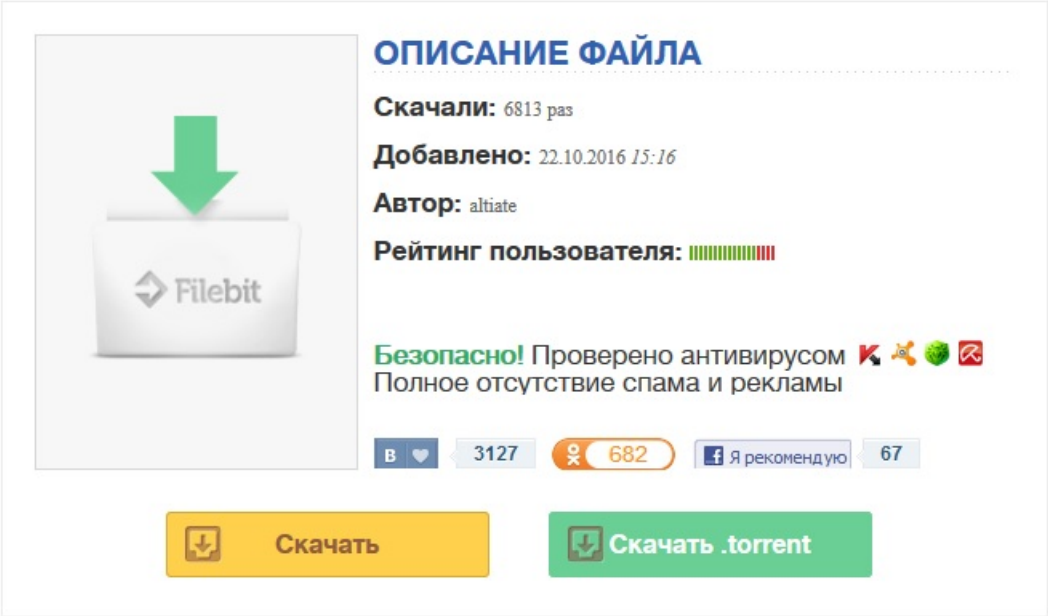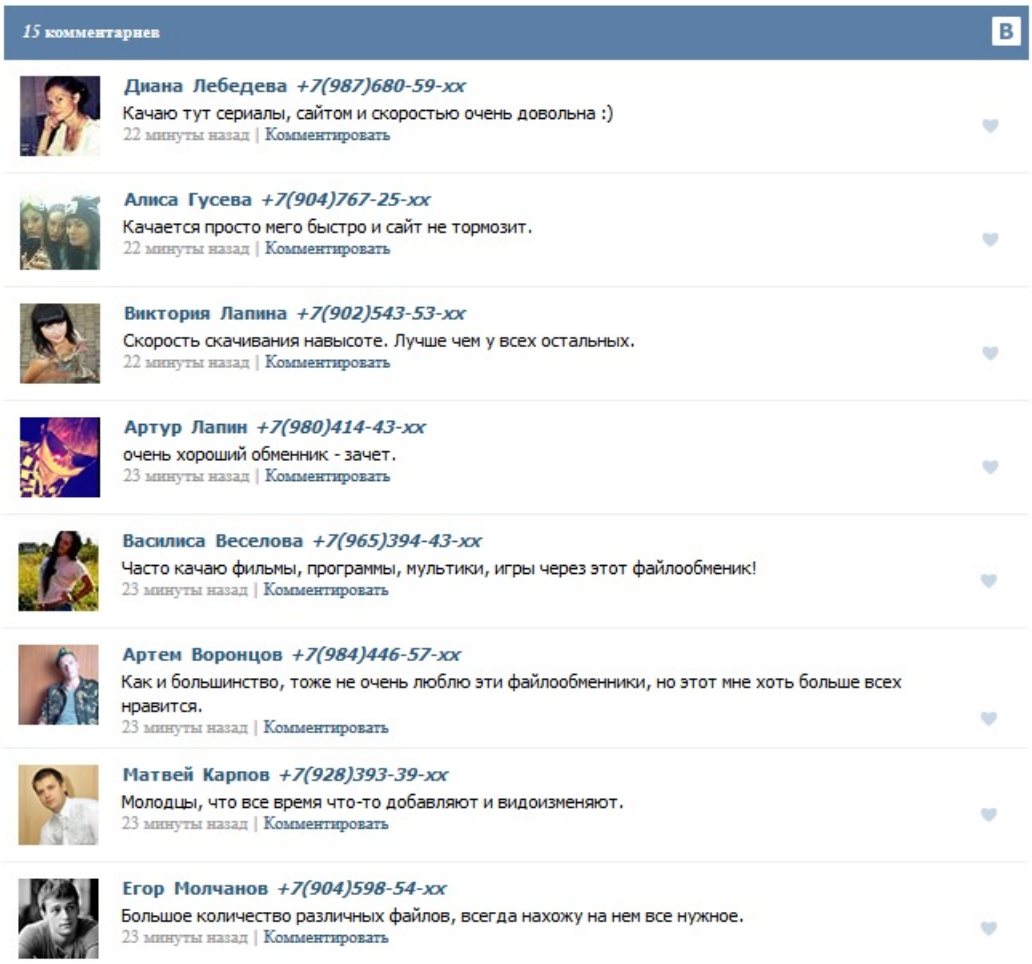деньги кредит банки учебник под ред о.и лаврушина 2011