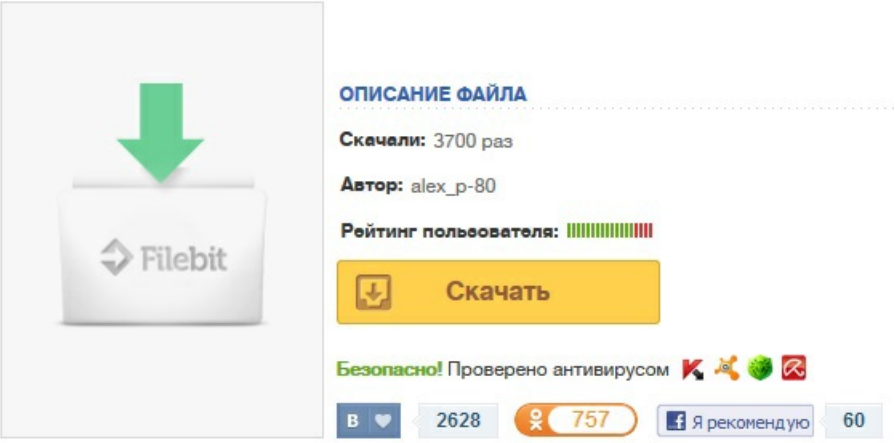анализ банков