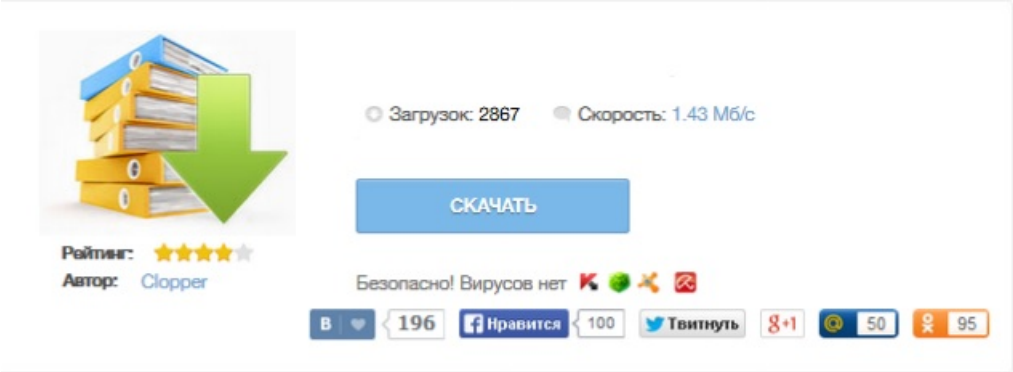банк раунд вклады