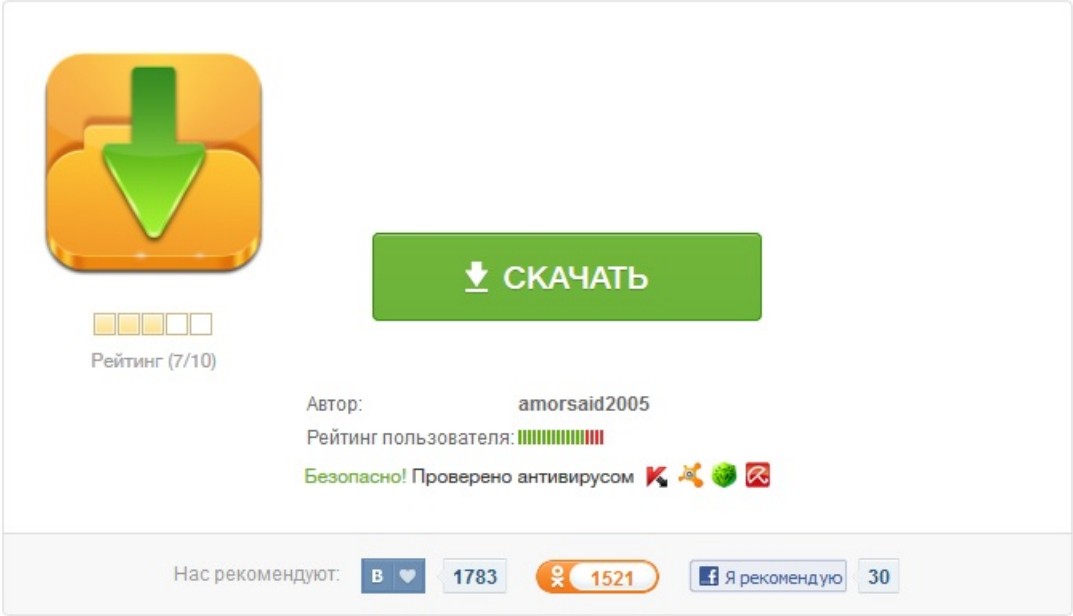все про банки обществознание