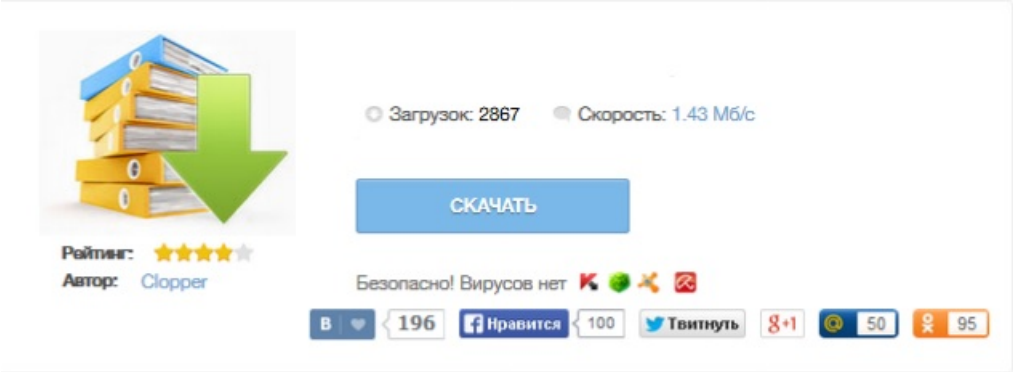пвн банка финам