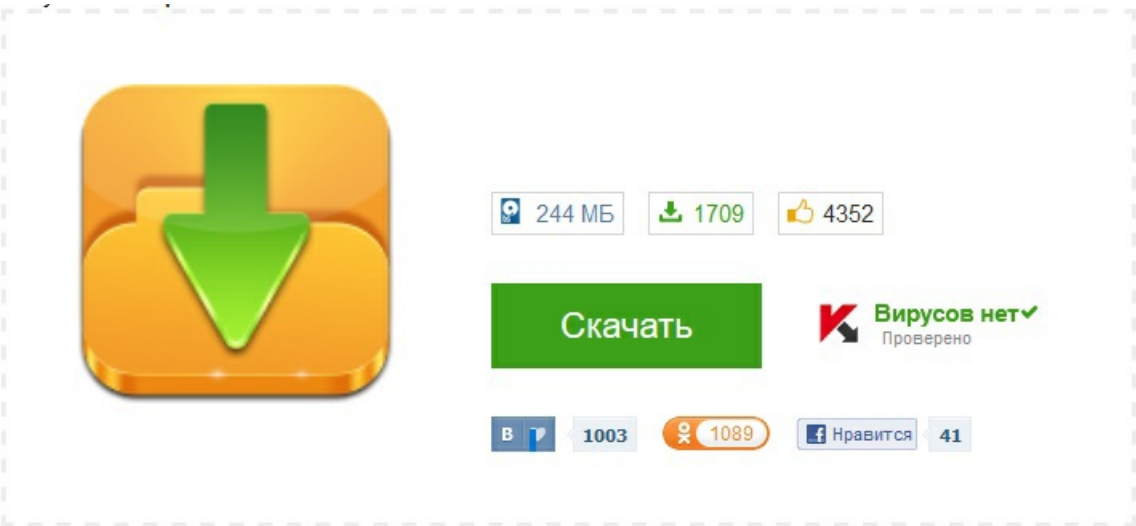про банки для детей