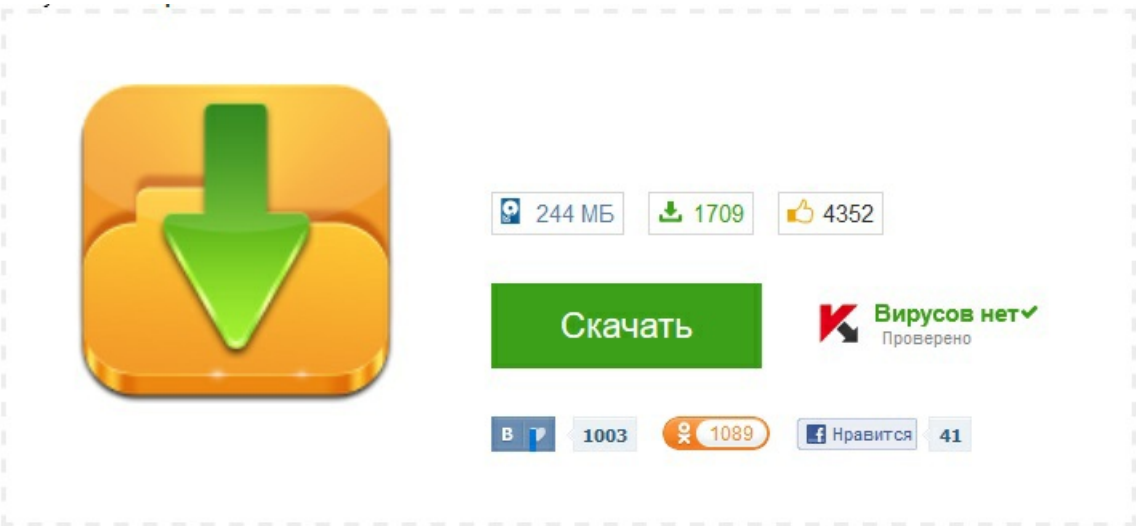банк пересвет проблемы