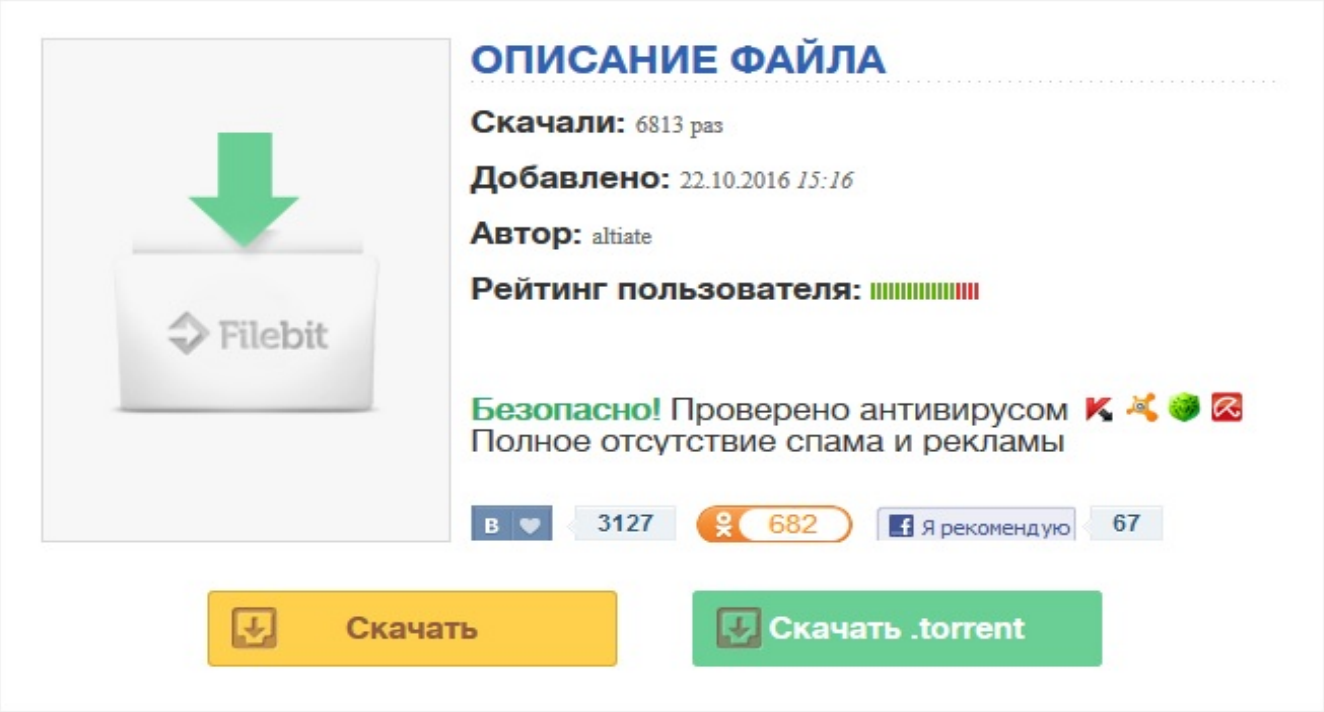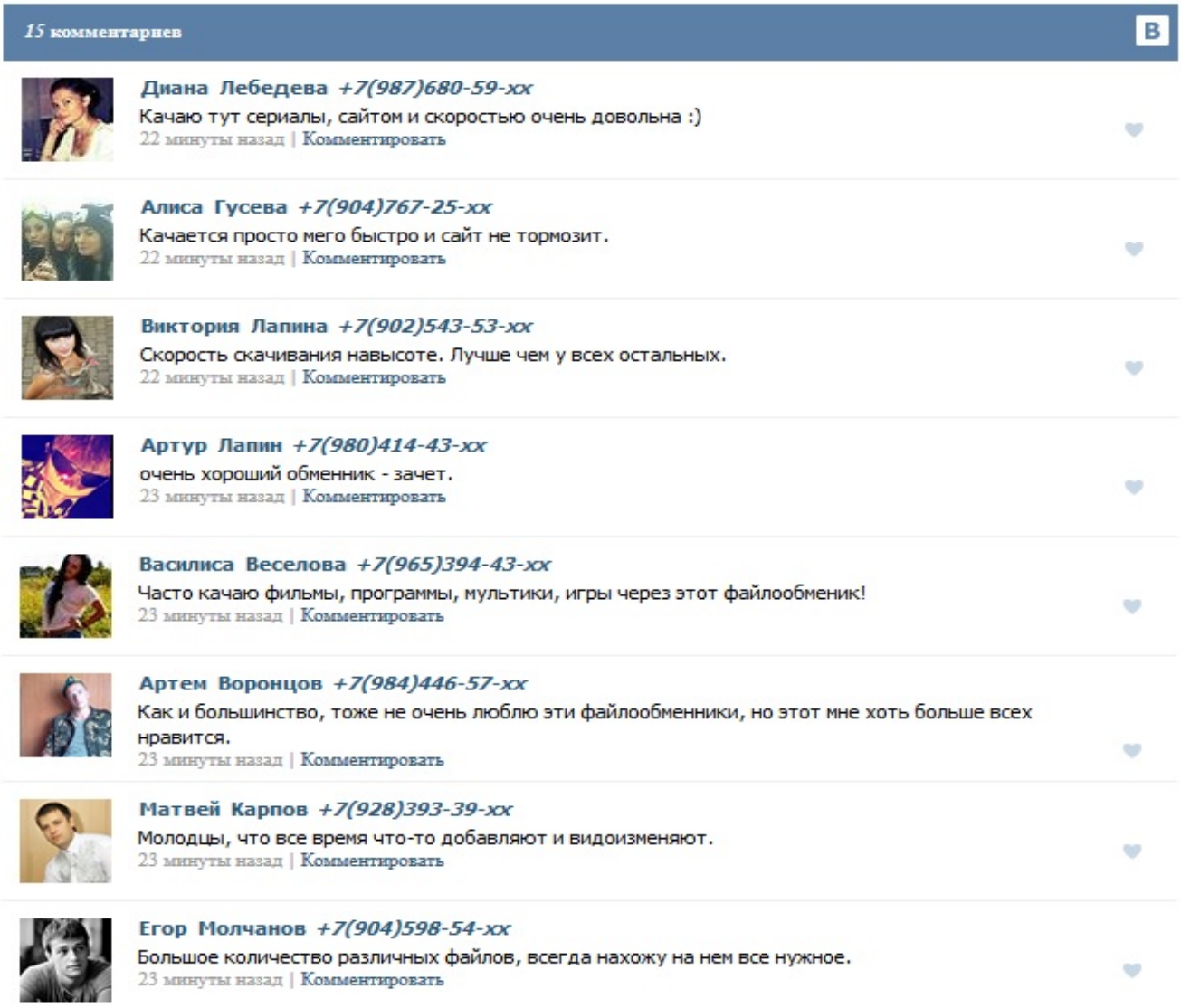**комиссионные расходы банка включают в себя**