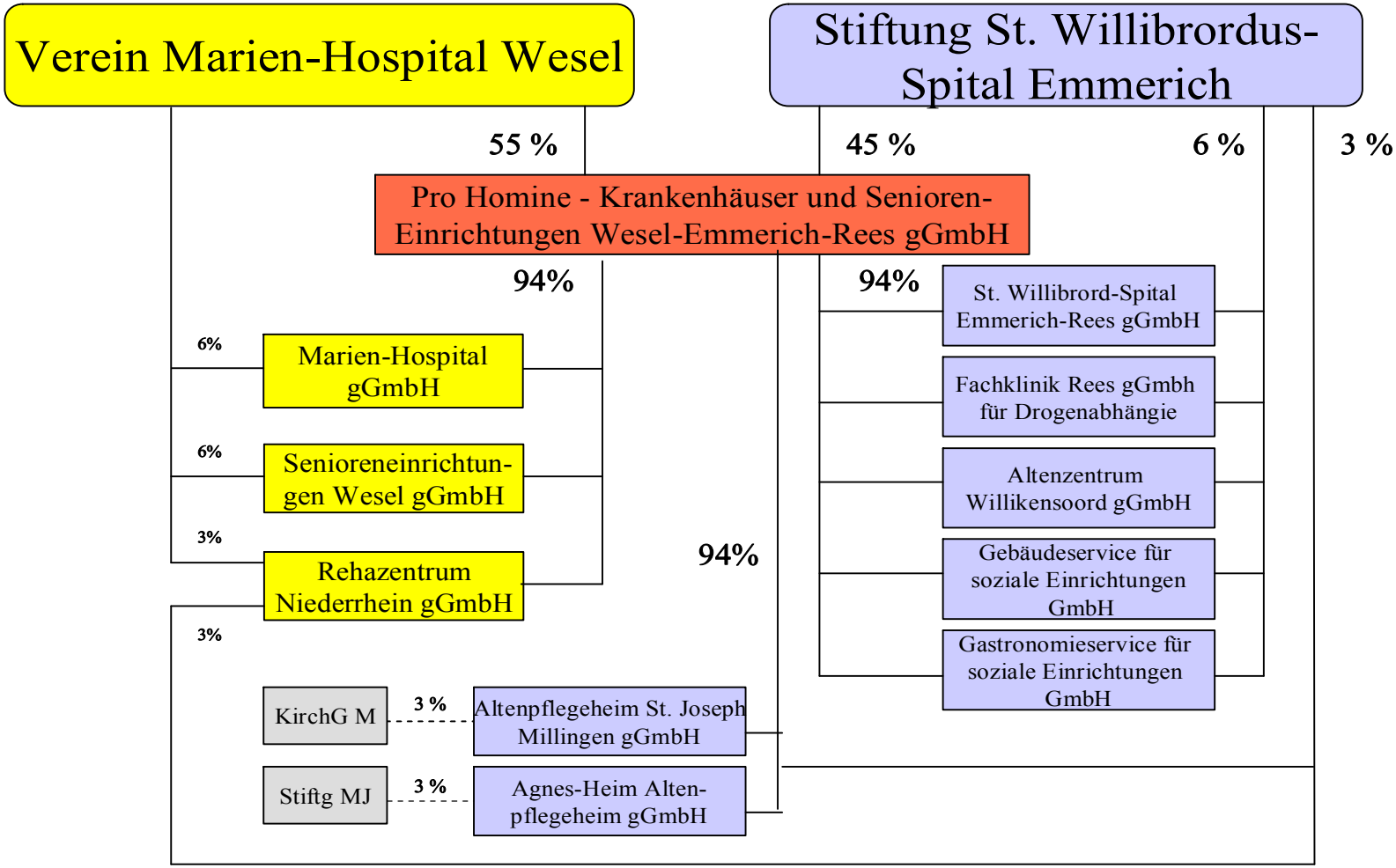Holding-Struktur