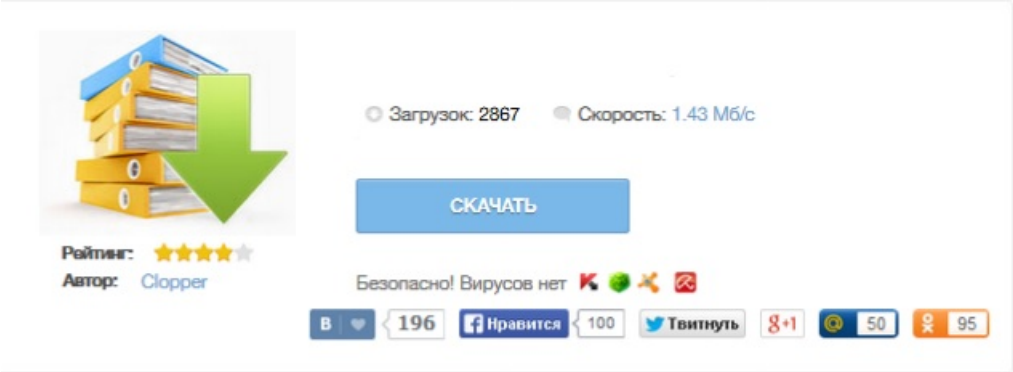банк пчрб проблемы