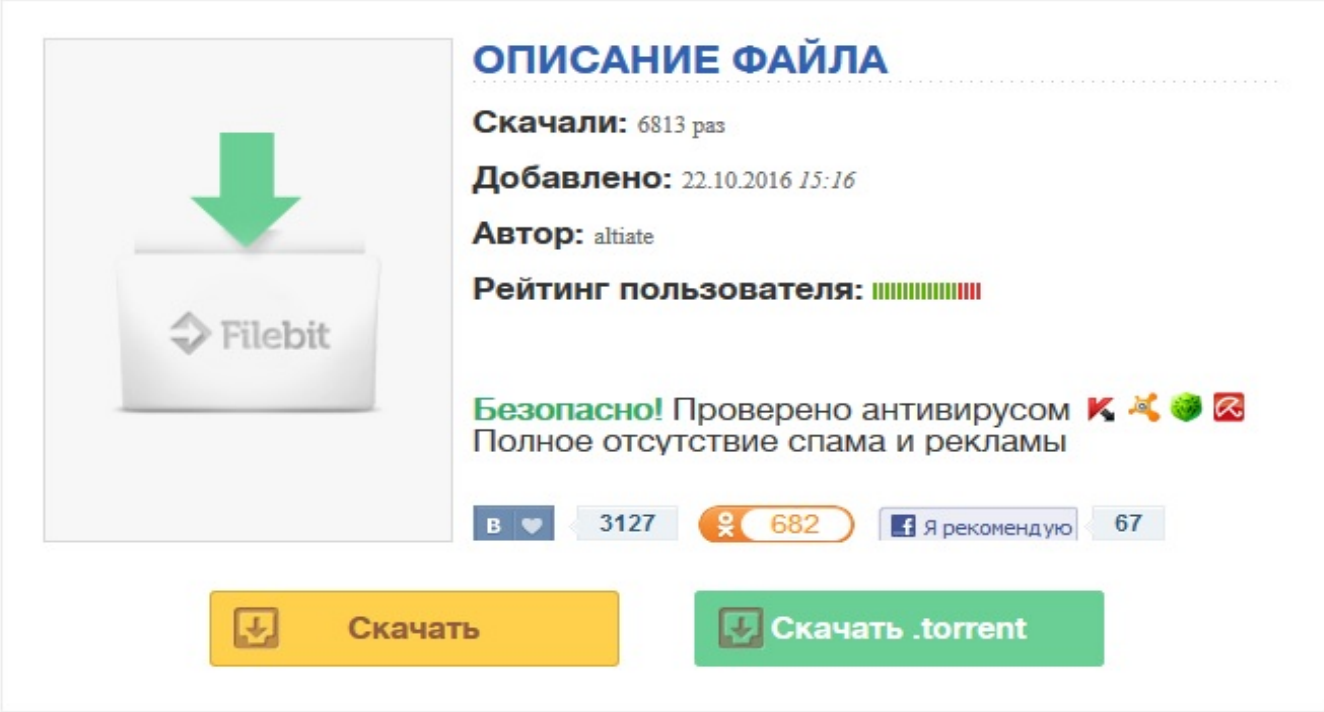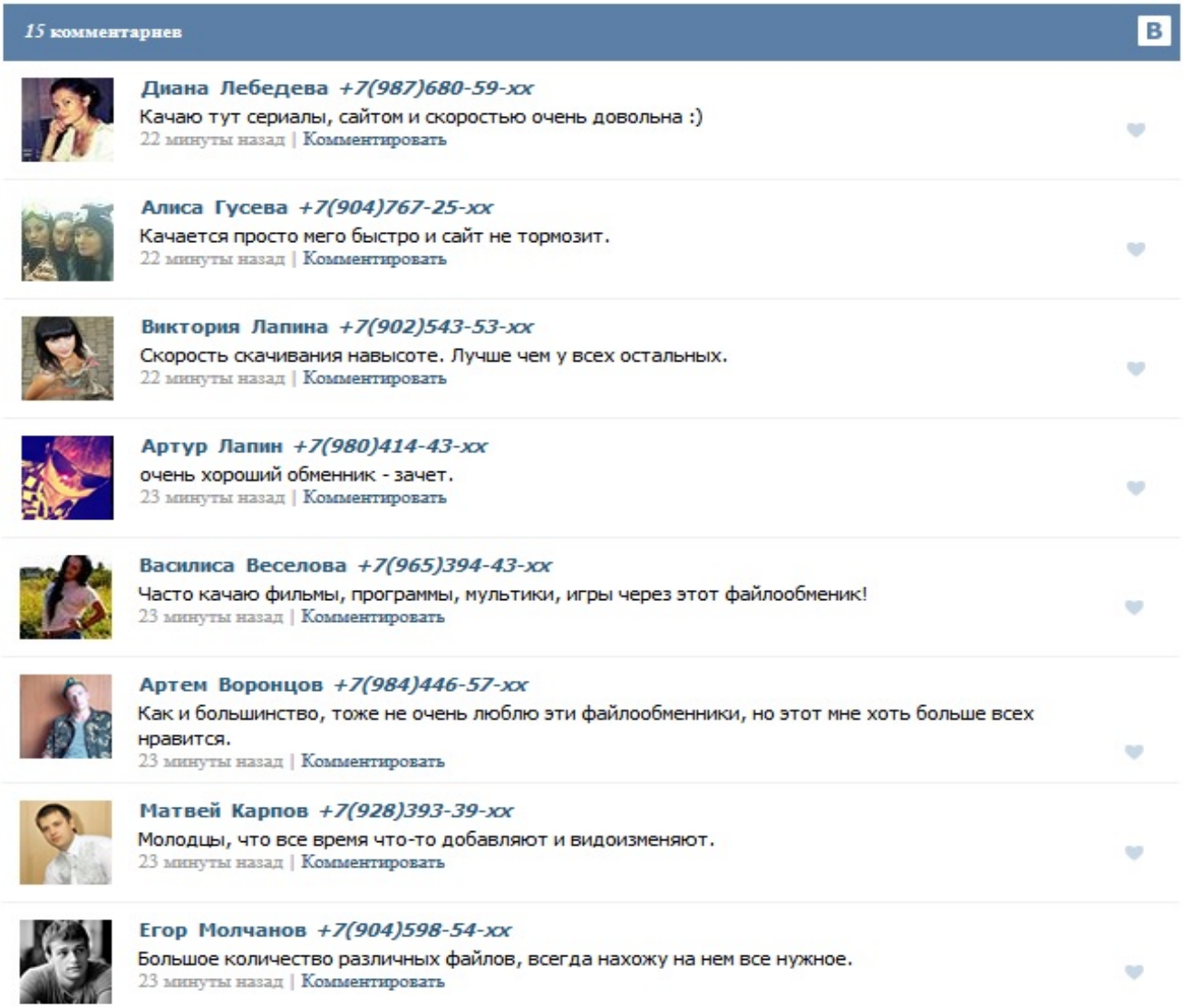как банки вынуждают