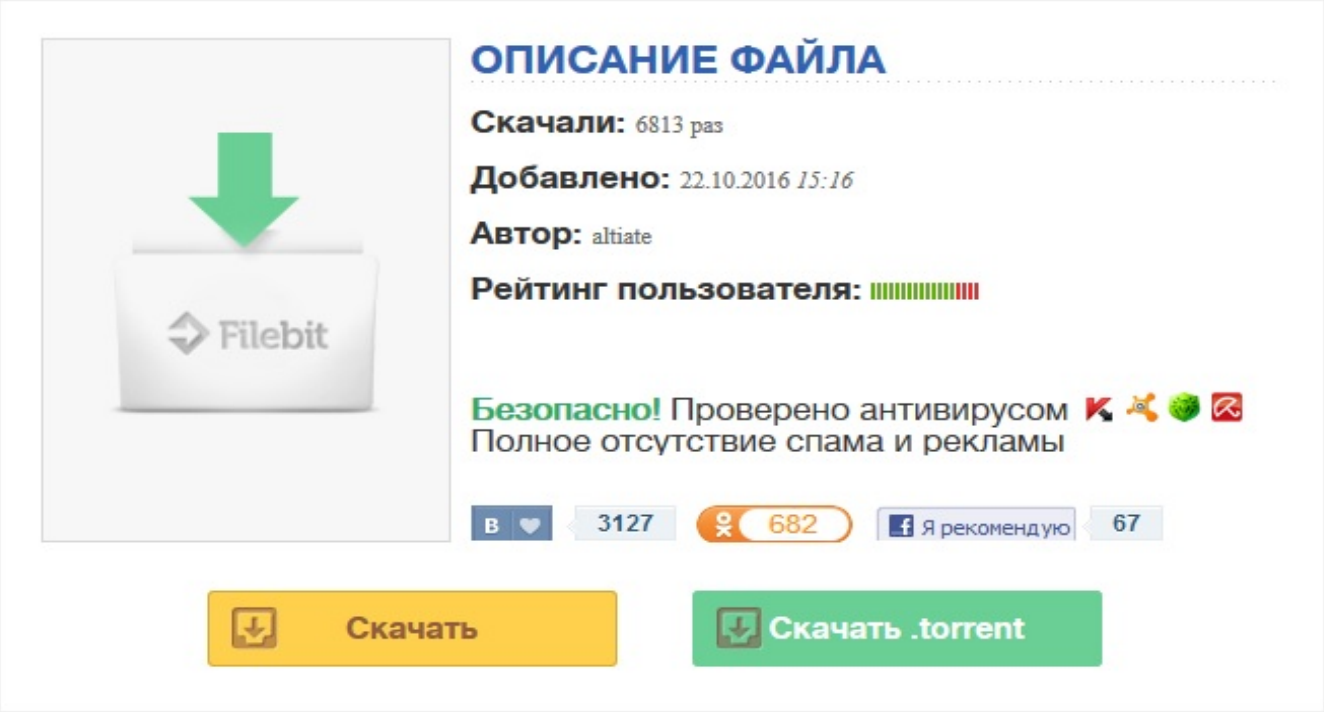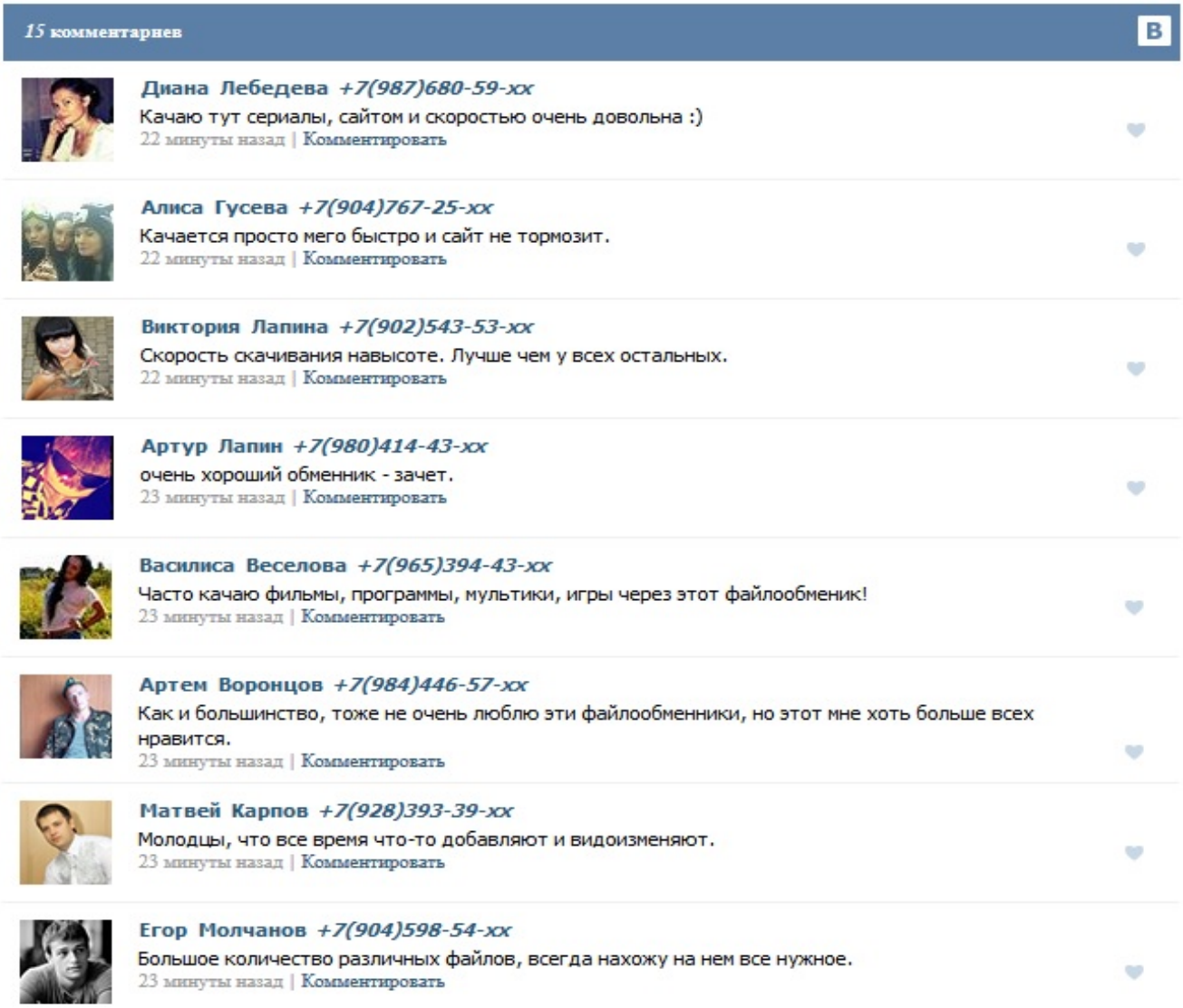сбербанк бизнес