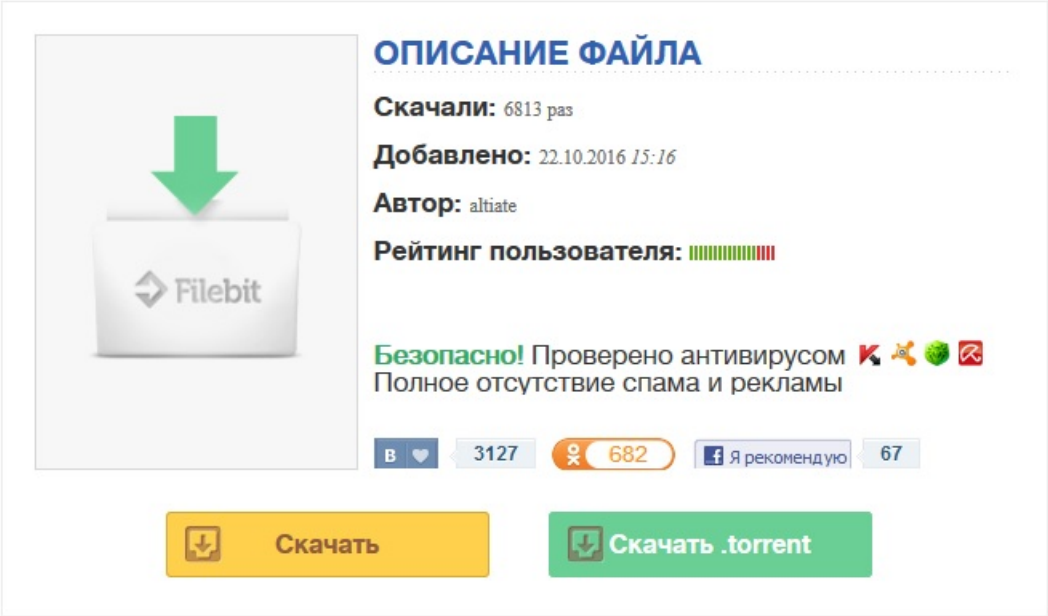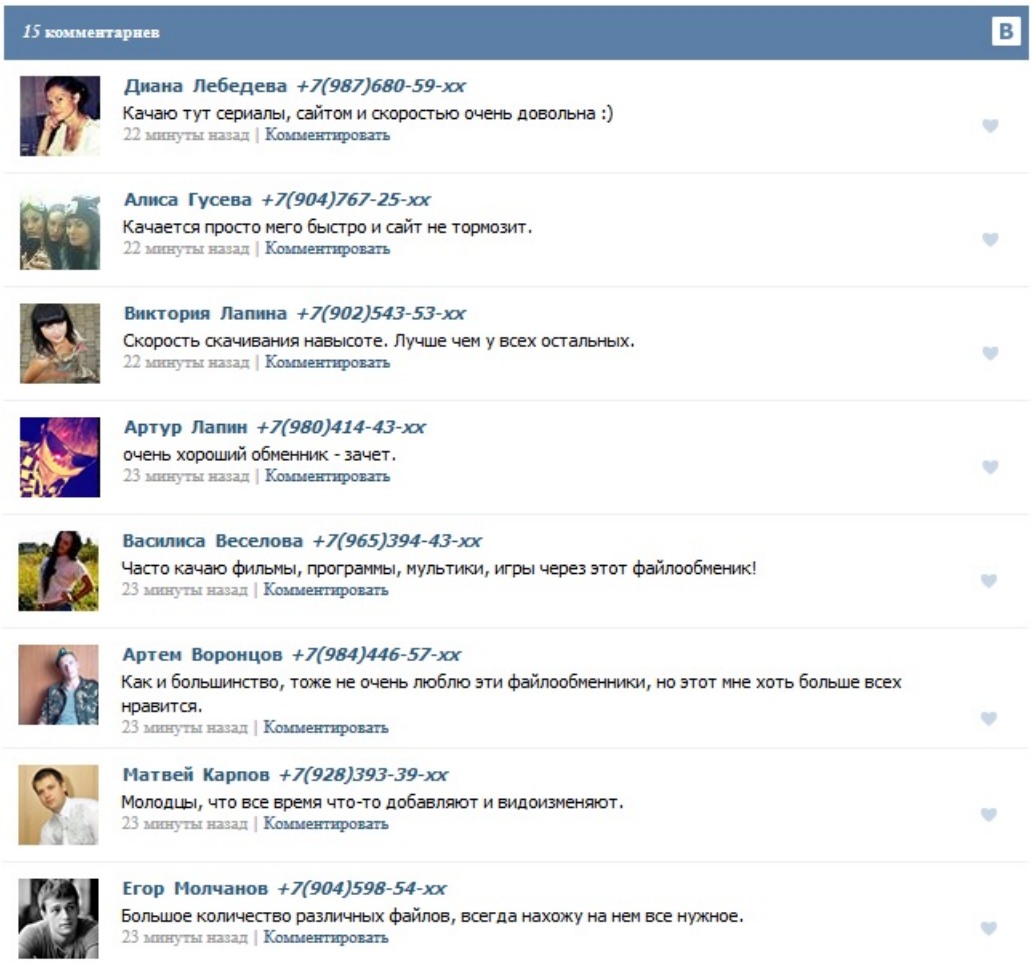как работает промбанк 31 декабря