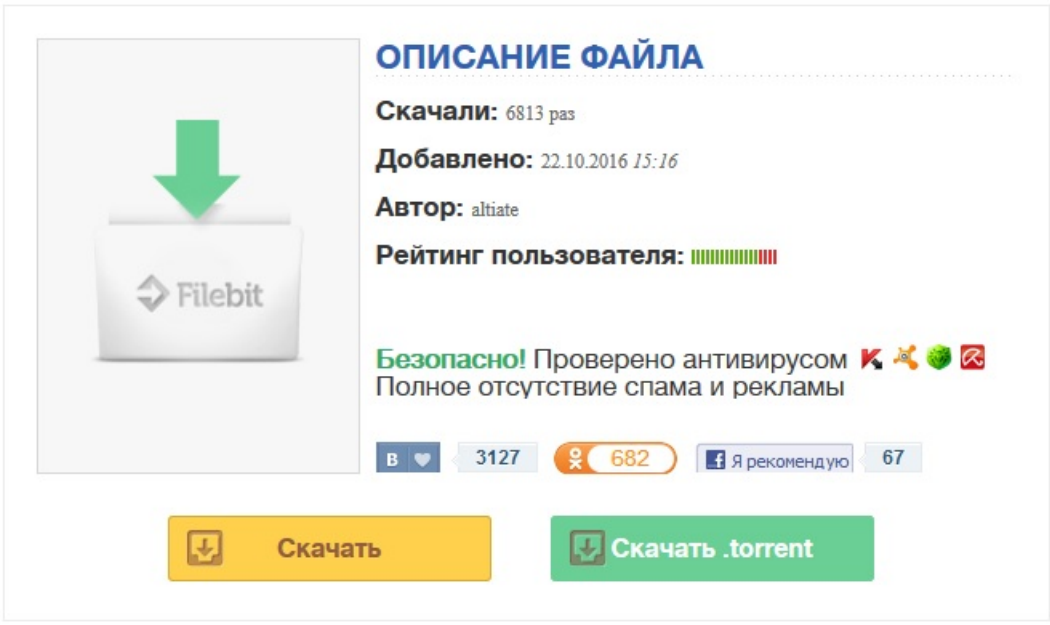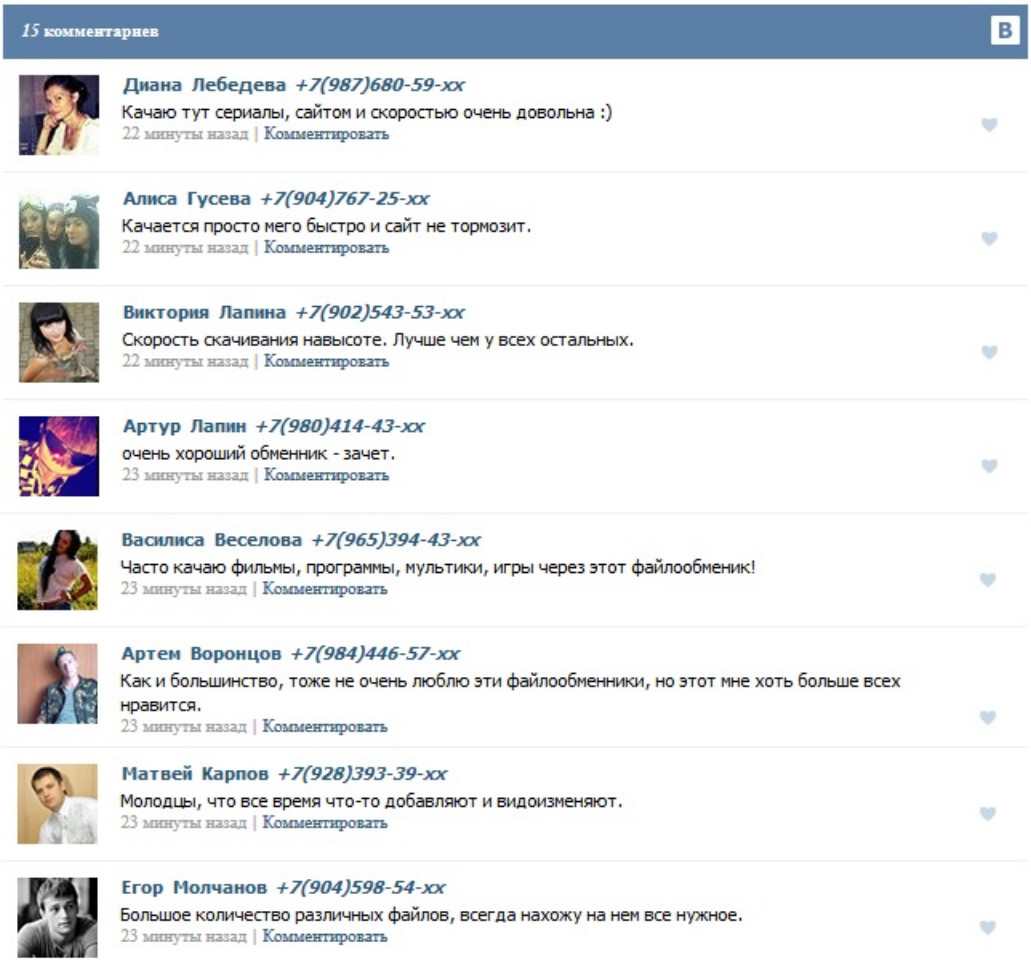paypal балтийский банк