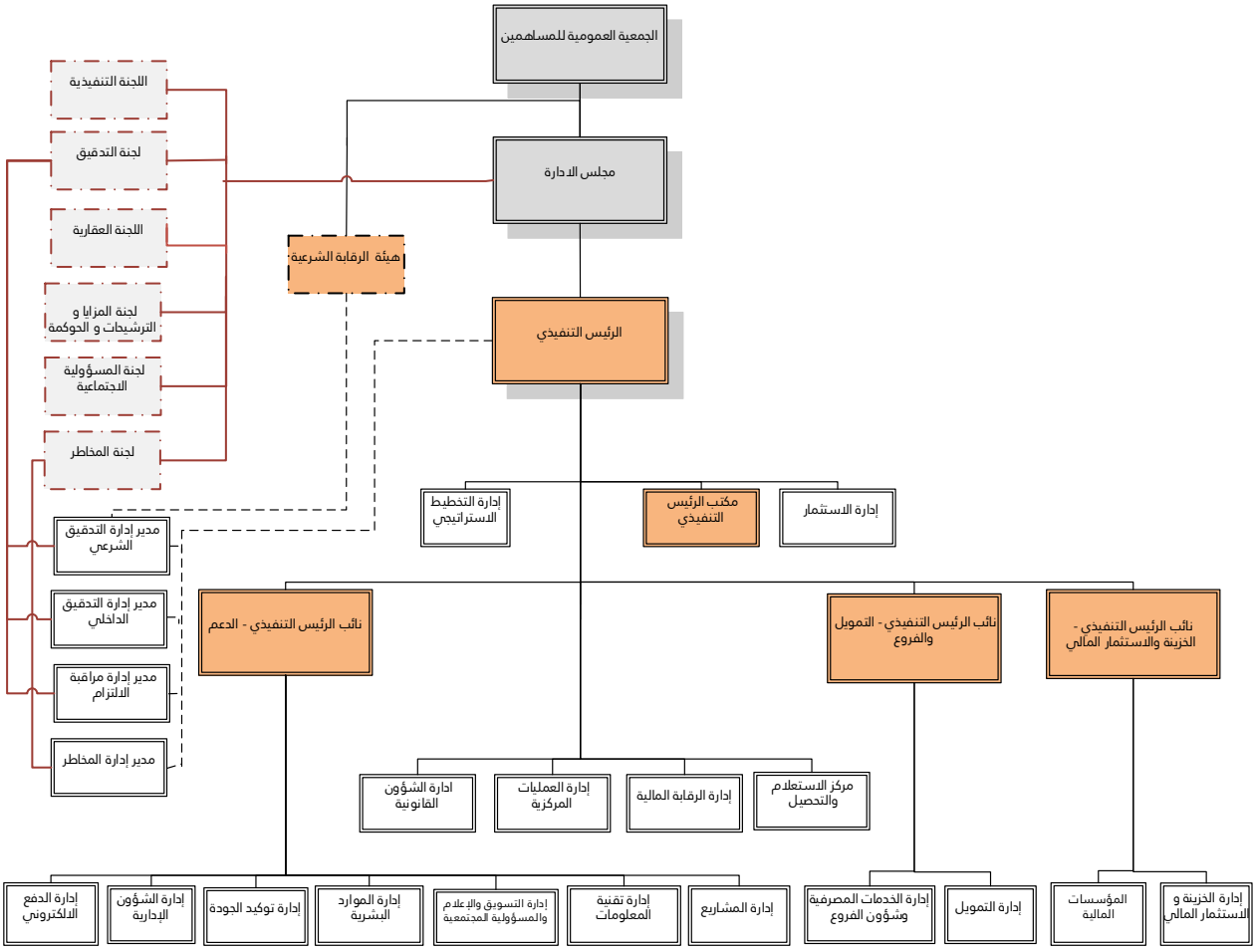الهيكل التنظيمي للبنك