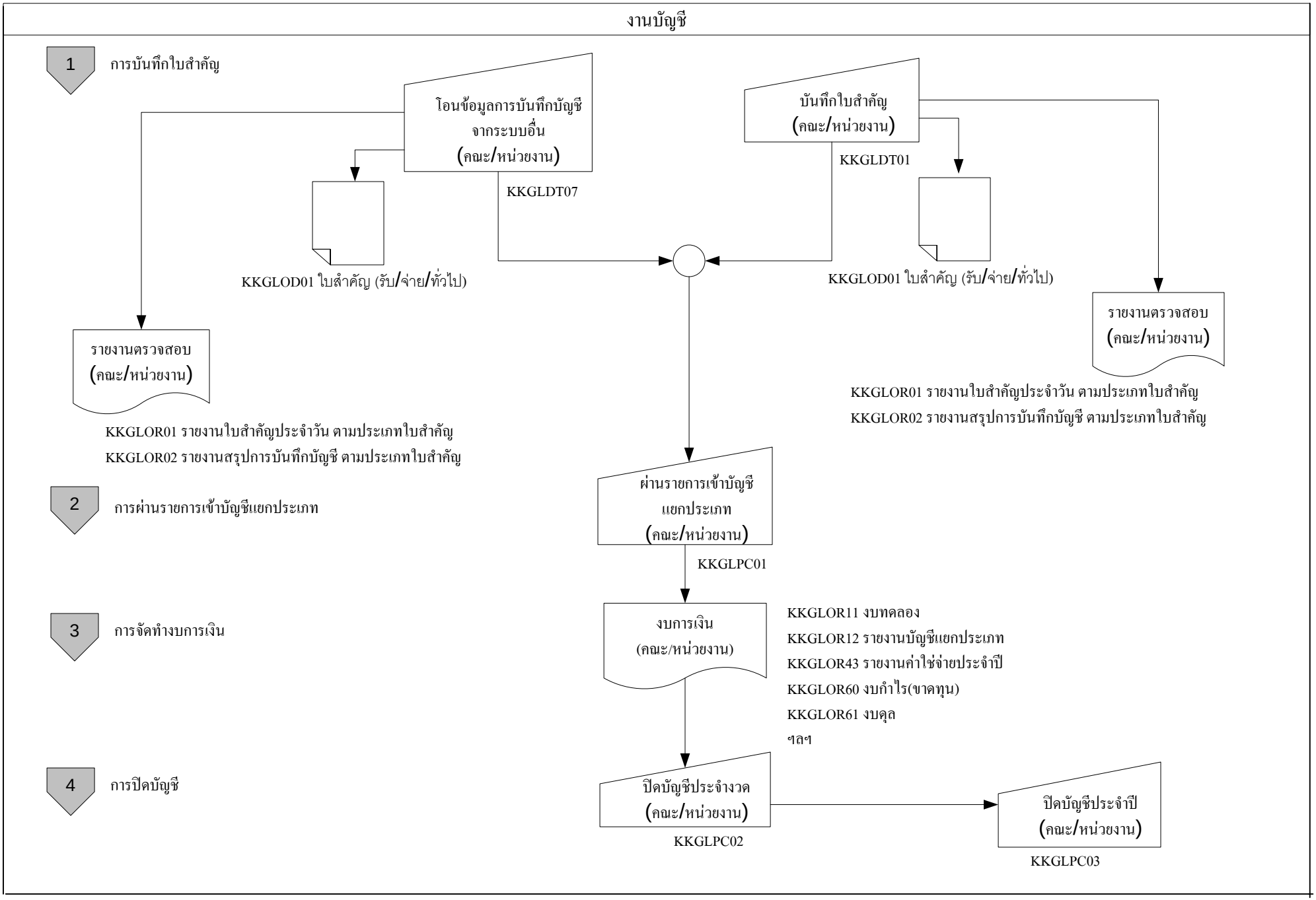วงจรบัญชีแยกประเภท