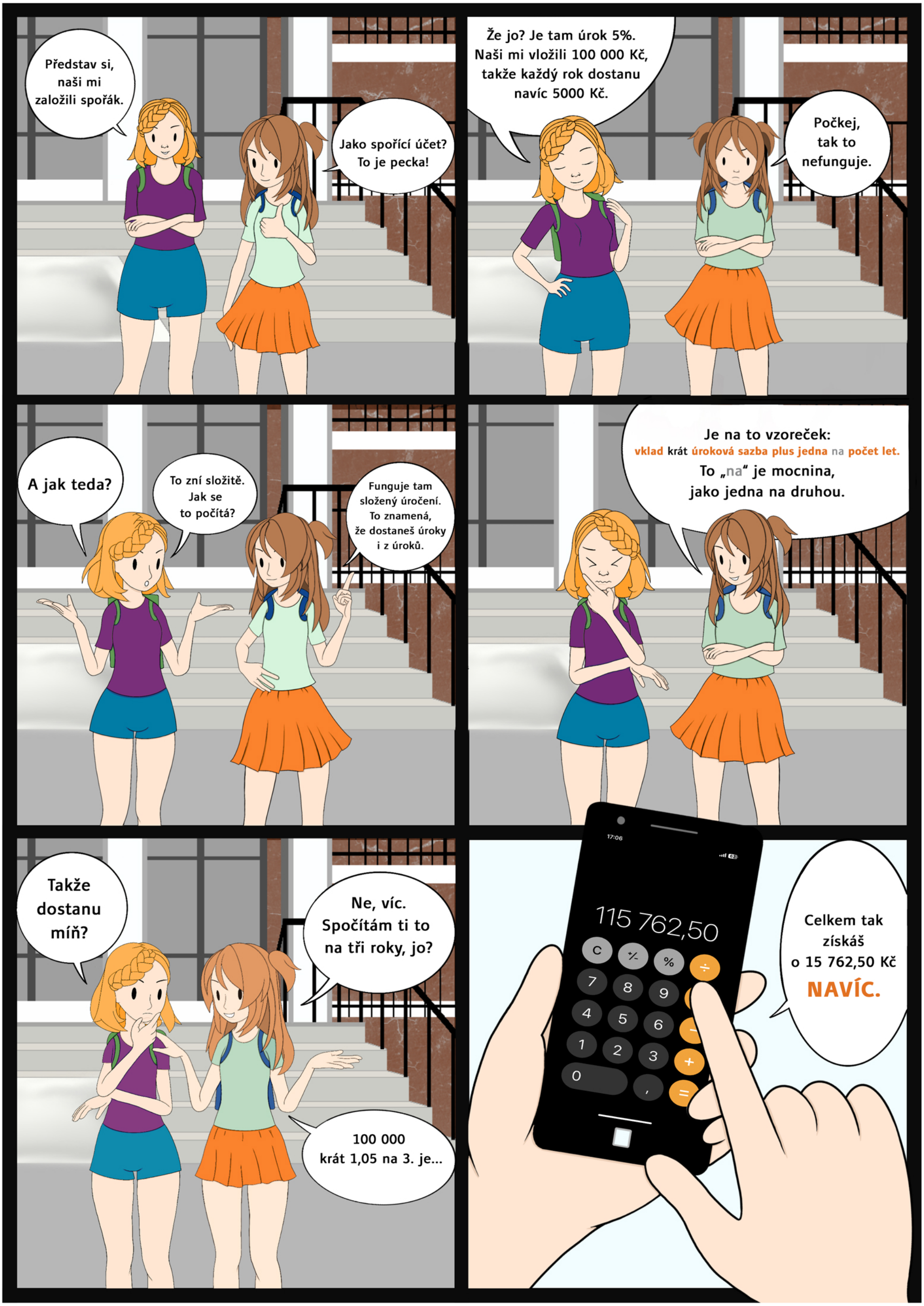Složené úročení ti dá víc