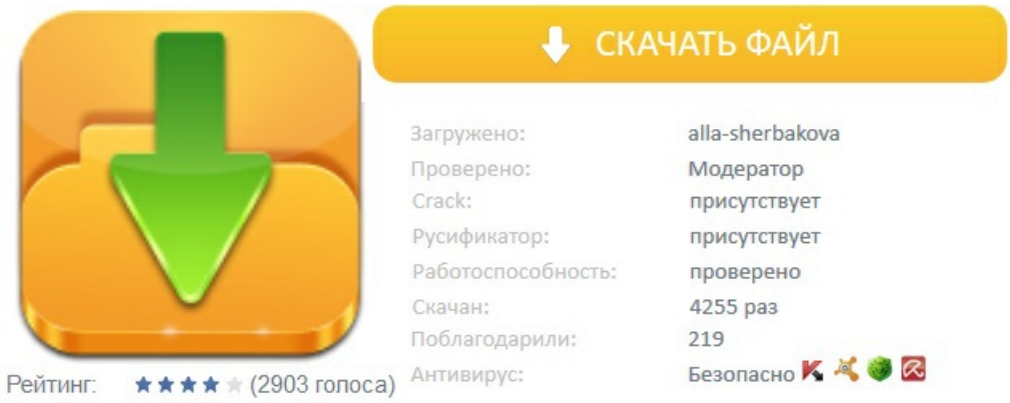банковская система обществознание 11 класс