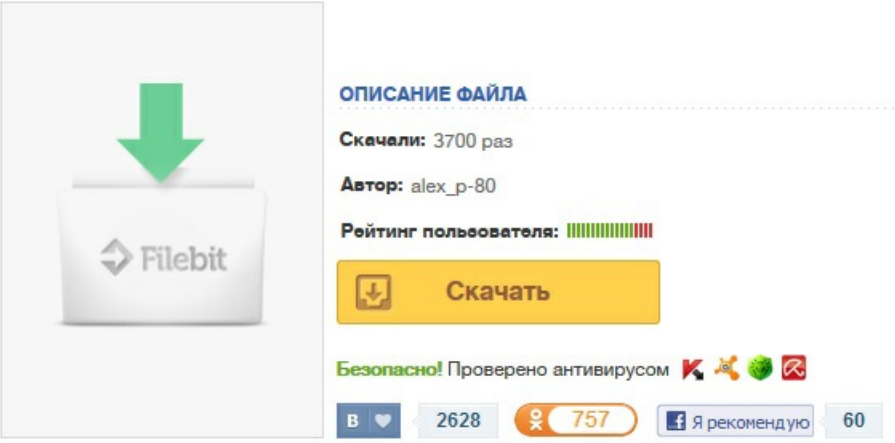рассказ про банки