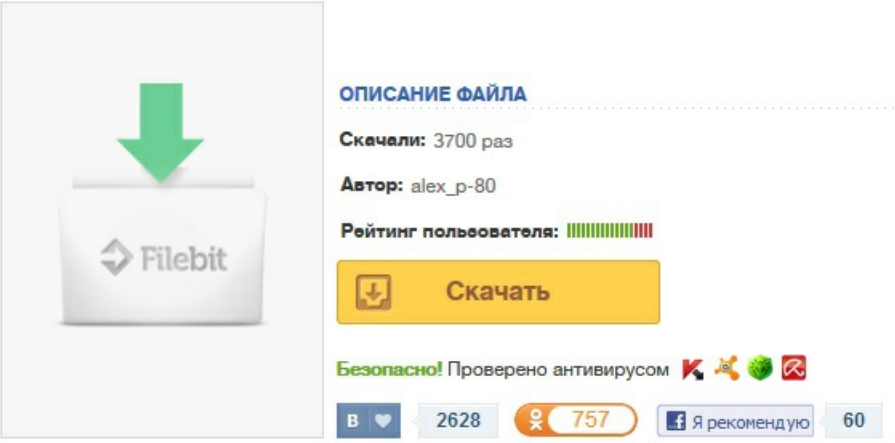стих про банк тинькофф