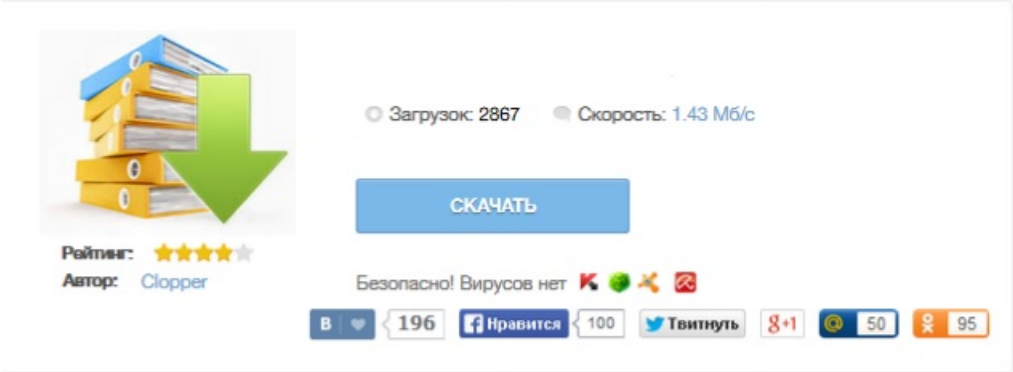статья про банкира