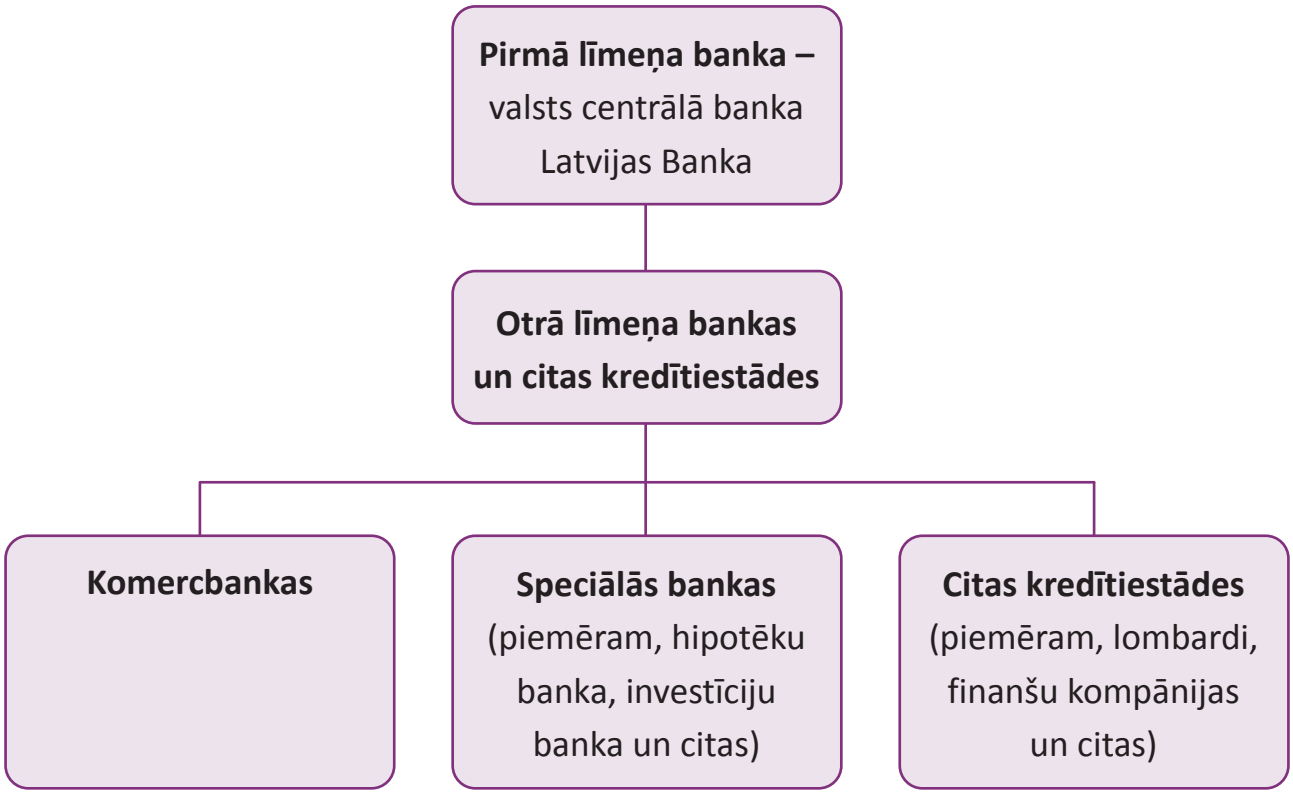Banku un citu kredītiestāžu sistēma Latvijā