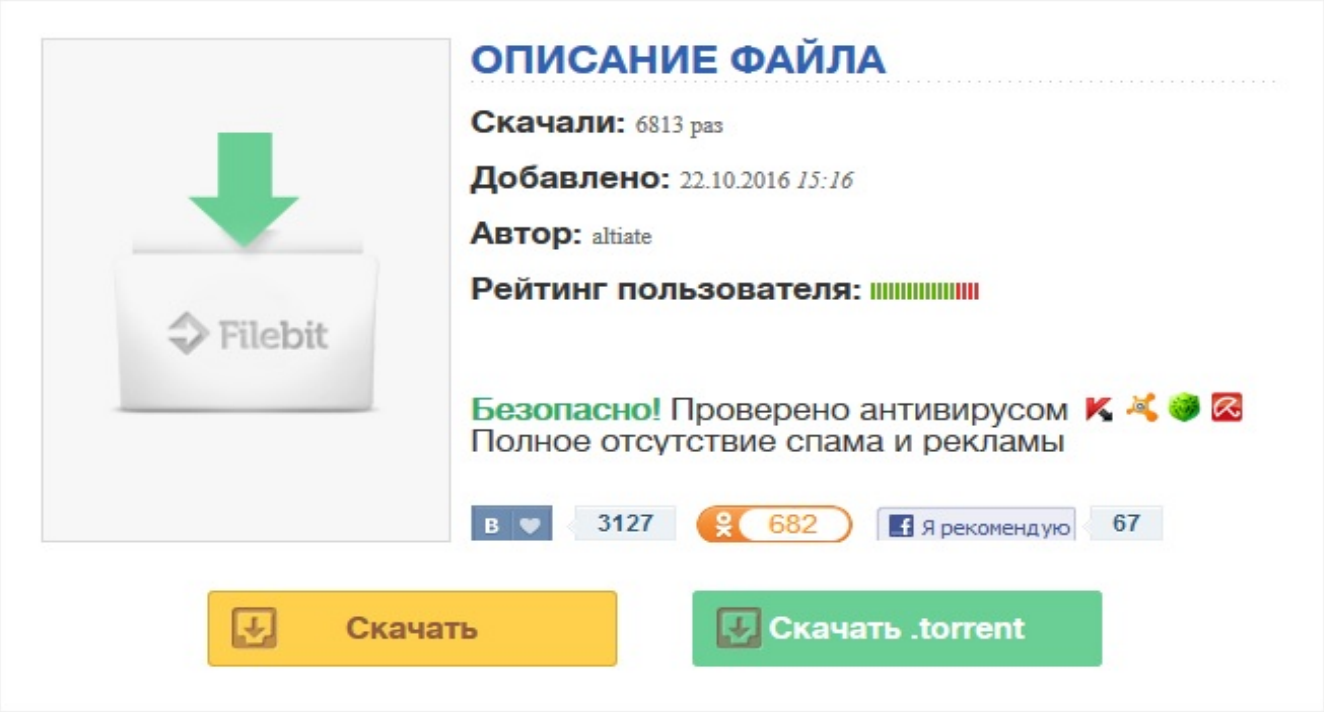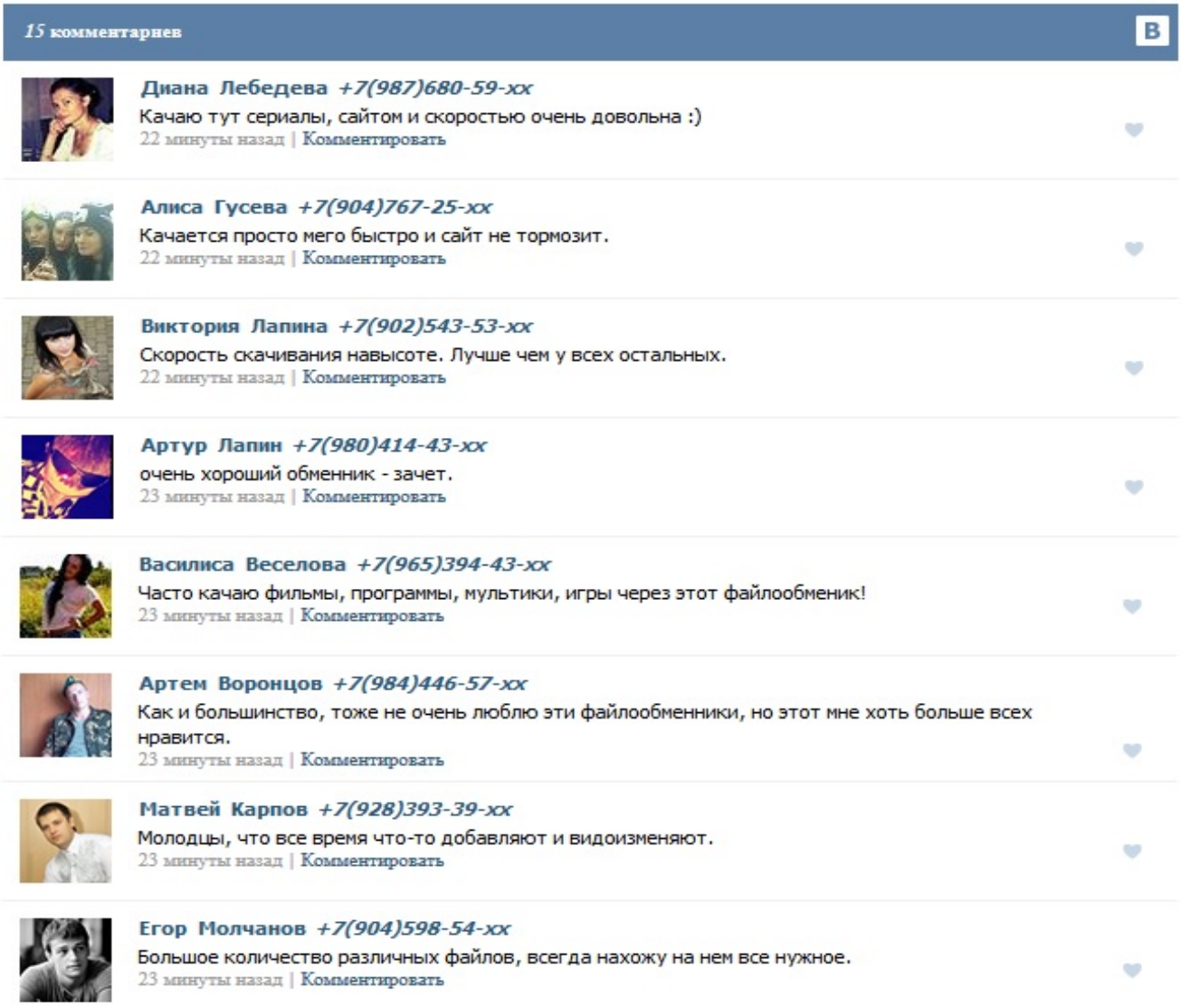**abs банковская система**