

616223-2026 - Súťaž

Dánsko – Bankové a investičné služby – Tender for contract regarding banking services

OJ S 173/2026 08/09/2026

Oznámenie o vyhlásení verejného obstarávania alebo oznámenie o koncesii – štandardný režim
Služby

1. Kupujúci

1.1. Kupujúci

Úradný názov: Impact Fund Denmark

E-mail: denmark@dk.dlapiper.com

Typ kupujúceho podľa právnych predpisov: Verejnoprávna inštitúcia

Činnosť verejného obstarávateľa: Všeobecné verejné služby

2. Postup

2.1. Postup

Názov: Tender for contract regarding banking services

Opis: With this tender procedure, Impact Fund Denmark intends to obtain tenders for an integrated global banking solution to consolidate and modernise the banking services currently delivered through a fragmented network of bilateral banking relationships, including custody account services, cash management services, foreign exchange (FX) services, escrow services where required, onboarding, KYC/AML, compliance screening, transaction monitoring and reporting under one coherent operating model.

Identifikátor postupu: cd6588f8-7c66-4ce6-9063-ea90651bf071

Interný identifikátor: 430721

Druh postupu: Verejná súťaž

Postup je zrýchlený: nie

2.1.1. Účel

Druh zmluvy: Služby

Hlavná klasifikácia (cpv): 66100000 Bankové a investičné služby

Doplňujúca klasifikácia (cpv): 66110000 Bankové služby, 66113000 Poskytovanie úverov, 66115000 Služby medzinárodného prevodu platieb, 66160000 Služby na správu majetku a úschovu cenných papierov, 66170000 Služby týkajúce finančného poradenstva, spracovania finančných transakcií a klíringových ústavov, 66172000 Spracovanie finančných transakcií a služby klíringových ústavov, 66180000 Zmenárenské služby

2.1.2. Miesto plnenia

Kdekoľvek

2.1.3. Hodnota

Predpokladaná hodnota bez DPH: 60 000 000,00 DKK

2.1.4. Všeobecné informácie

Doplňujúce informácie: EXCLUSION GROUNDS: Tenderers finding themselves in circumstances as stipulated in sections 135-136 or section 137(1), nos. 1, 2 or 6 of the Danish Public Procurement Act are excluded from participating in this tender procedure.

PRELIMINARY DOCUMENTATION: As preliminary documentation that the tenderer is not

excluded under sections 135-136 and section 137(1), nos. 1, 2 and 6 of the Danish Public Procurement Act, and to demonstrate that the tenderer meets the minimum suitability requirements set out in the contract notice and tender conditions, the tenderer must submit a correctly completed ESPD with the tender. OBTAINING DOCUMENTATION: Upon request from the contracting entity, tenderers must show that they are not subject to any exclusion grounds. For Danish tenderers, the documentation requirement may be met by submitting an official certificate from the Danish Business Authority, which must be issued no more than 6 months before the date of submission. For non-Danish tenderers, documentation may be provided by submitting the following: • An extract from a relevant register or a similar document issued by a competent authority showing that the tenderer is not subject to the exclusion grounds set out in section 135(1) of the Public Procurement Act; and • a certificate issued by a competent authority showing that the tenderer is not subject to the exclusion grounds set out in sections 135(3) and 137(1), nos. 2 and 6 of the Public Procurement Act. If the country concerned does not issue the above documents or certificates, or if these do not cover all the grounds for exclusion required, they may be replaced by a sworn statement. If sworn statements are not used in the country concerned, a solemn declaration made before a competent judicial or administrative authority, a notary or a competent professional body in the country where the tenderer is established may be used. The documentation must be issued no more than 6 months before the date of submission. Upon request from the contracting entity, tenderers must show that they meet the minimum requirements specified in the contract notice for financial suitability by providing the tenderer's three latest annual reports / financial statements. If, for reasons not attributable to the tenderer, the tenderer cannot provide such documentation, the tenderer may show its financial suitability in any other way deemed appropriate by the contracting entity. As a result of Article 5k of Council Regulation (EU) 2022 /576 of 8 April 2022 amending Regulation (EU) No 833/2014 concerning restrictive measures in view of Russia's actions destabilizing the situation in Ukraine, as amended, the tenderer must submit a signed declaration (Appendix 10). Before the award decision, the tenderer to whom the contracting entity intends to award the contract must submit the documentation listed in Appendix 4 (Information Security and Business Continuity Requirements), section 3, including a valid ISO/IEC 27001 certificate (or equivalent certification) with scope statement covering the in-scope services, the most recent SOC 2 Type II or ISAE 3402 report (or an executive summary thereof), and the most recent SWIFT Customer Security Programme attestation. Equivalent documentation will be accepted where the tenderer, for justified reasons, is unable to provide the documentation listed, provided that the equivalent documentation gives the contracting entity a corresponding level of assurance. Failure to provide the documentation may result in the tender being disregarded, cf. section 148 of the Danish Public Procurement Act by analogy.

Právny základ:

Smernica 2014/24/EÚ

2.1.6. Dôvody na vylúčenie

Zdroje dôvodov na vylúčenie: Oznámenie

Korupcia: Has the economic operator itself or any person who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein been the subject of a conviction by final judgment for corruption, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable? As defined in Article 3 of the Convention on the fight against corruption involving officials of the European Communities or officials of Member States of the European Union, OJ C 195, 25.6.1997, p. 1, and in Article 2(1) of Council Framework Decision 2003/568/JHA of 22 July 2003 on combating corruption in the private

sector (OJ L 192, 31.7.2003, p. 54). This exclusion ground also includes corruption as defined in the national law of the contracting authority (contracting entity) or the economic operator
Podvod: Has the economic operator itself or any person who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein been the subject of a conviction by final judgment for fraud, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable? Within the meaning of Article 1 of the Convention on the protection of the European Communities' financial interests (OJ C 316, 27.11.1995, p. 48).

Pranie špinavých peňazí alebo financovanie terorizmu: Has the economic operator itself or any person who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein been the subject of a conviction by final judgment for money laundering or terrorist financing, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable? As defined in Article 1 of Directive 2005/60/EC of the European Parliament and of the Council of 26 October 2005 on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing (OJ L 309, 25.11.2005, p. 15).

Účasť v zločineckej organizácii: Has the economic operator itself or any person who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein been the subject of a conviction by final judgment for participation in a criminal organisation, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable? As defined in Article 2 of Council Framework Decision 2008/841/JHA of 24 October 2008 on the fight against organised crime (OJ L 300, 11.11.2008, p. 42).

Teroristické trestné činy alebo trestné činy spojené s teroristickými činnosťami: Has the economic operator itself or any person who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein been the subject of a conviction by final judgment for terrorist offences or offences linked to terrorist activities, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable? As defined in Articles 1 and 3 of Council Framework Decision of 13 June 2002 on combating terrorism (OJ L 164, 22.6.2002, p. 3). This exclusion ground also includes inciting or aiding or abetting or attempting to commit an offence, as referred to in Article 4 of that Framework Decision.

Detská práca a iné formy obchodovania s ľuďmi: Has the economic operator itself or any person who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein been the subject of a conviction by final judgment for child labour and other forms of trafficking in human beings, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable? As defined in Article 2 of Directive 2011/36/EU of the European Parliament and of the Council of 5 April 2011 on preventing and combating trafficking in human beings and protecting its victims, and replacing Council Framework Decision 2002/629/JHA (OJ L 101, 15.4.2011, p. 1).

Porušenie povinností v oblasti environmentálneho práva: Has the economic operator, to its knowledge, breached its obligations in the field of environmental law? As referred to for the purposes of this procurement in national law, in the relevant notice or the procurement documents or in Article 18(2) of Directive 2014/24/EU.

Porušenie povinností v oblasti pracovného práva: Has the economic operator, to its knowledge, breached its obligations in the field of labour law? As referred to for the purposes of this procurement in national law, in the relevant notice or the procurement documents or in Article 18(2) of Directive 2014/24/EU.

Porušenie povinností v oblasti sociálneho práva: Has the economic operator, to its knowledge, breached its obligations in the field of social law? As referred to for the purposes of this procurement in national law, in the relevant notice or the procurement documents or in Article 18(2) of Directive 2014/24/EU.

Závažné odborné pochybenie: Is the economic operator guilty of grave professional misconduct? Where applicable, see definitions in national law, the relevant notice or the procurement documents.

Nepravdivé informácie, neposkytnutie informácií, neschopnosť predložiť požadované dokumenty alebo získanie dôverných informácií o tomto postupe: Can the economic operator confirm that: a) It has been guilty of serious misrepresentation in supplying the information required for the verification of the absence of grounds for exclusion or the fulfilment of the selection criteria, b) It has withheld such information, c) It has not been able, without delay, to submit the supporting documents required by a contracting authority or contracting entity, and d) It has undertaken to unduly influence the decision making process of the contracting authority or contracting entity, to obtain confidential information that may confer upon it undue advantages in the procurement procedure or to negligently provide misleading information that may have a material influence on decisions concerning exclusion, selection or award?

Konflikt záujmov z dôvodu účasti na postupe obstarávania: Is the economic operator aware of any conflict of interest, as indicated in national law, the relevant notice or the procurement documents due to its participation in the procurement procedure?

Priama alebo nepriama účasť na príprave tohto postupu obstarávania: Has the economic operator or an undertaking related to it advised the contracting authority or contracting entity or otherwise been involved in the preparation of the procurement procedure?

Porušenie povinnosti platiť príspevky na sociálne zabezpečenie: Has the economic operator breached its obligations relating to the payment social security contributions, both in the country in which it is established and in Member State of the contracting authority or contracting entity if other than the country of establishment?

Porušenie povinnosti platiť dane: Has the economic operator breached its obligations relating to the payment of taxes, both in the country in which it is established and in Member State of the contracting authority or contracting entity if other than the country of establishment?

Pozastavené podnikateľské činnosti: Are the business activities of the economic operator suspended? This information needs not be given if exclusion of economic operators in this case has been made mandatory under the applicable national law without any possibility of derogation where the economic operator is nevertheless able to perform the contract.

Konkurz: Is the economic operator bankrupt? This information needs not be given if exclusion of economic operators in this case has been made mandatory under the applicable national law without any possibility of derogation where the economic operator is nevertheless able to perform the contract.

Dohoda s veriteľmi: Is the economic operator in arrangement with creditors? This information needs not be given if exclusion of economic operators in this case has been made mandatory under the applicable national law without any possibility of derogation where the economic operator is nevertheless able to perform the contract.

Platobná neschopnosť: Is the economic operator the subject of insolvency or winding-up? This information needs not be given if exclusion of economic operators in this case has been made mandatory under the applicable national law without any possibility of derogation where the economic operator is nevertheless able to perform the contract.

Aktíva spravované likvidátorom: Are the assets of the economic operator being administered by a liquidator or by the court? This information needs not be given if exclusion of economic

operators in this case has been made mandatory under the applicable national law without any possibility of derogation where the economic operator is nevertheless able to perform the contract.

Podobná situácia ako úpadok podľa vnútroštátneho práva: Is the economic operator in in any analogous situation like bankruptcy arising from a similar procedure under national laws and regulations? This information needs not be given if exclusion of economic operators in this case has been made mandatory under the applicable national law without any possibility of derogation where the economic operator is nevertheless able to perform the contract.

5. Časť

5.1. Časť: LOT-0000

Názov: Tender for contract regarding banking services

Opis: With this tender procedure, Impact Fund Denmark intends to obtain tenders for an integrated global banking solution to consolidate and modernise the banking services currently delivered through a fragmented network of bilateral banking relationships, including custody account services, cash management services, foreign exchange (FX) services, escrow services where required, onboarding, KYC/AML, compliance screening, transaction monitoring and reporting under one coherent operating model.

Interný identifikátor: 430721

5.1.1. Účel

Druh zmluvy: Služby

Hlavná klasifikácia (cpv): 66100000 Bankové a investičné služby

Doplňujúca klasifikácia (cpv): 66110000 Bankové služby, 66113000 Poskytovanie úverov, 66115000 Služby medzinárodného prevodu platieb, 66160000 Služby na správu majetku a úschovu cenných papierov, 66170000 Služby týkajúce finančného poradenstva, spracovania finančných transakcií a klíringových ústavov, 66172000 Spracovanie finančných transakcií a služby klíringových ústavov, 66180000 Zmenárenské služby

5.1.2. Miesto plnenia

Kdekoľvek

5.1.3. Predpokladané trvanie

Trvanie: 6 Roky

5.1.4. Obnovenie

Maximálny počet obnovení: 2

Ďalšie informácie o obnovení: The contract has a fixed term of four (4) years. Impact Fund Denmark may extend the contract twice for an additional period of twelve (12) months on unchanged terms.

5.1.5. Hodnota

Predpokladaná hodnota bez DPH: 60 000 000,00 DKK

5.1.6. Všeobecné informácie

Vyhradená účasť:

Účasť nie je vyhradená.

Projekt verejného obstarávania nie je financovaný z prostriedkov EÚ

Na toto verejné obstarávanie sa vzťahuje Dohoda o vládnom obstarávaní (GPA): áno

Doplňujúce informácie: EXCLUSION GROUNDS: Tenderers finding themselves in circumstances as stipulated in sections 135-136 or section 137(1), nos. 1, 2 or 6 of the Danish

Public Procurement Act are excluded from participating in this tender procedure.

PRELIMINARY DOCUMENTATION: As preliminary documentation that the tenderer is not excluded under sections 135-136 and section 137(1), nos. 1, 2 and 6 of the Danish Public Procurement Act, and to demonstrate that the tenderer meets the minimum suitability requirements set out in the contract notice and tender conditions, the tenderer must submit a correctly completed ESPD with the tender. **OBTAINING DOCUMENTATION:** Upon request from the contracting entity, tenderers must show that they are not subject to any exclusion grounds. For Danish tenderers, the documentation requirement may be met by submitting an official certificate from the Danish Business Authority, which must be issued no more than 6 months before the date of submission. For non-Danish tenderers, documentation may be provided by submitting the following: • An extract from a relevant register or a similar document issued by a competent authority showing that the tenderer is not subject to the exclusion grounds set out in section 135(1) of the Public Procurement Act; and • a certificate issued by a competent authority showing that the tenderer is not subject to the exclusion grounds set out in sections 135(3) and 137(1), nos. 2 and 6 of the Public Procurement Act. If the country concerned does not issue the above documents or certificates, or if these do not cover all the grounds for exclusion required, they may be replaced by a sworn statement. If sworn statements are not used in the country concerned, a solemn declaration made before a competent judicial or administrative authority, a notary or a competent professional body in the country where the tenderer is established may be used. The documentation must be issued no more than 6 months before the date of submission. Upon request from the contracting entity, tenderers must show that they meet the minimum requirements specified in the contract notice for financial suitability by providing the tenderer's three latest annual reports / financial statements. If, for reasons not attributable to the tenderer, the tenderer cannot provide such documentation, the tenderer may show its financial suitability in any other way deemed appropriate by the contracting entity. As a result of Article 5k of Council Regulation (EU) 2022 /576 of 8 April 2022 amending Regulation (EU) No 833/2014 concerning restrictive measures in view of Russia's actions destabilizing the situation in Ukraine, as amended, the tenderer must submit a signed declaration (Appendix 10). Before the award decision, the tenderer to whom the contracting entity intends to award the contract must submit the documentation listed in Appendix 4 (Information Security and Business Continuity Requirements), section 3, including a valid ISO/IEC 27001 certificate (or equivalent certification) with scope statement covering the in-scope services, the most recent SOC 2 Type II or ISAE 3402 report (or an executive summary thereof), and the most recent SWIFT Customer Security Programme attestation. Equivalent documentation will be accepted where the tenderer, for justified reasons, is unable to provide the documentation listed, provided that the equivalent documentation gives the contracting entity a corresponding level of assurance. Failure to provide the documentation may result in the tender being disregarded, cf. section 148 of the Danish Public Procurement Act by analogy.

5.1.9. Kritériá výberu

Zdroje výberových kritérií: Oznámenie

Kritérium: Priemerný ročný obrat

Popis výberového kritéria: The tenderer must have an average yearly turnover of minimum USD 5 billion according to the latest three available financial statements. As for consortia, the consortium members combined must meet the minimum requirements. As for tenderers relying on the economic standing of other economic operators, the tenderer and the supporting entity combined must meet the minimum requirement. Supporting entities whose support is

necessary for the tenderer to meet the minimum requirements for economic and financial standing are jointly and severally liable with the tenderer for the tender and the performance of any contract.

Kritérium: Finančný pomer

Popis výberového kritéria: The tenderer's equity must be at least USD 10 billion according to the latest available financial statements. As for consortia, the consortium members combined must meet the minimum requirements. As for tenderers relying on the economic standing of other economic operators, the tenderer and the supporting entity combined must meet the minimum requirement. Supporting entities whose support is necessary for the tenderer to meet the minimum requirements for economic and financial standing are jointly and severally liable with the tenderer for the tender and the performance of any contract.

5.1.10. Kritériá na vyhodnotenie ponúk

Kritérium:

Typ: Cena

Názov: Price

Opis: Reference is made to the tender conditions section 7.2.

Kategória kritéria na vyhodnotenie ponúk hmotnosť: Váha (percentá, presne)

Číslo kritéria na vyhodnotenie ponúk: 30

Kritérium:

Typ: Kvalita

Názov: Q1: Operational capability and country coverage

Opis: Reference is made to section 7.2 of the tender conditions and section 4 of appendix 2 (Terms of Reference).

Kategória kritéria na vyhodnotenie ponúk hmotnosť: Váha (percentá, presne)

Číslo kritéria na vyhodnotenie ponúk: 40

Kritérium:

Typ: Kvalita

Názov: Q2: Credit facilities and FX execution

Opis: Reference is made to section 7.2 of the tender conditions and section 4 of appendix 2 (Terms of Reference).

Kategória kritéria na vyhodnotenie ponúk hmotnosť: Váha (percentá, presne)

Číslo kritéria na vyhodnotenie ponúk: 30

5.1.11. Súťažné podklady

Adresa súťažných podkladov: https://eu.eu-supply.com/app/rfq/rwlenrance_s.asp?PID=455826&TID=200416493&B=

5.1.12. Podmienky verejného obstarávania

Podmienky predkladania:

Elektronické predkladanie: Povinná

Adresa na predkladanie: https://eu.eu-supply.com/app/rfq/rwlenrance_s.asp?PID=455826&TID=200416493&B=

Jazyky, v ktorých možno predložiť ponuky alebo žiadosti o účasť: angličtina

Elektronický katalóg: Nie je povolená

Varianty: Nie je povolená

Uchádzači môžu predložiť viac ako jednu ponuku: Nie je povolená

Lehota na prijímanie ponúk: 07/10/2026 10:00:00 (UTC+00:00) západoeurópsky čas, GMT

Doba, počas ktorej musí ponuka zostať platná: 6 Mesiace

Informácie, ktoré možno doplniť po uplynutí lehoty na predkladanie ponúk:

Podľa uváženia kupujúceho sa môžu všetky chýbajúce dokumenty týkajúce sa uchádzača predložiť neskôr.

Podmienky zmluvy:

Plnenie zmluvy sa musí vykonať v rámci programov chránených pracovísk: Nie

Elektronická fakturácia: Povinná

Bude sa využívať elektronické objednávanie: áno

Bude sa využívať elektronická platba: áno

5.1.15. Techniky

Rámcová dohoda:

Žiadna rámcová dohoda

Informácie o dynamickom nákupnom systéme:

Žiadny dynamický nákupný systém

5.1.16. Ďalšie informácie, mediácia a preskúmanie

Organizácia pre preskúmanie: The Danish Complaints Board for Public Procurement

Informácie o lehotách na preskúmanie: According to section 7(2) of the Complaints Board Act, complaints regarding the tender procedure must be submitted to the Danish Complaints Board for Public Procurement (Klagenævnet for Udbud): 1) 45 calendar days after the contracting entity has published a contract award notice in the Official Journal of the European Union (with effect from the day following the publication date). 4) 20 calendar days starting the day after the contracting entity has notified about its decision, cf. the Danish Public Procurement Act, section 185, subsection 2, 2nd sentence. No later than when a complaint is submitted to the Complaints Board for Public Procurement, the complainant must notify the contracting entity in writing that a complaint has been submitted to the Complaints Board for Public Procurement and whether the complaint has been submitted during the standstill period, cf. section 6(4) of the Complaints Board Act. In cases where the complaint has not been submitted during the standstill period, the complainant must also state whether a suspensive effect of the complaint is requested, cf. section 12(1) of the Complaints Board Act. The Complaints Board for Public Procurement's own complaints guide can be found at www.naevneneshus.dk.

Organizácia poskytujúca ďalšie informácie o postupy preskúmania: The Danish Competition and Consumer Authority

8. Organizácie

8.1. ORG-0001

Úradný názov: Impact Fund Denmark

Registračné číslo: 23598612

Poštová adresa: Østbanegade 135

Mesto: Copenhagen Ø

PSČ: 2100

Nižšia územná jednotka krajiny (NUTS): Byen København (DK011)

Krajina: Dánsko

Kontaktné miesto: DLA Piper Denmark Advokatpartnerselskab

E-mail: denmark@dk.dlapiper.com

Telefón: +45 33 34 00 00

Internetová adresa: <https://impactfund.dk/>

Profil kupujúceho: <https://eu.eu-supply.com/ctm/company/companyinformation/index/357344>

Roly tejto organizácie:

Kupujúci

8.1. ORG-0002

Úradný názov: The Danish Complaints Board for Public Procurement

Registračné číslo: 37795526

Poštová adresa: Nævnenes Hus, Toldboden 2

Mesto: Viborg

PSČ: 8800

Nižšia územná jednotka krajiny (NUTS): Vestjylland (DK041)

Krajina: Dánsko

E-mail: klfu@naevneneshus.dk

Telefón: +45 72 40 57 08

Internetová adresa: <https://naevneneshus.dk/naevnsoversigt/klagenaevnet-for-udbud/>

Roly tejto organizácie:

Organizácia pre preskúmanie

8.1. ORG-0003

Úradný názov: The Danish Competition and Consumer Authority

Registračné číslo: 10294819

Poštová adresa: Carl Jacobsens Vej 35

Mesto: Valby

PSČ: 2500

Nižšia územná jednotka krajiny (NUTS): Byen København (DK011)

Krajina: Dánsko

E-mail: kfst@kfst.dk

Telefón: +45 41 71 50 00

Internetová adresa: <http://www.kfst.dk>

Roly tejto organizácie:

Organizácia poskytujúca ďalšie informácie o postupy preskúmania

8.1. ORG-0004

Úradný názov: Mercell Holding ASA

Registračné číslo: 980921565

Poštová adresa: Askekroken 11

Mesto: Oslo

PSČ: 0277

Nižšia územná jednotka krajiny (NUTS): Oslo (NO081)

Krajina: Nórsko

Kontaktné miesto: eSender

E-mail: publication@mercell.com

Telefón: +47 21018800

Fax: +47 21018801

Internetová adresa: <http://mercell.com/>

Roly tejto organizácie:

TED eSender

Informácie o oznámení

Identifikátor/verzia oznámenia: 4a3bb7a7-9a70-45b6-982c-15a84e29047d - 01

Typ formulára: Súťaž

Typ oznámenia: Oznámenie o vyhlásení verejného obstarávania alebo oznámenie o koncesii
– štandardný režim

Podtyp oznámenia: 16

Dátum odoslania oznámenia: 04/09/2026 10:07:14 (UTC+00:00) západoeurópsky čas, GMT

Dátum odoslania oznámenia (eSender): 04/09/2026 13:30:38 (UTC+00:00) západoeurópsky čas, GMT

Jazyky, v ktorých je toto oznámenie oficiálne k dispozícii: angličtina

Číslo uverejnenia oznámenia: 616223-2026

Číslo vydania série S úradného vestníka: 173/2026

Dátum uverejnenia: 08/09/2026