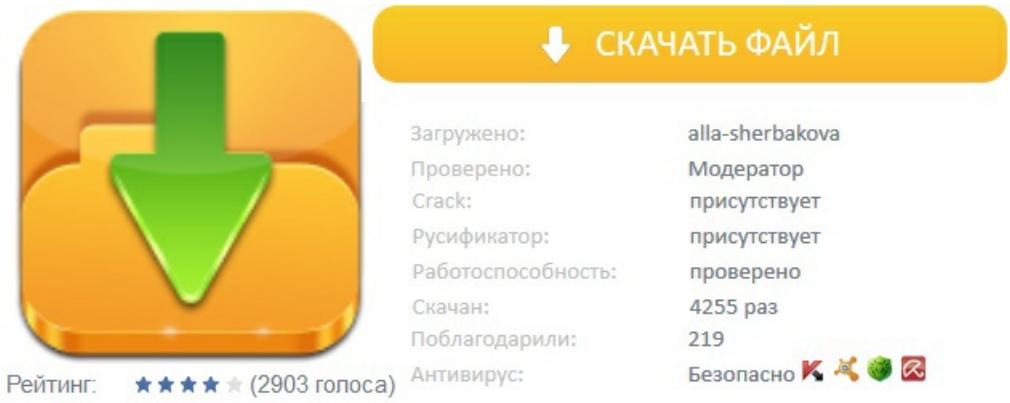77 банков ограничения