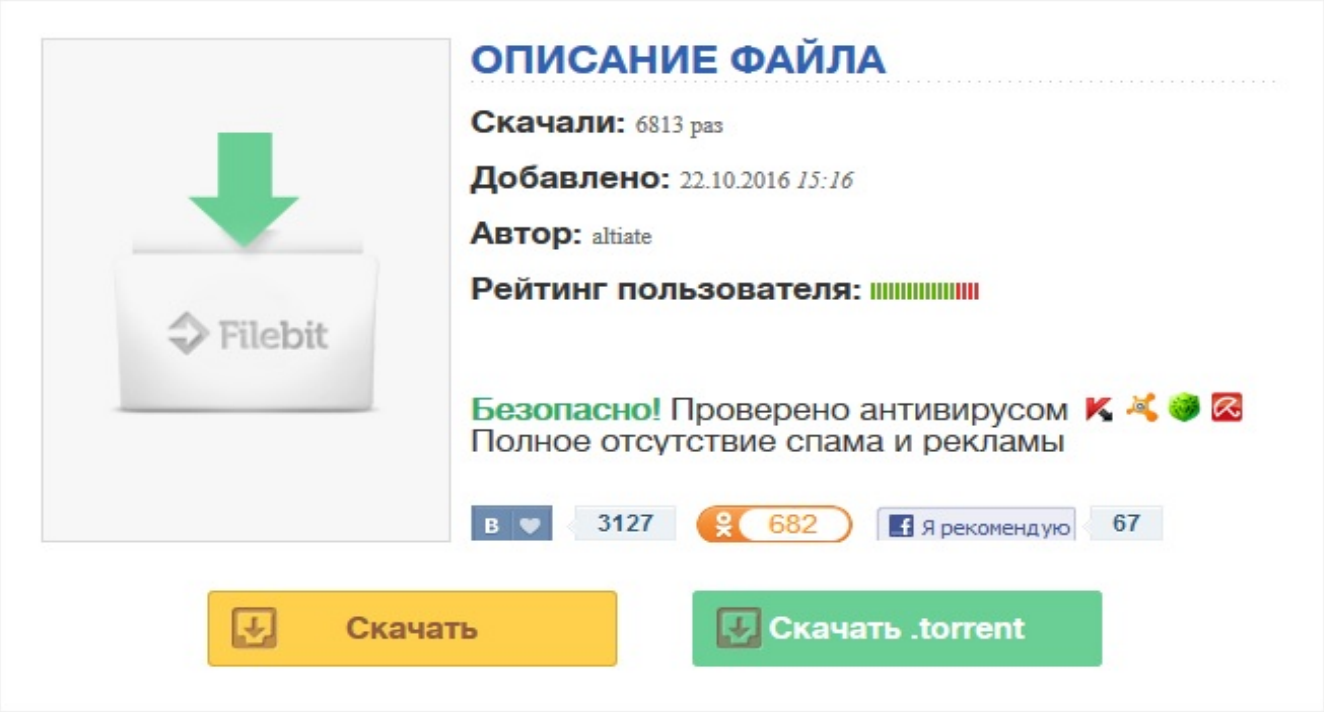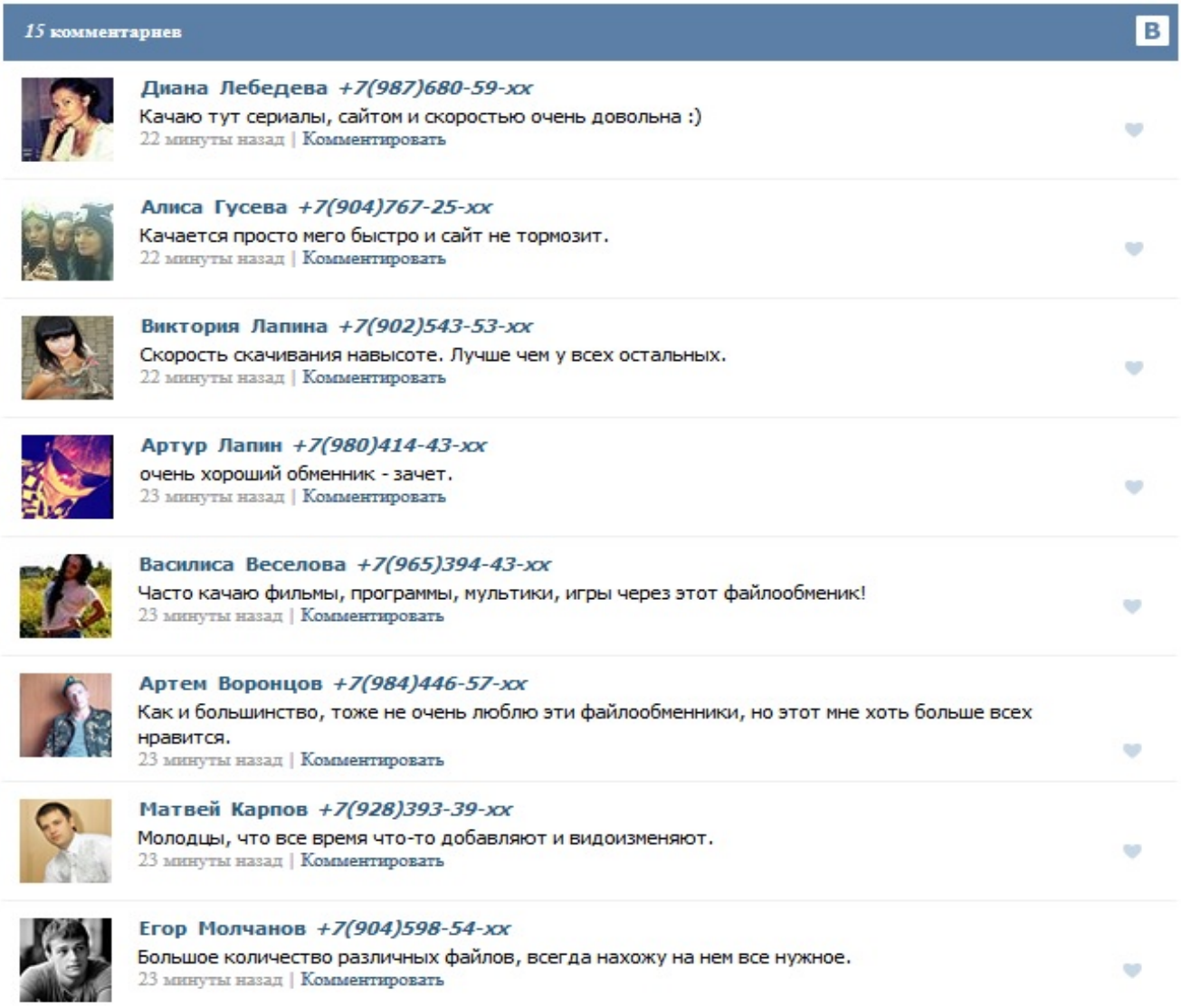teso депозит в банке