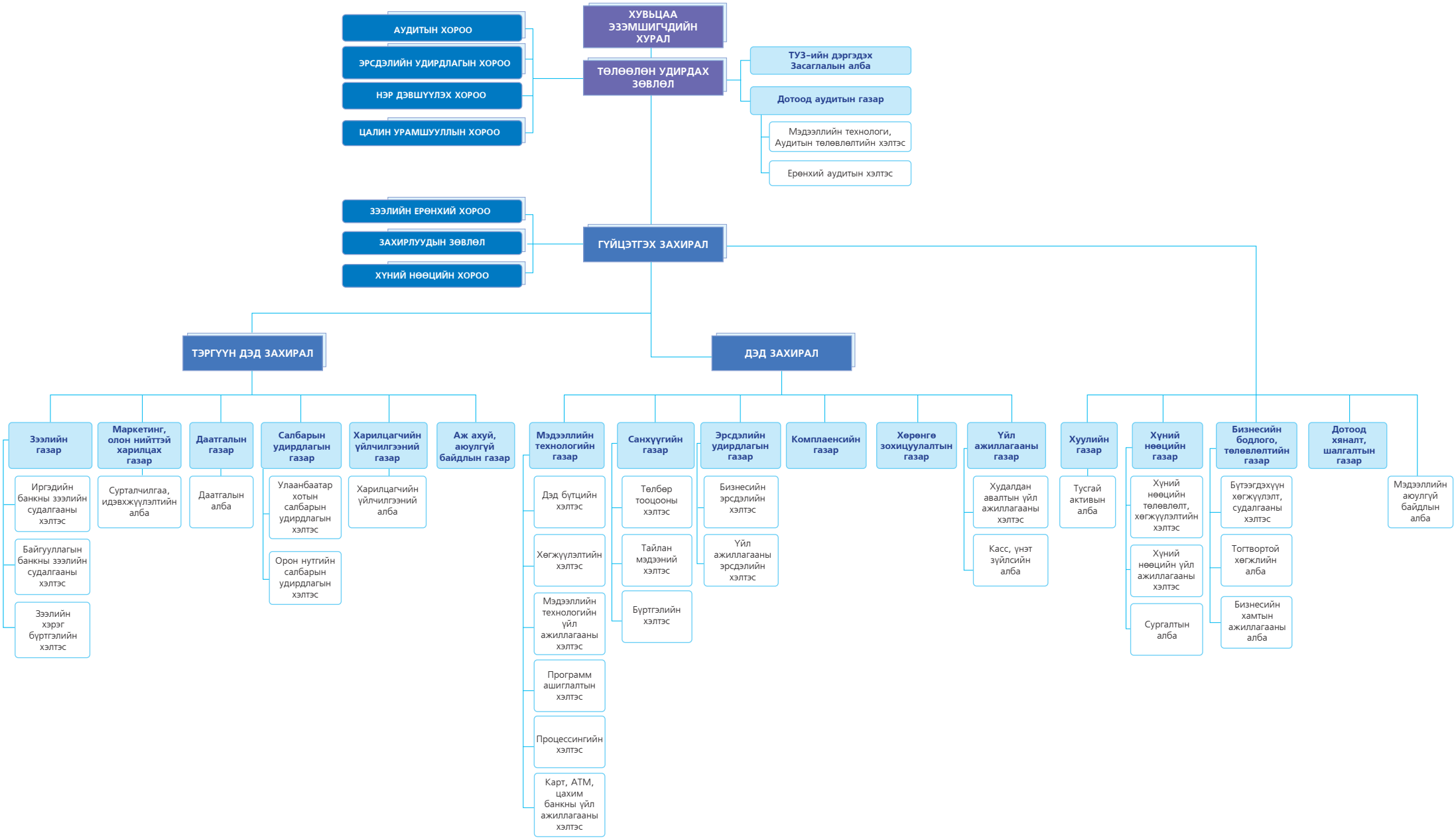Төрийн банкны бүтэц, зохион байгуулалт