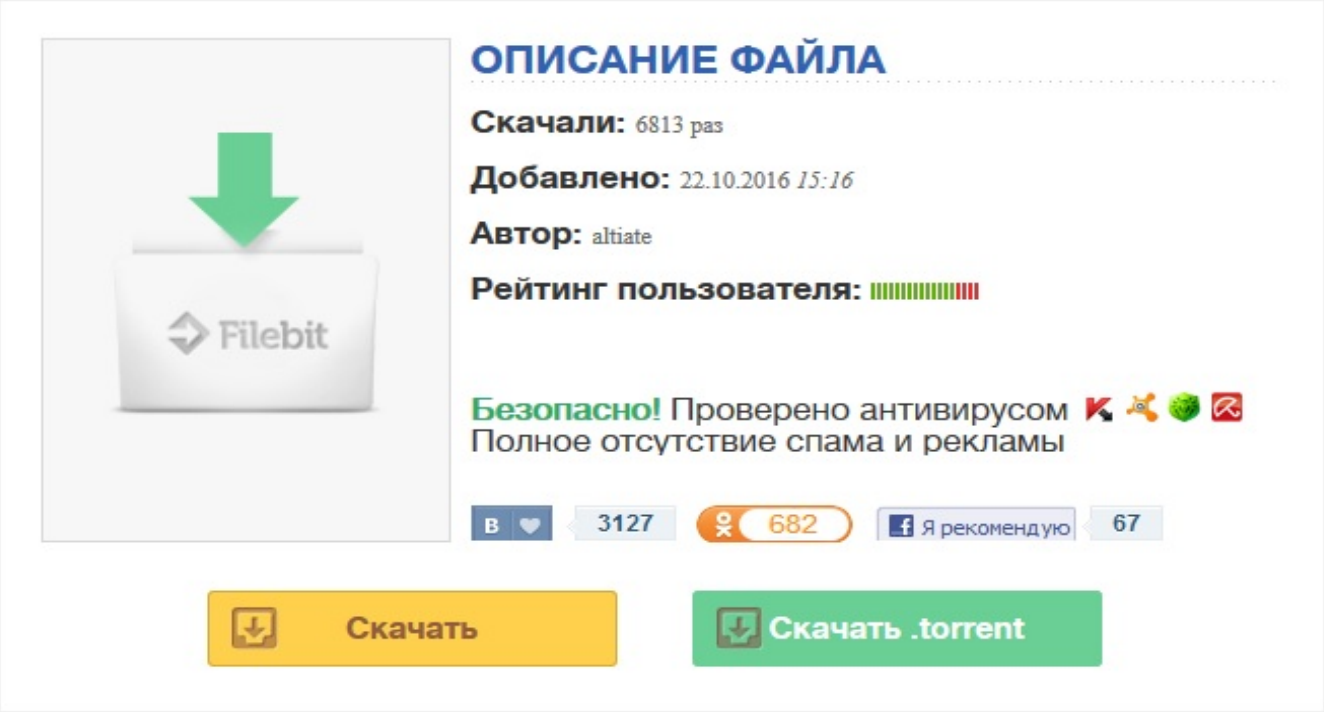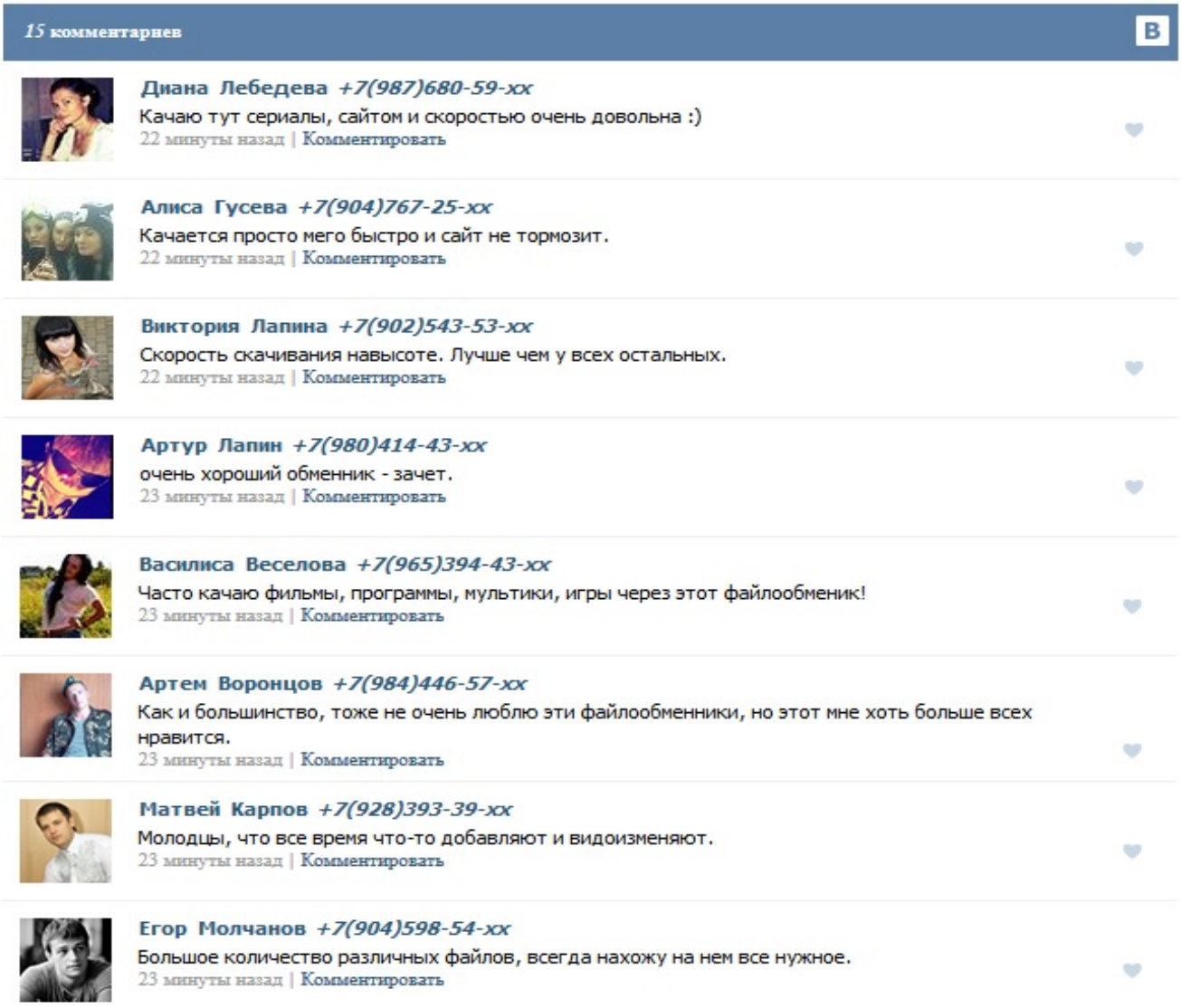повер банк это