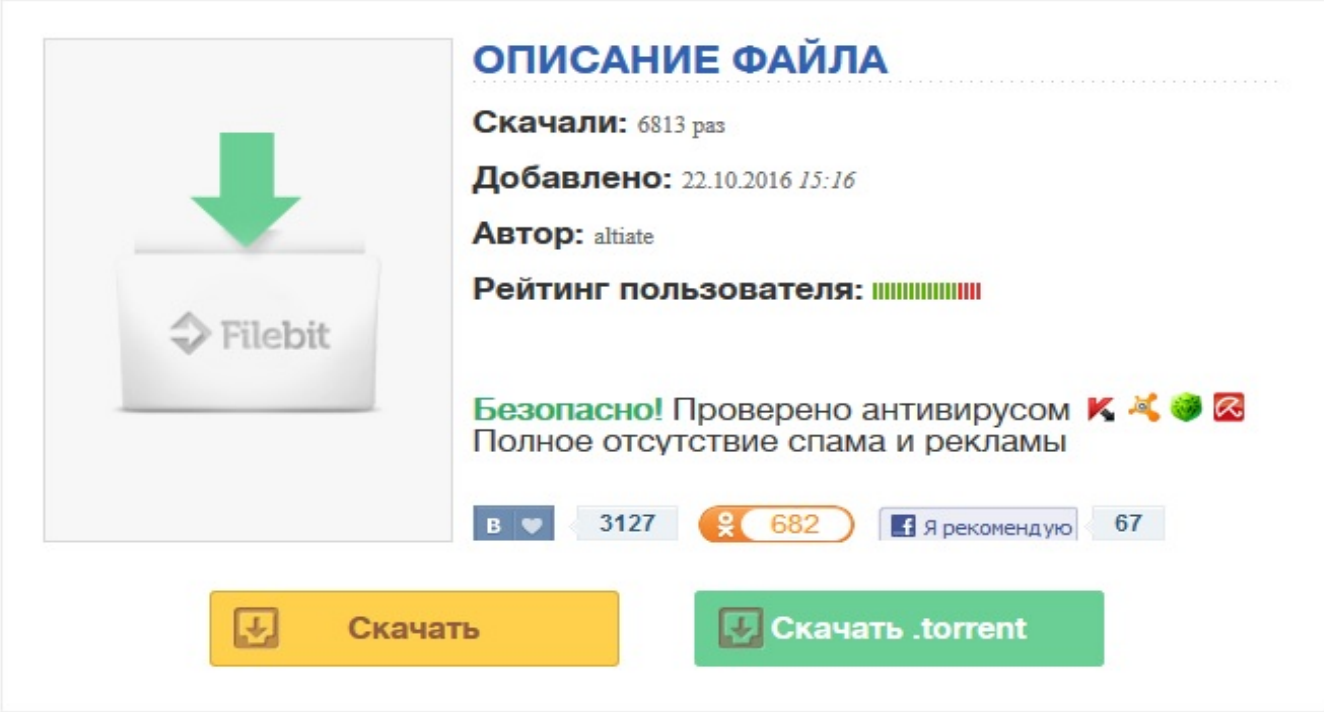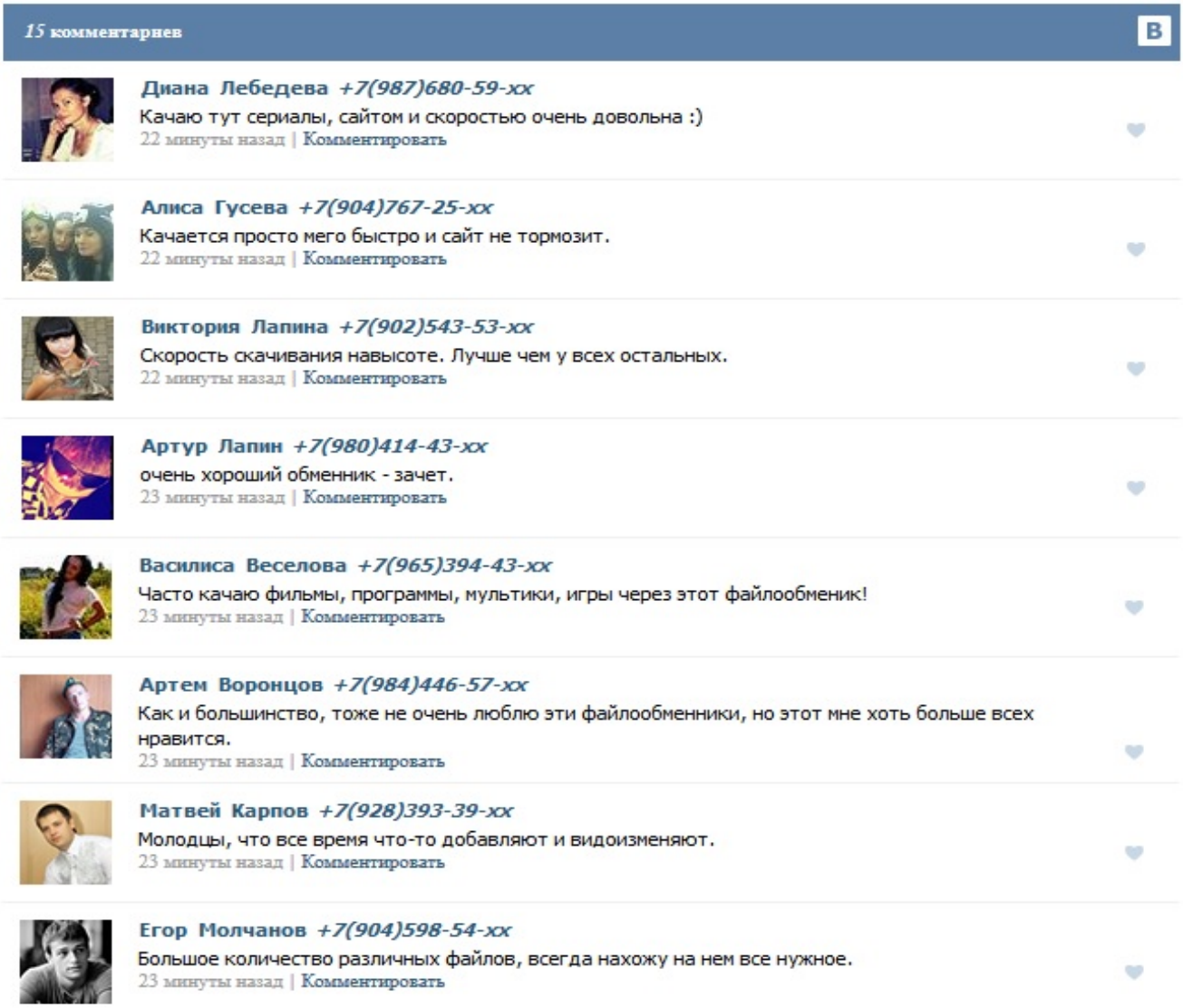смп банк личный кабинет