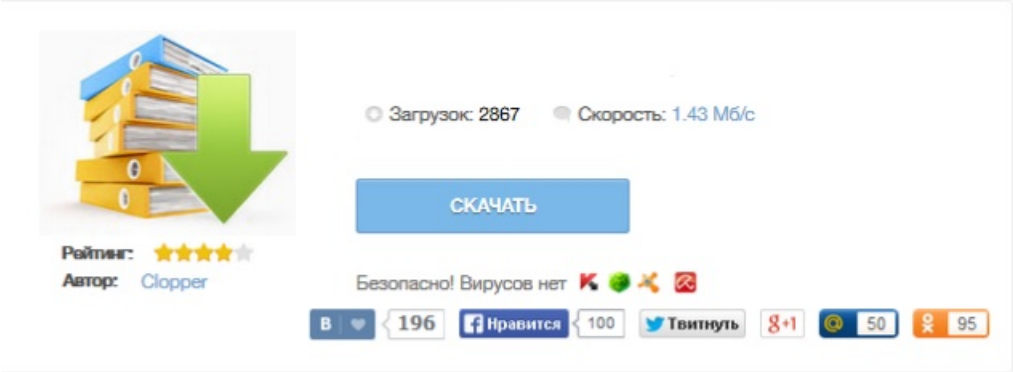обществознание банковские системы