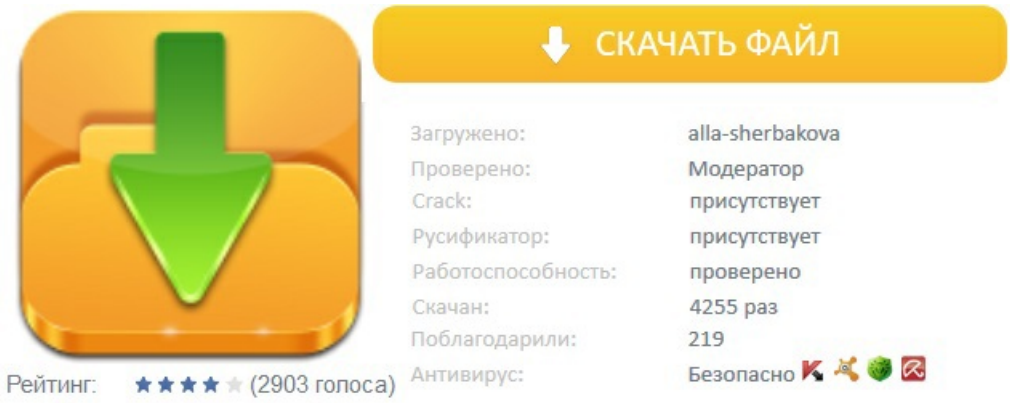работа в банке открытие