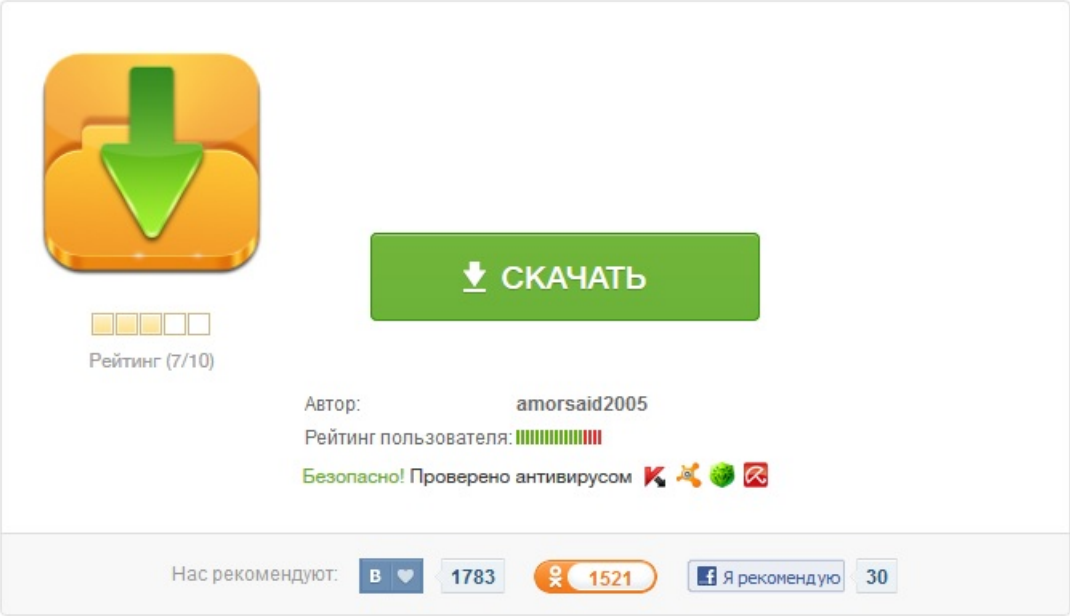про банки отзывы