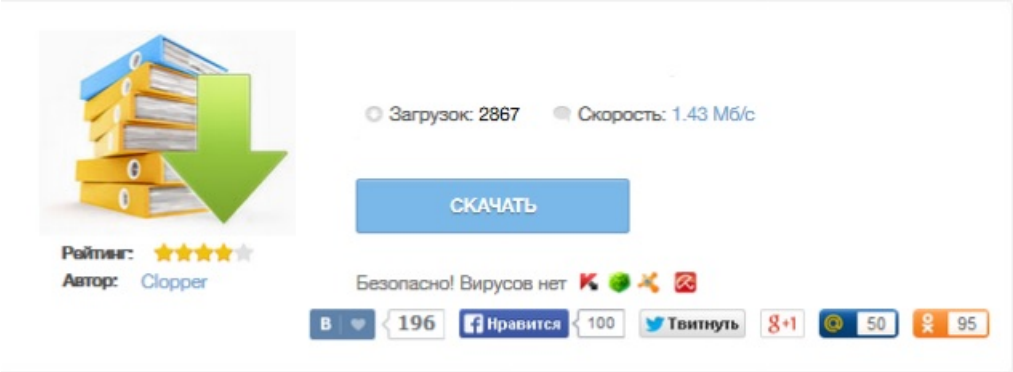рейтинг банков работа