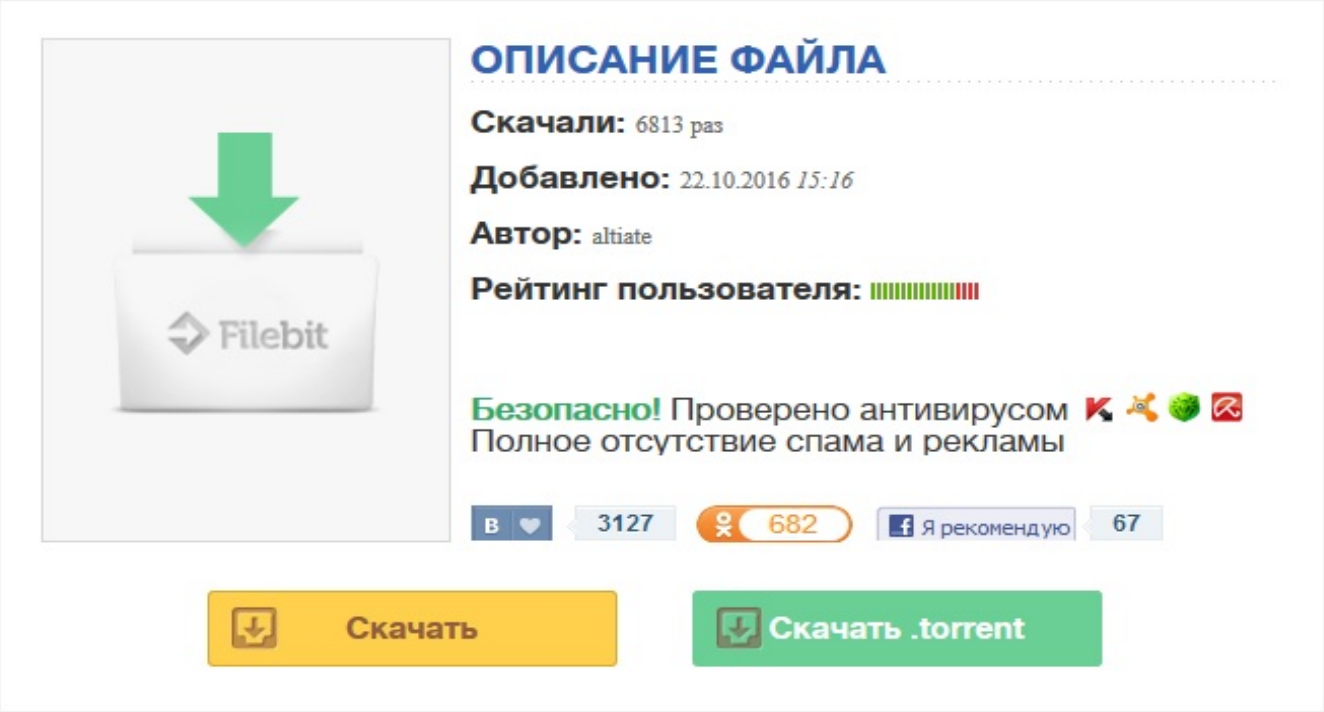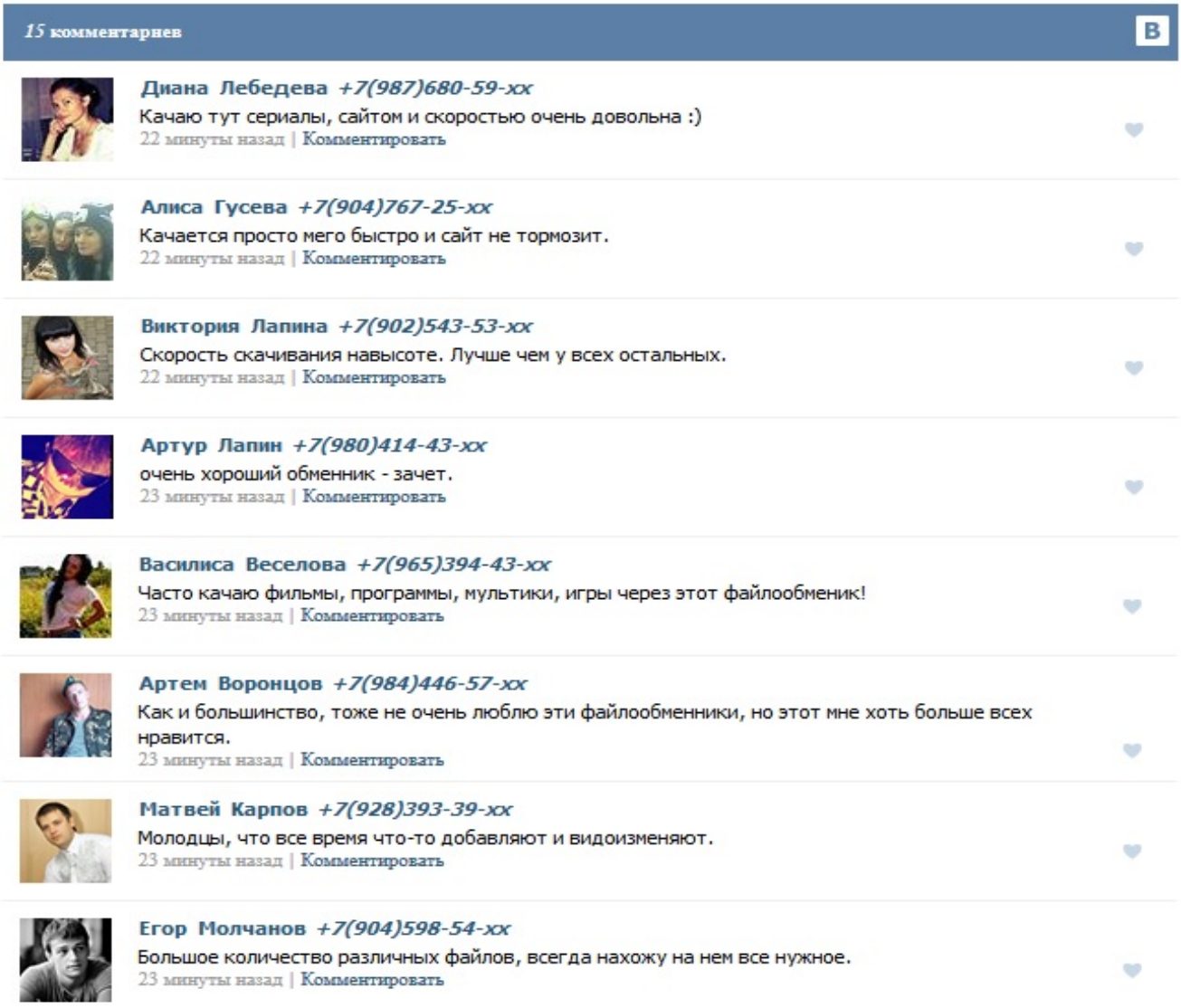банк ground mezzanine