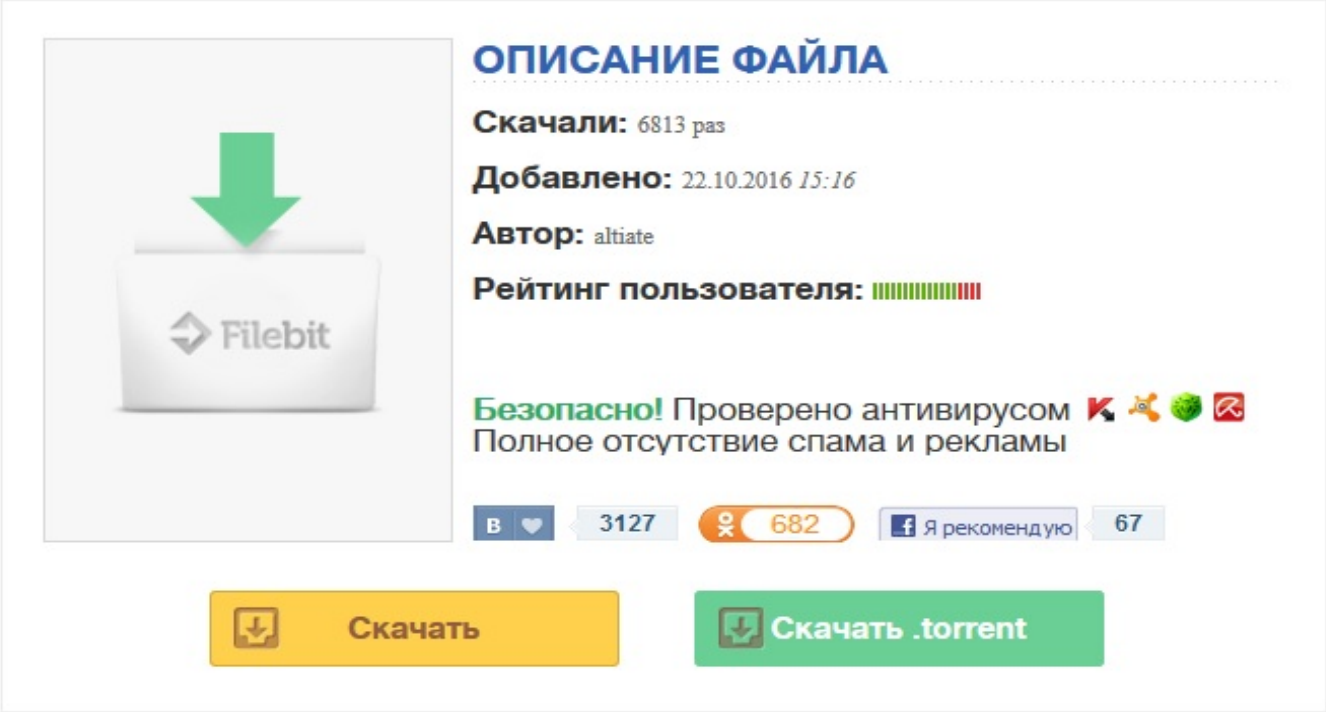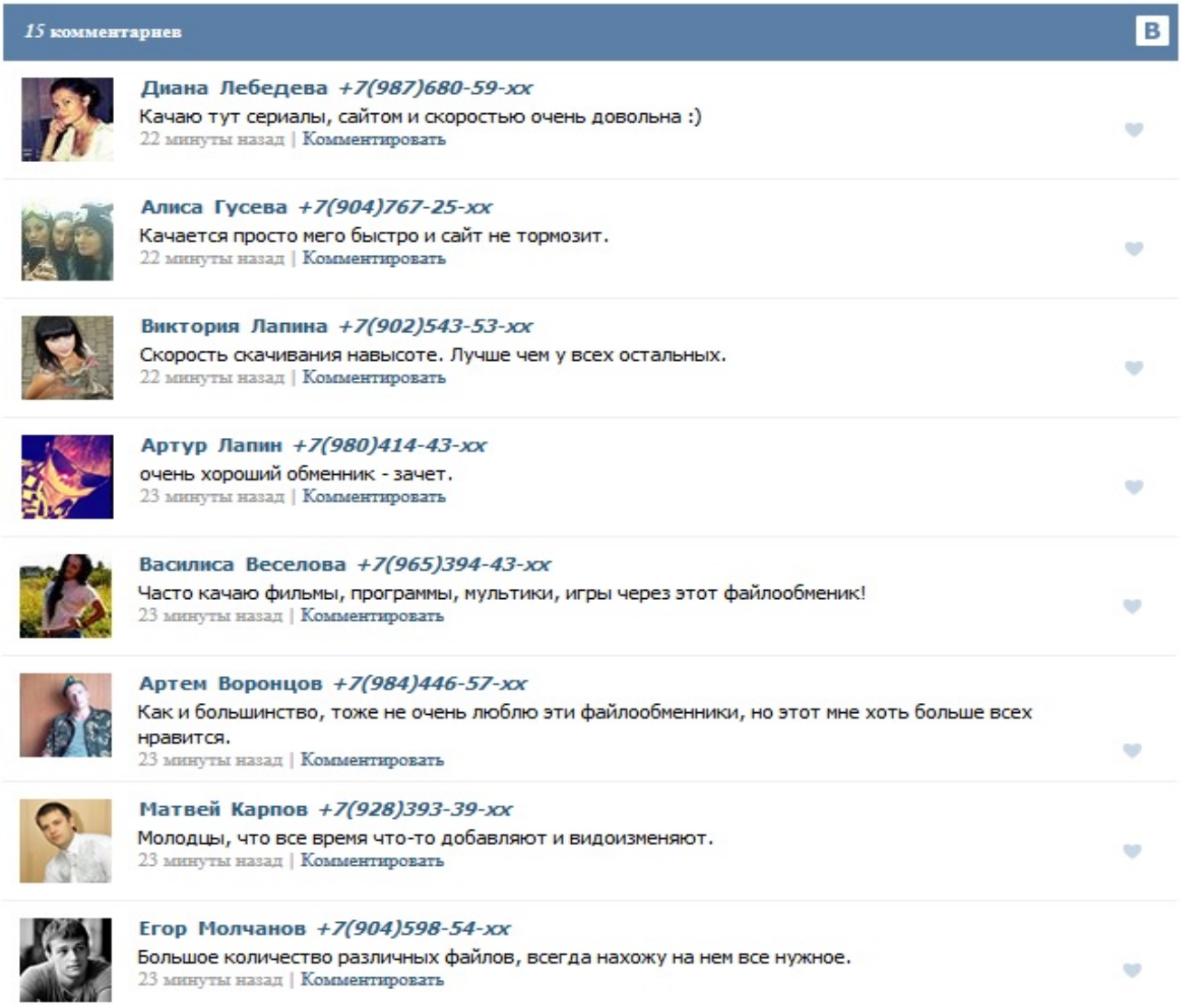обзор банковского сектора цб