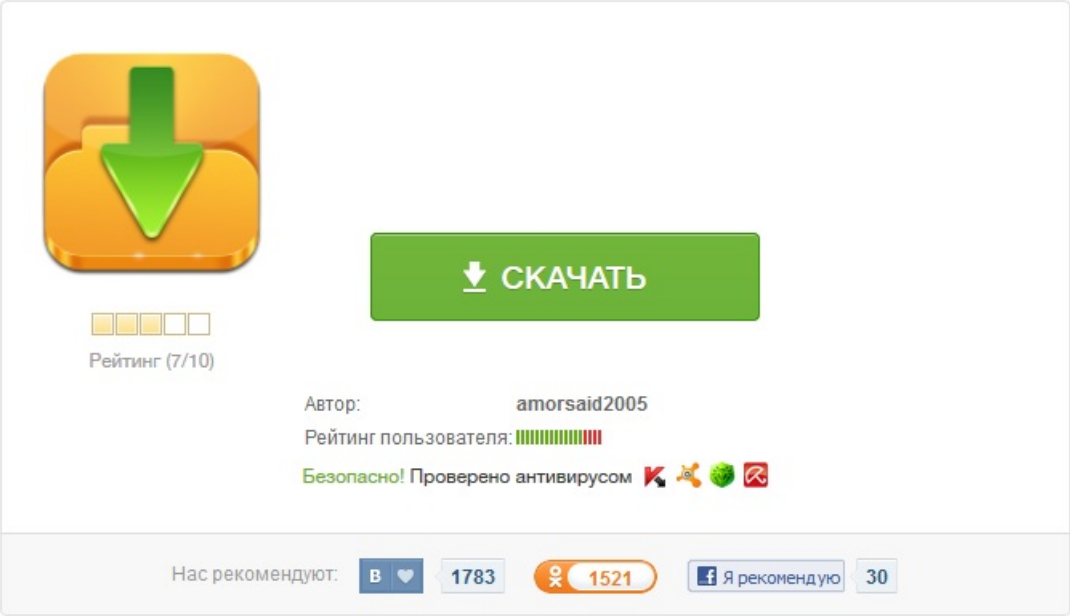про банки і банківську