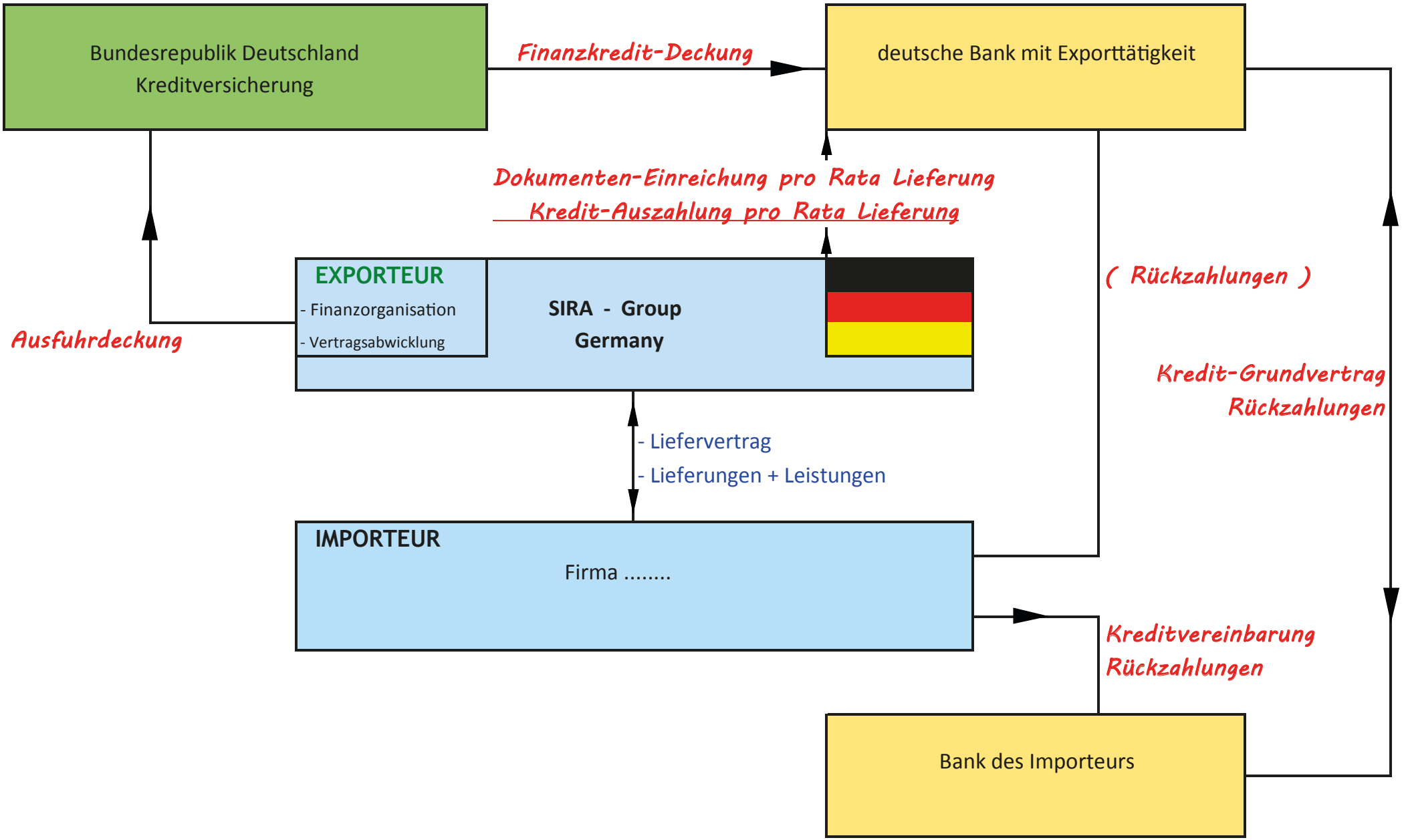II. Besteller-Kredit (Bank zu Bank – Finanzierung)