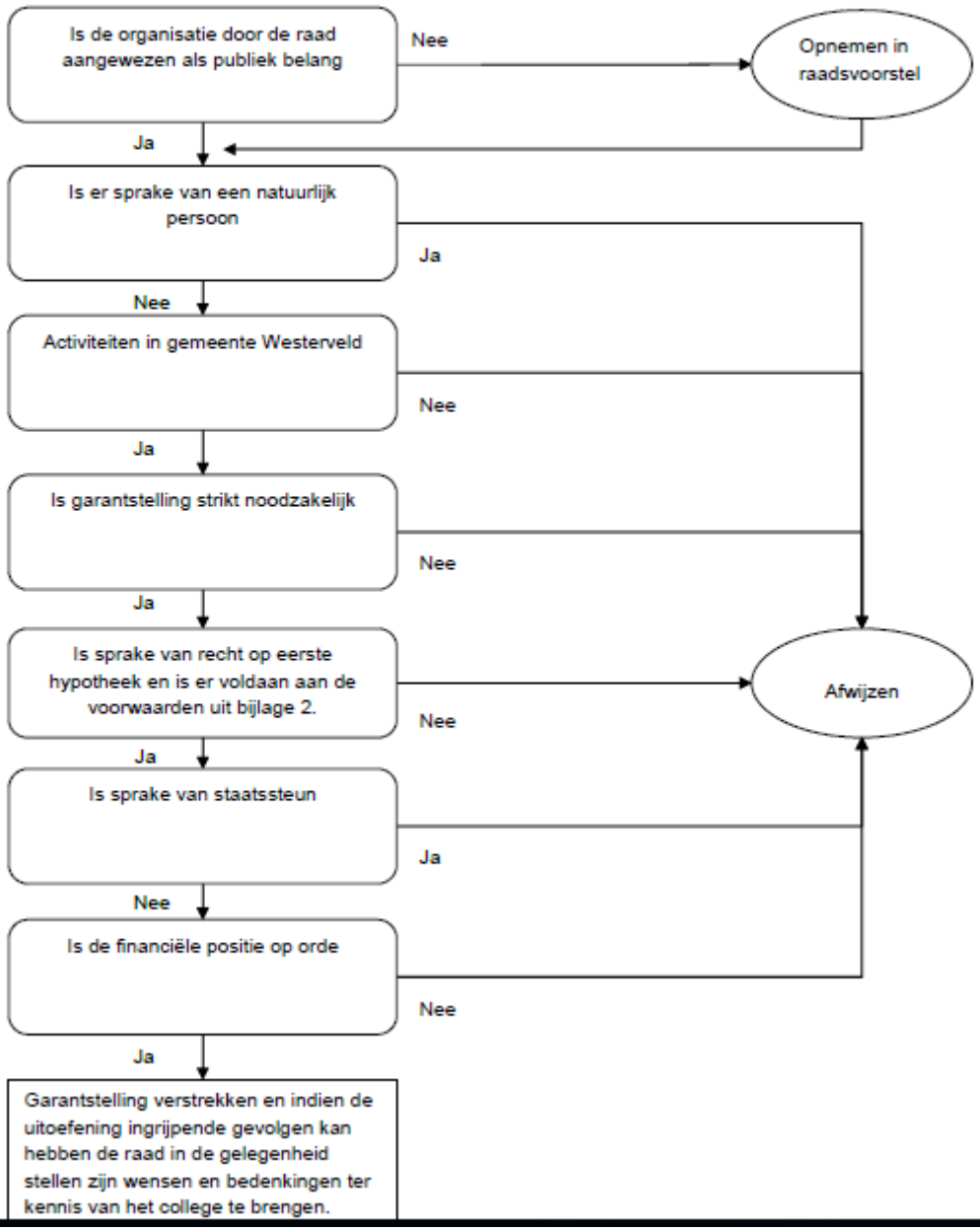Bijlage 1 Toetsingskader garantstellingen