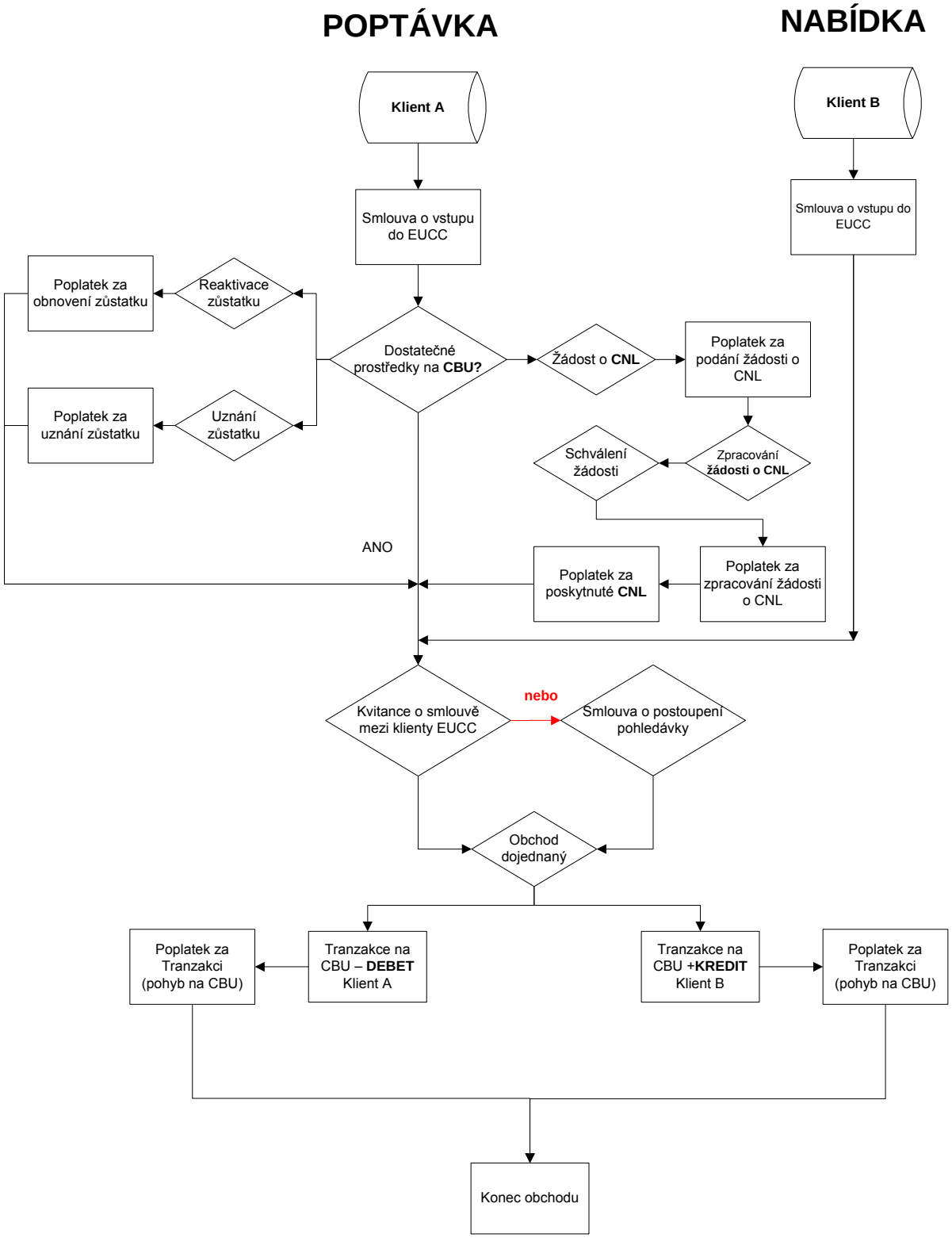Schéma Clearingového obchodu