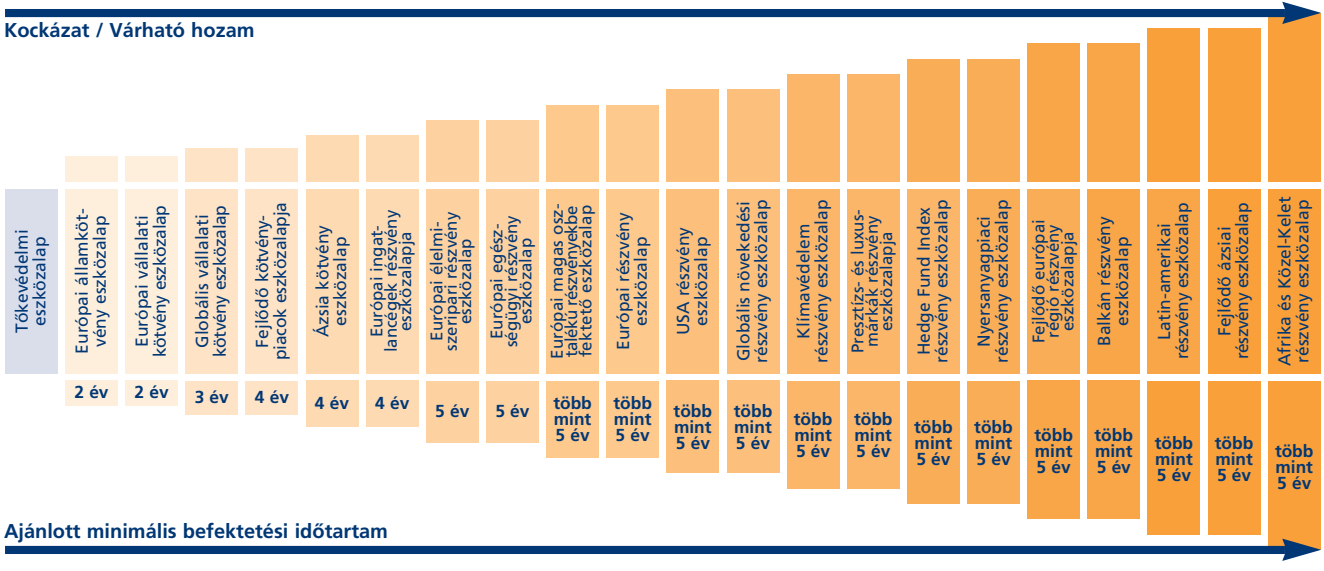€uro Alap kockázati piramis